

Here I am back in 1971 on my 'slightly customised' first bike As you can see it is a bit of a period piece. **Noel Patterson** 



This is my first bike at the age of 36 and these are my two boys Jack and Alfred wanting their own bikes too. Sam Finch



That's my old Tuono. My son Jack had passed his test but couldn't afford insurance and a bike, so I gave him mine! **John Warnock** 



This is my two year old grandson Cailean on his PW50. He still needs a bit of help but he is a total headcase on it, always wanting to go faster. Barry Hughes



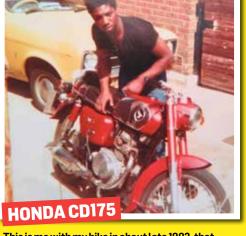
My first bike in 1964: BSA Bantam 175cc, Crashed, rebuilt and customised with a Douglas Dragonfly tank. My Hayabusa is a bit faster though. **Gordon Watson** 



My commuter bike when I was an apprentice. That's me on the back. I thought I'd lost this photo but it had been tucked away. Steve Grev



In action at Darley Moor back in 1982 with the suspension jacked up so it wouldn't ground out. **Bruce Vaughan** 



This is me with my bike in about late 1982, that Honda was a great old machine and I had a lot of fun with it. Happy days! Andy Guppy

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## Your tricky legal questions answered

#### 'Insurance 🛂 hike after I was knocked off'

I was involved in an accident just over three months ago. Luckily. I was not injured but my bike was badly damaged I'm now ready to get back on the road. The thing is, my insurance premium is also up for renewal and I have been quoted an extra £200 for the year ahead. This seems unfair as I was told by my insurance company that primary liability has been admitted by the other side. Is there anything I can do? Mike Newall. Twitter

### 'There could still be negligence found against you'

An admission of An admission of primary liability is simply the third party agreeing that they are at some fault for the accident. The secondary element here would be any contributory negligence they could prove against you, which could be as much as 90%. As it stands and if liability is not resolved 100% in your favour before the renewal date, then the accident will be logged as a fault incident and vour premium will increase.

The reason is that your insurer considers you to have made a claim whether their potential outlay is £100 or £100,000. If, following the renewal, you are exonerated. then your insurer ought to refund you the difference and note the claim as non-fault. though even non-fault accidents can increase your

premiums with some insurers. Contact your insurer and find out how likely it is that the third party will be found 100% at fault, and ask them about the terms of your renewal. Remember, it's good to shop around for cover too.

#### **Andrew Campbell** Solicitor and author of the MCN Law

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## TT LEGEND JOHN McGUINNESS IN MCN EVERY WEEK

# 'Johnny will serve him up a portion'

McGuinness reckons things are set to hot-up in World Superbikes

o why WSB doesn't get the llowing it used to because t the end of the day it's what you buy to ride on the street.

Up until this year Johnny Rea had done a lot of winning, but I think Brits in general like an underdog. If you watch Dancing on Ice they'll always keep the no-hoper in for a bit for the craic! People want to see them fall flat on their face!

Brits are like that, nobody likes a smart arse but I'm not saying Johnny is a smart arse. We're obviously so used to

### **'IT MUST HAVE** FELT SO GOOD **FOR REA TO WIN** AT IMOLA'

Rea clearing off and winning and now there is another rider up front with Bautista doing the business. Everyone has been caught with their pants down which I think is a good thing, good for the championship and great for Bautista. There are plenty of theories why it's happened, such as it shows how good MotoGP riders are. Maybe the midfield MotoGP guys don't get the credit they deserve.

The circuits have played into Bautista's hands and his bike is better – you can see that – it's faster. It's not better everywhere but if you can point and squirt and he also weighs nothing. That



makes him a hard man to pass. Johnny got things back on track and it must have felt so good for him to win again at Imola.

Up until now you had to ask why Chaz hadn't pieced it together yet, but he looked so much stronger at the weekend and put one over on Bautista which is significant.

But you have to take your hat off to Bautista because he's had a new bike and new tyres to learn but he's come up with the goods.

I think Johnny will get frustrated at some point and end up serving Bautista a portion and

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Rea has had to watch Bautista ride off into

**ASK McGUINNESS** 

#### 'Is the new V4 Ducati too good for WSB and BSB?



RICHARD BROWN I'm sure the organisers are scratching their heads, but it's not Ducati's fault they've built a bike that revs to 16,000rpm and has wings etc. You can buy that bike in the shop - Ducati have been clever.

Send your questions to AskMcPint@motorcyclenews com. Don't expect a serious answer

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