

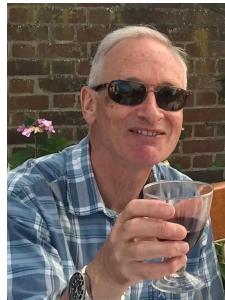


# Suffolk Riders



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## Chairman's Update.

It's Saturday and as I write this it's 21 degrees and sunny outside. What a contrast! On Thursday I got home from four days riding in Yorkshire. We had a great trip, but warm it was not. On Wednesday we were crossing the Yorkshire Moors

near Fylingdales in thick mist and it was 7 degrees. Yes, I had kept the linings in my trousers and I had three layers of clothing on, as well as winter gloves. Fortunately the mist didn't last for long. Anyway, thanks to the other seven Suffolk riders members (and Yanti Russell) for their great company, to David Wood for helping organize the trip, and to Chris Austin for some great routes in the Dales and Moors. We had a couple of brief showers, but not enough to spoil the fun. There's nothing like riding 850 miles in four days to sharpen up the 3-stage overtake technique!

But I'm getting ahead of myself. The month started with the Stonham Barns Bike Show on Sunday the 9<sup>th</sup>. Four of us put up the

club gazebo in torrential rain and gales force winds on the Saturday, but fortunately Sunday was a dry, fine day, and several thousand bikers attended the show. Many of you volunteered to help man the stand and others came anyway to support us. I counted well over 20 members on the stand at one time – my thanks to everyone who came and helped. The show itself was not very special with few traders or other attractions (certainly not compared with the brilliant Copdock Show, which this year is on 19 September – put it in your diary now). Perhaps that made our stand even more attractive – anyway we had 23 riders sign up for a free try-out ride. Several have already had their rides and joined. So a highly successful day, and for me the best bit was meeting so many of you after months of lock-down.

David Wood and the external events team have been busy organising social rides, of which there are accounts in this newsletter, but on Tuesday the 18<sup>th</sup> we had our first fish and chip runs of the season, in groups of 6 to separate destinations under Covid rules. I led a group to Rumbles at East Harling, where both the ride and the fish were excellent. However, I was not expecting to ride through a hailstorm on the way to Beacon Hill...

What an awful wet and cold May we've had! The forecast for June is warm and sunny. If it turns out that way maybe I'll think about taking those linings out soon. Safe riding everybody. *Phil.*

# May Events

## *Stonham Motorcycle Show 9th May 2021*



Recruiting at Stonham Motorcycle Show  
9th May 2021

A great team effort with 21 requests for trial runs.

Well done and thank you to all who helped.



**The team at  
Stonham Barnes**



## *Ride-Out to Wings Café, North Weald Airfield - David Wood*

*Joy is ever on the wing (motorbike), [Milton](#).*

With the combination of Covid restrictions and dry weather, it seems like an age since I rode in the wet. The forecast for Sunday 16<sup>th</sup> May suggested that would change! However, the morning dawned fine, dry, and bright, as myself, Cath, John and three Steves met at Beacon Hill for a cross country ride to North Weald.

Good progress along clean, dry roads and by 10 o'clock, we were passing through Finchingfield. As expected, despite the hour, the village was already overflowing with bikes, both motor and pedal varieties, and much coffee and cake was being consumed. There is definitely a noticeable trend for increased cycling: en route we had passed several lycra-clad pelotons.

We pushed on south to Gt Dunmow in fine style but then hit navigation problems. I had put in a comfort-break waypoint at a supermarket, but no-one expressed a need for it and so, I decided to carry on around town. Now a deadly combination of sat-nav desire to hit the waypoint and road closures with diversions, meant confusion and uncertainty. On second lap of town, a check of my paper map and sound advice from John, saw us escape and head south but not on the planned road. After passing an appropriate sign to "Hope End" another stop and advice from Steve V, based on local knowledge, got us back on course and the airfield was soon reached.



**Ride to the Wings Café  
North Weald Airfield  
16/5/2021**

Wings Café is located around the perimeter road on the other side of the runway. Rarely do you pass signs instructing you to “Give Way to Aircraft”.

