

# Talking point

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**MCN**  
**LAW**  
Your tricky legal questions answered

## An issue full of emotion

My MCN dropped through the letterbox today. I always start at the back and often go straight to John McGuinness's column. I was genuinely pleased to read he'd got a podium alongside Chris Walker in the Ducati TriOptions cup. I then headed across to page 17 to read Neil Murray's column and was truly saddened to read he had passed away. I loved Neil's column and read it religiously every week. I never met him but felt I knew him and reading that he'd passed away so suddenly made me feel like I'd lost a friend. I put my copy of MCN down and reflected on the fact I've been reading it for over 45 years yet it still manages to make me incredibly happy one minute and truly sad the next. It was an emotional rollercoaster to read this week but I still love it.  
**Ian Morgan, email**



Write something that spikes our interest, and you could get selected for the Star Letter slot and receive this brilliant rust-beating kit from our friends at XCP worth £29

## In defence of cheap airbags

I've just read your article on cheap airbag vests, which you clearly advise against buying, and would like to share a different viewpoint. I agree that quoting 'life vest' testing is hardly reassuring, even though inflation times and other elements of this testing are directly relevant to airbag vests.

However, I have one of these vests, which looks like a direct copy of a Spidi vest that costs six times the price. The fabric looks similar to motorcycle clothing, the seams feel strong, and I have test fired it. It inflated instantly, felt firm and robust, and held its pressure.

Would it wear, or burst in real use? The testing suggests it won't pop, and the fabric looks like it will resist abrasion as well as any average motorcycling garment. For a sixth of the price, I reckon it'll offer much more than a sixth of the protection. It probably isn't far behind the big brands.

I wouldn't want someone on a tight budget to dismiss buying one of these. Although not correctly CE tested I reckon they offer much



How Jim likes to beat the summer heat

more than £80 worth of additional protection to proper riding gear. I do understand that you can't recommend uncertified gear, but maybe you could do some comparison tests to test the value for money of the top brands.  
**Ian Marshall, Sheffield**

## Stay calm, keep cool

With the hot weather we've been having recently, it's just been too hot to ride, so what better alternative than this... (pic above).

**Jim Vettrino, email**

## Goodbye Neil

It was very sad to read your heartfelt tribute to Neil Murray in last week's MCN...

I enjoyed reading his columns and will miss it as you will miss a friend and colleague. My condolences to his family.

**John Gilbert (Biker), email**

## Murray rang my bell

Your tribute to Neil Murray (July 28) was beautiful. My wife and I run a B&B in Chimay and we had the chance to become friends with Neil. Each year he and a bunch of his friends used to come to our little town for the road races and stay in our B&B.

I am the town crier and I announce my arrival on our square with a little bell. One day, Neil told me (in French): "Your bell is too small, you deserve a bigger one." Next year, I'll bring you another." And he was a man of his word, because the following year, he arrived by bike completely drenched with rain with a beautiful new bell. That's the memories I'll cherish from him and I'll always

cherish my bell. A precious gift from a precious friend and wonderful man. He will be missed.  
**Guy Devresse, Chimay, Belgium**

## Not just for women...

I applaud you for your article entitled 'Break up with Breakdowns' (July 28). The section was included in the women's feature but was incredibly helpful to the likes of me who is a new rider without any spanning history. The women's section was excellent, probably a bit overdue and most welcomed. Well done!

**Peter Eblett, email**

## Oh nuts!

Why do manufacturers fit such rust-prone exhaust studs and nuts? If it's to save money - the difference between stainless and mild steel is only pennies. My, admittedly second-hand, Triumph 675 Daytona has badly corroded exhaust nuts and studs. And my old Yamaha 600 Fazer's studs were so rusted in that they defied a plasma torch - I had to get a recon head. Any idea why this is, fellow loyal MCN readers?

**Chris Myers**

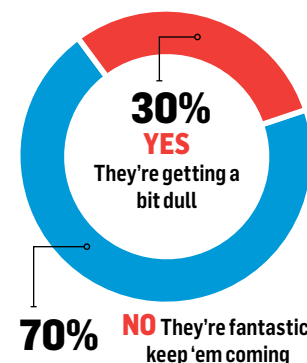
## No justice

The thief that stole the restored Kawasaki ZXR (July 28) must be laughing his head off at his pathetic sentence. He'll serve less time inside than it took the owner to painstakingly restore his bike. The judge probably thought 'it's only a motorbike', but until scum like this get seven years or more, this sort of theft will go on.

**P Cousins  
Watford, Herts**

## READER POLL

Are you bored of retro bikes yet?



## Insurance refund?

There haven't been many positives to come out of all the lockdowns, but some of my friends have had refunds on their insurance policies for using their cars and bikes less during the lockdowns.

I probably only rode my bike about four times during the last year or so, but I haven't heard anything. Is there a legal loophole or some other way I can make them give me a refund?

**Dylan, email**

Latest figures from the Department for Transport show that there was a drop of around 25% in accidents involving injuries on the road last year, and injury claims usually involve much bigger settlements than mere mechanical damage to vehicles involved.

As you can imagine, many of the insurance companies have done very well out of that unexpected situation. Some insurers have offered blanket refunds (usually £20 to £50) to all customers who

## 'It will depend on the goodwill of your insurer'

used their vehicles less during the lockdown, but the majority haven't and there is no obligation for them to do so.

Your insurer may allow you to revise your estimated mileage during the policy, which could result in a reduced premium, though they are likely to charge an admin fee for this and that could wipe out any savings that may be on offer. Basically it will depend on the goodwill of your insurer. Give them a call, see what's on offer, and make your decision from there.

## Andrew Campbell

Solicitor and author of the MCN Law column for the last ten years

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