We arrived at the café just as the heavens opened, the time lost around Dunmow being just enough for the rain to arrive before our coffee and breakfast rolls. Now I had contacted the café before hand to confirm ‘Yes, they were open’, ‘Yes, there was no limit on numbers’ and ‘Yes, we would have to eat outside’. However, I made the naïve mistake of assuming some tented shelter would be present – no such luck! We were allowed to put helmets indoors to keep them dry, and a large sun-umbrella was provided to keep bacon rolls dry if not us. There was a strong temptation to hide in the nearby children’s play area huts.

As you would expect, the rain finished just as we were ready to depart. However, with ominous dark clouds and more rain forecast, waterproof over layers were donned by the pessimistic (realist), myself included. There was a general consensus for a quick direct route home and we split into two groups: one for A414 Chelmsford and A12, the other A414/M11/A120 Colchester and A12. A few heavy showers were encountered but everyone reached home safe and happy – what better than a good ride, a cold shower and hot coffee in fine company? – *David Wood*

### *Farnham to Gorleston for Fish & Chips 18/5/21 - Terry Beales*

Well , as planned, the eventful day arrived and at lunch time we had a GOOD shower . By 4pm another ( heavier) dropped its contents, but after a couple of quick phone calls to the lads it was decided to continue as planned (*no wimps in Suffolk Rides then? Ed*). Tim E said the Stowmarket area had blue sky and fluffy clouds and Nevil G said the Bury weather was OK. So I set off at 5pm to arrive at Farnham at 6 ( it was NOW raining hard ). By the time I reached Wrentham on the A12, the grass verges were white with hail and the road looked like mid-winter. – IT POURED . However, by the time I reached Darsham it was easing and at Yoxford the road was dry !! Arriving at Farnham with VERY heavy cloud behind me and light cloud in front ( to the south ) we were in clear weather . Tim ( dry as a bone ), Nevil ( the same ) and me like a drowned rat. After explaining my appearance it was decided to abandon Gorleston and head for the “clear spot in the sky” which was Aldeburgh. A good decision as we enjoyed our fish 'n' chips with only a FEW spots of rain. Upon leaving Aldeburgh, heading for home I ran into another shower at Leiston but when reaching home the roads were dry again. I believe Tim ran into a shower and Nevil may have had a clear run. Nonetheless, a very enjoyable ( short) but soaking evening ride . Thank goodness for waterproof clothing !!









# Welcome!

A warm welcome to the following new members who have joined in 2021. We hope to see you at club nights, group training and social rides. From experience, it can be a little daunting to join an established organisation where members have known each other for some times. Why not start with the group training rides, introduce yourself to likeminded members, learn from experience riders as well as other associates and just enjoy yourself. Perhaps you might even be tempted to write a short biography for this newsletter, so we can learn a little more about you. *Ed.*

Paul Fletcher

Paul Todd

Wayne Baker

Michael Hill

Steve Amner

Richard Evans

David Moss

Alan Huett

Adrian Carey

Karl Grimwade

Andy Branch

Graham Shipp



A very 'well done' to **Mark Harper, Dylan Orange, Benedict Milan, Helen Thompson** and **Andrew Knappett** who have completed their training and passed the RoSPA advanced motorcycling test. We hope to see you at the group night on the 28th June to receive your Suffolk Riders certificate of achievement, and from there have your photo posted in the [Roll of Honour](#) on the club's website.



# June Events

## *Dates for your Diary*

As (we hope) Covid regulations relax and we can once more socialise with friends and family, your Suffolk Riders Group has been busy planning opportunities to meet and to ride our bikes. We are still working through the details but wanted to let you know dates early so that you can get them in your diaries and reserve them.

### **Monday 28th June**

Bag-a-Biker Natter Night Group meeting at our Needham Market Community Centre home. We have booked the room, the bar will be open and we are working through ideas to have fish and chips available for you to enjoy. Watch this space!

### **Sunday 13th June**

Breakfast runs. Taking advantage of the hoped-for relaxation, we are planning a new format for local runs where they start at different location and go via different routes but converge on single common venue, in this case, La Hogue, Chippenham. After refreshments, there could be options for guided routes home.

In addition, a longer distance ride to Derbyshire would be offered.

### **Wednesday 23rd June**

Chip Runs using established rule-of-six approach with pre-registration, starting, and finishing in different locations.

Our Group calendar shows these events and others and will be updated as plans develop.

*David Wood*

# Member's Forum

## *HEAVEN & HELL Part 2 - Trevor Fisk*

Our editor spent lots of time trying to persuade me to write this article which is something I wouldn't normally want to do, but I have to agree with his point that my experience may benefit the membership.

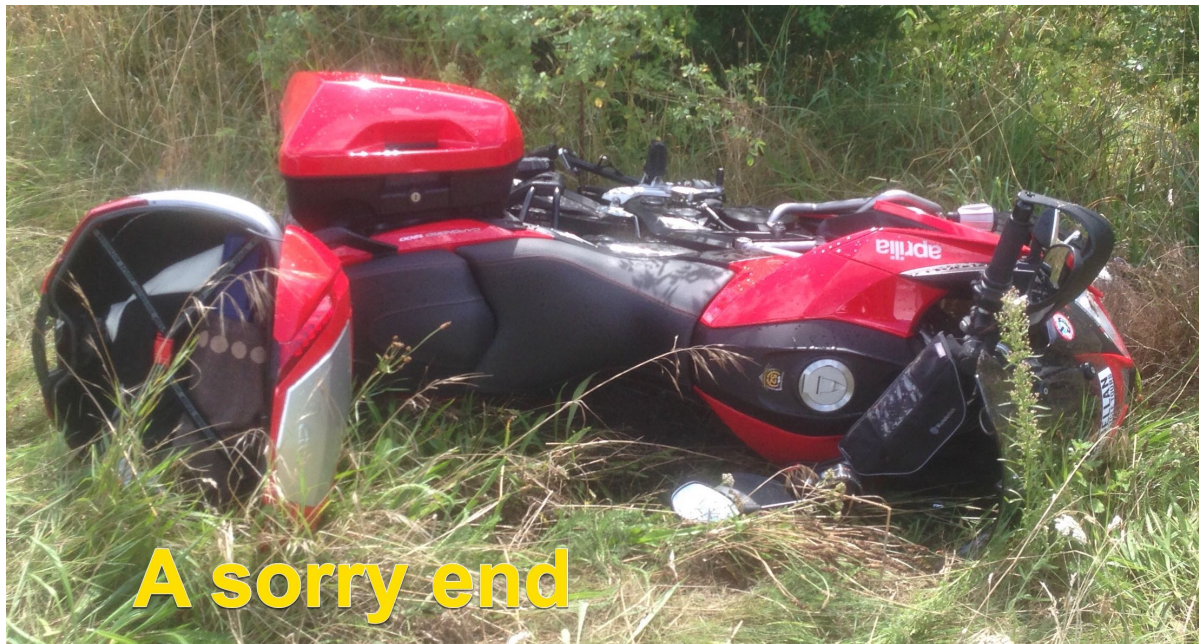
**11th August 2019** I set off on another hot summers day loaded up in readiness for my trip to Wales. I have a well tested route to the West Midlands to avoid the A14 and M6, I had encountered some very light showers so I had put on my Hi Vis waterproof over my vented jacket. On the A513 near Litchfield I was caught in a torrential rainstorm, so I decide to pull into a large gravel entrance to a field on the left of the carriageway to put on my waterproof boots and trousers. I check mirrors indicate left and as I am about to pull in.... BANG, I'm hit from behind by an impact that launches the bike and me into the air coming down to earth about 8 metres away in the long wet grass of the



verge past the entrance. I'm very dazed and confused, then someone is asking, "Are you OK, can you move?" He turned out to be a witness travelling in the opposite direction, who stopped because he had seen my hi-vis jacket flying through the air, the Audi A3 that hit me had stopped on the road just to my right. Police and ambulance were called, I couldn't move my neck, and had injuries all down my right hand side, and my left thumb was injured, but I was able to take some photos of the scene.

When a police officer arrived, he asked the Audi driver to reverse his car back into the entrance, because it was causing an obstruction: this proved difficult because the car's steering was not working. A male passenger jacked the car up and removed the wheel to find the suspension was bent back about 6 inches. The policeman and I asked the Audi driver why he had hit me and he replied "I'm sorry but I just didn't see you it was raining so hard". Luckily, the witness also heard this conversations. I was taken to hospital, my head immobilised with a suspected broken neck. During a long wait for an x-ray





## A sorry end

and scan I'm concerned that the bike is still lying on the grass verge, so I'm on the phone to my insurance, but it's Sunday and I only get a recorded message saying they will call me back! After a few more calls I remember a card I was given by the sponsors of a well known BSB team at a recent show, advising me they were an Accident Recovery Specialist Company. So I call them and get straight through to Katie: she asked if I am in the RAC because it's cheaper to get them to recover the bike and explains her company can take over the whole claim on my behalf, replace my damaged helmet and get me a replacement bike in a day or two. I'm discharged a few hours later with no breaks anywhere I'm advised to get physiotherapy to help my recovery.



**12th August.** I'm contacted by phone quite early on by the recovery company, who want more details about the accident, and my address in the Midlands, as they need to find a local bike shop that stocks my Nolan helmet and organise the replacement bike delivery. I inform my insurance of the accident and that the recovery company will deal with the claim. I send off a written statement regarding the accident details, digital photos taken at the scene, a sketch drawing of the accident scene and the Incident No. given to me by the PC who attended the scene. I also contact Luke at [Mototechniks](#) to ask if they can store the bike until an engineer can assess the damage, then organise the RAC to deliver the bike there.

**13th August.** I receive an email informing me of the local shop where I can pick up my replacement helmet, and was told that the hire bike would be delivered to my Melton address tomorrow. I'm straight on the phone to inform them I'm not at home but in the Midlands, we arrange for the bike to be delivered to my partner's address. On this call I'm able to talk about what model the bike will be, [Yamaha MT09 Tracer](#) with panniers sounds good and they can even fit a top box for me.

**14th August.** A nearly new MT09 is delivered to me. On the paperwork I sign, there is only delivery and insurance charges mentioned. Later we go to collect my new helmet only to find the latest model has an upgraded communications set, so my old one won't fit, but the shopkeeper is soon on the phone to order a new helmet, my size complete with comms factory fitted: he delivered it to me personally, two days later.

**16th August.** I am informed by the recovery company, and my insurance, that the third party had failed to admit liability for the accident: the driver had changed his verbal statement from the scene of the accident. He held me totally responsible for the accident stating that he was driving at 20 mph behind me, had seen me indicate left to pull into the gravel entrance then swerved back out to avoid some potholes resulting in me hitting his car. He also went to great pains to point out he had been driving for 3 years so was a very experienced driver. I contact the police to enquire as to whether they will be taking further action regarding this matter but because I didn't suffer serious injuries they won't take any further action.

**19th August.** I ride the replacement bike to Wales, not the most comfortable ride ever, still feeling very stiff. I did make good use of it until it had to go back, with two trips home to Melton and a visit to the Moto GP at Silverstone. I also visit my friendly osteopath on several occasions over the coming weeks for treatment to my injuries. All good so far.

**21st August.** I receive the result of the the engineers inspection, it's a 'category B write-off' which means it can't be repaired for use on UK roads, the estimated cost of repair is £7,957. The back wheel is completely smashed, swing arm and sub frame bent, exhaust, panniers top box – basically the whole back end and righthand side destroyed. The engineers pre-accident estimated value of the bike was, as expected, much lower than mine, but to be fair he did suggest I go online and if I could find the same model bike for sale at a higher price he would match it. I did go online and failed to find a higher priced bike so had to accept his suggested lower settlement figure.

**26th August.** I received notification that a salvage company would be collecting the damaged bike, they would pay me the agreed amount for the wreck and deal with notification to the DVLA.



**27th August.** I receive a letter to tell me that in order to substantiate my claim on the third party's insurance to pay for the hire charge of the bike, I needed to furnish the company with all my financial details including all bank statements for every account, credit card statements, and wage slips for the period 3 months prior to the date of hire and 3 months past the last day of hire of the bike. This came as quite a shock, at no time during the hire process did anyone tell me I would be required to hand over this information. In hindsight I think I would have refused the hire offer, got online to find a cheap hack to tide me over for the winter. After several frustrating calls to find the reason why this information was required, no one could explain the answer except to say my ongoing claim would stop until such time as I supplied these required documents.

**30th August.** Receive correspondence to inform me I have an appointment to attend a medical examination to assess my injuries on 5th October 2019.

**5th September.** I receive a cheque from the third party's insurance company for the agreed pre-accident value of my bike, on a 'without prejudice to liability' basis. Meaning that this was not an admission of liability from them as enquiries continued. Also, I was to make arrangements to return the hire bike ASAP.

**6th September.** The replacement bike was picked up from my home address in Melton.

**18th September.** I receive a cheque from the salvage company and confirmation from the DVLA that the bike was scrapped. The bike was fitted with a tracker, so it was interesting to see its movements: first stop Leeds then in the middle of the North Sea to its eventual destination and last signal in a very small town in Poland.

**5th October.** I attend my medical appointment to have my personal injuries considered.

**20th October.** I send off all the relevant documentation regarding my financial status as requested. What a nightmare getting all that information together, too much to go into here but I can assure you it's no fun having forensic accountants after you.

**27th November.** The medical report arrived, what a joke. In the examining doctor's opinion the injuries and trauma caused by the accident would be gone within 2 hours after the incident, when, in reality, my head was still immobilised in hospital awaiting x-rays in that time scale, and I'm still receiving treatment for my injuries at this time of writing. The thumb injury was getting worse and it wasn't even mentioned in the report. I'm straight on the phone to complain and they did agree to me getting a second opinion.

**4th February 2020.** Attended the second medical appointment.

**1st May 2020.** Second medical report arrived – what a difference, a much more caring professional approach. With this information the company suggested the compensation for my injuries would be £5,000 to £6,000: this was much higher than I'd expected.

**21st May 2020.** Received confirmation that the recovery company had commenced court proceedings that may take some time.

**20th June 2020.** I receive a call on my mobile from an accident investigator from the recovery company while I'm out on a walk in Wales, asking me if I could go over the statement I had submitted regarding my accident. I explain that I can't because I'm walking and I have no copy of my paper work to refer to, so I suggested he use my original statement for reference. "Never mind," he says, "just talk me through it." On my return to Melton a few weeks later I find one letter dated 16th June explaining that a member of the company would be phoning me to discuss and rewrite my statement in a format fit to be produced at a court hearing. The second letter was a copy of the newly formatted statement for me to sign and send back in readiness for court. Considering the importance of this document to the outcome of this claim, I was appalled. It didn't even get the correct location of the accident: I'm sure he didn't even read my original statement, it was all rubbish, getting most of the important facts wrong. I'm straight on the phone again talking to the solicitor dealing with my case, never mind, he suggests he can email me a copy for me to change to my satisfaction. So I end up doing all their work for them, taking hours correcting their mess, but in their required format.

**15th July 2020.** I find out today why the company needed all my financial details. It's 'impecuniosity,' what's that then? I'm onto Google and find it means 'being extremely poor,' or 'pennilessness'. It looks like they need to prove I can't afford to pay for the hire of the bike at a cost of £8,812. Again, shock, I can't believe how much the hire of the bike has amounted to, it wouldn't cost much more to buy the bike outright. Also in today's correspondence is a break down of all the other expenses they are claiming on my behalf, and the counter claim that the third party are claiming, plus pages of legal garbage.

**12 October 2020.** I receive a letter informing me that my claim will be heard 26th February 2021 at Warwick County Court, and that a chauffeur-driven car will pick me up from my home address to take me to Warwick County Court. I call them straight back to inform them I would need collecting from my Midlands address not from Melton.

**17 November 2020.** Today, for the first time I get to read the third party's statement prepared ready for court. A few days later my solicitor calls for the very first time, he wants to talk about my financial disclosures. He's a bit cagey, making me feel nervous about the call, but when he cuts to the chase: he suggested at the time of the accident I could have purchased myself a new bike with cash in the bank: when I agreed he said, "Oh dear that's not going to stand up in court, I need to talk to my superiors about this." My angry reply was well I could have told you that before I had to disclose all my affairs, but no one would listen. He told me not to worry as they won't be using my financial details any more. Pushing him further, he explains I have too much money for them to pursue their normal way of claiming the charges for the hire of the bike through the courts!

**21st December 2020.** I receive a letter informing me that my solicitors, and the third party's solicitors, have agreed a deal regarding the financial settlement before the court hearing: meaning that the judge at court only has to decide who is actually at fault for the accident. There is also a breakdown of all my personal losses agreed, this includes the value of the bike involved in the accident, personal injury, bike hire charges, bike storage charges, damaged items of clothing and



miscellaneous expenses resulting in a total claim of £21,019, subject to the issue of liability. There is also a twist in the tail here, as you may remember, the company, on the 1st May 2020, suggested my personal injury claim would be worth £5k to £6k, but at that time they hadn't taken into consideration that they would be getting 25% of this as their share, so the value was now increased to £10k. I had to sign to agree these documents and send them back. Now I'm beginning to understand why we are all paying so much for our insurance.

**26th February 2021.** My chauffeur-driven car arrives on time for my 10.30am court appearance. The first hour of the hearing is wasted clearing up mistakes made by both sides' solicitors. The third party had submitted two different documents regarding the pre-accident value of the Audi, differing by £3,000; my solicitors had submitted a Google photo of the accident scene that was about 4 miles away up the A513, not the gravel entrance to the field where the accident actually took place. The independent witness kindly appeared in court to support me regarding the verbal conversations he heard and things he witnessed at the scene, I feel we both recap the accident details in a confident manner, but the third party, a young man, was very nervous, it was painful to listen to him trying to confirm his version of events. It wasn't until 2.30pm that the Judge after a very long summing up finally awarded the decision in my favour.

**10th March 2021.** I receive the cheque for my compensation, which came as a surprise, I didn't expect this to arrive so quickly. Also enclosed was a letter for me to pass onto my car and bike insurance company to confirm the accident was a 'no fault accident' allowing me to get a refund for the higher charges incurred since the incident.

So to recap on this very painful 19 month experience.

The first thing I have learnt is, I wouldn't trust a solicitor to tie my shoe lace! My biggest mistake was forgetting that I had a recovery deal with the RAC when I was laying in hospital.

I regret ever getting the recovery company involved in my case. I should have waited for my insurance company to contact me and let them deal with the accident in the normal way. At no time during this process did I feel my case or feelings were considered important. It was always more important to them to be successful in recovering the £8,812 for the bike hire and the cost of a replacement helmet.

I don't want to sound ungrateful, and I don't think I would have got as much compensation, or had the use of the hire bike, but the bike sat in the garage for several days before I was fit to ride it, running up exorbitant and unnecessary costs.

Every important step of the process was painful and frustrating, dealing with a solicitor who was such a bully and always in a hurry to finish the call; he would hardly ever let me finish a sentence when talking on the phone, leading to numerous important mistakes. I called this solicitor so many times and was informed he was busy, and he would call my back – but that never happened.

It's not for me to advise anyone in a similar situation, but I can assure you I won't be using this or any recovery company again.

Hopefully it won't be necessary for any of us.

### *For petrol heads and those who like good B & B's: - Keith Gilbert*

[Malvern](#) is a town of three parts: Great Malvern, Barnards Green and Malvern Link. It lies at the foot of the Malvern Hills and is designated an area of outstanding beauty. It's to the east of Worcester and 180 miles from Stowmarket. Apart from a good B & B '[Cannara](#)' run by Dave and his wife Liz (with secure parking for motorcycles) why would you go there?

For me two reasons. It is the home of the [Morgan Motor Company](#) and the Bluebird Tearoom/cafe which opened its door in 1913 and has virtually remained unchanged since the days of being frequented by Sir Edward Elgar.



So make a short break with a trip to Malvern and take in the guided tour and museum at the Morgan Motor Company and then relax at the Bluebird Tea Rooms.

You can even [rent a Morgan Sports Car](#) for a day Monday to Thursday for £235 Both Cannara B & B, the Morgan Motor Company and the Bluebird Tearoom have websites.





# The Last Laugh Word

My thanks to this month's contributors. I must admit that I forgot to 'press' the leaders of the ride-outs this month for a contribution, and was so pleased to see both David W and Terry B & Phil S voluntarily send me articles about their event. I enjoy reading them, having ridden on quite a few, to either wish I could join them or to empathise with the likes of Terry's vicissitudes. I had this mental image of Terry like a drowned rat, hung out to dry on a washing line.

I thought Trevor's 'Hell' was a revelation - let us know what you thought. Around the time Trevor told me of his troubles, we both bought front and back, always on, video recorders. Hopefully, they will never be needed, but I'm sure it is a cheap insurance.

A few of the eagle-eyed amongst you spotted a new button in the menu bar of the club's website, and just had to press it. The committee asked me to add a 'Members' Only' page for things like, well, members only. For the moment we don't have a lot, but I'm of the belief that if you provide a service then, if it is of value, someone will use it. For now the Members' Only page can be found [here](#), and as a start, I've included April's committee minutes, so you can see what the committee is up to. NB comments welcome. To access the page you must first register, then I will set your permission.

Enough of my musings, it's quite lonely sitting here, so if you have a question or the seeds of a contribution, call or send me an email. *Ed.*



