

# CYCLOPEDIA

Questions answered, subjects explained – Cyclopedia is your bimonthly cycling reference guide

Drivers must give their details in any collision causing injury/damage



**Q & A**

## Legal

### Knocked off bike

**Q** I was knocked off my e-bike at a roundabout by a driver who said he didn't see me. He apologised and drove me and my bike home. I took his name and car registration number but he said he couldn't remember his insurance details and would prefer to settle privately.

He offered to pay for the repair of the bike. However, the next day I awoke with severe back pain, along with the arm and leg scrapes that I was already aware of.

Can I reasonably demand more than the price the bill from Halfords for restoration of the bike? Should I pursue this through his insurance?

**J James**

**A** If you are involved in a road traffic collision it is important to ensure that you get the driver's details. This can be because (as in your case) not all injuries sustained in a collision manifest themselves at the scene of the accident, when your adrenaline is flowing, but quite often later on.

If a driver tries to persuade you to settle the matter privately and without insurers, I would advise that you take their contact details and then insist on obtaining their insurance information anyway – just in case.

## Coronavirus

For up-to-date cyclists' advice regarding Covid-19, visit: [cyclinguk.org/coronavirus](https://cyclinguk.org/coronavirus)

## Your Experts



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This request may be met with hostility but remember that in a road traffic collision in which a person or vehicle is injured and/or damaged, the driver must, as per the Highway Code rule 286, stop and provide their name, address, vehicle registration number, and insurance details when requested. Furthermore, failure to stop at the scene of an accident you are involved in is an offence under the Road Traffic Act 1988 section 170(2). If you do stop but refuse to give your details to the other driver, it is still an offence under that section.

There is no reasonable excuse not to provide insurance details following a collision. The excuse that the driver wishes to protect their no-claims bonus, or insurance premium, is not really valid as it is a normal condition of most vehicle insurance policies that policy holders must report any accident in which they are involved to their insurer – even in situations where both parties agree to settle privately.

You are absolutely within your rights to seek compensation for symptoms which manifested the day following the accident and should seek compensation from the third-party's insurance company. If the driver refuses to provide his insurance details, make sure you have recorded his personal details and vehicle registration and then instruct a trusted personal injury solicitor to assist you in pursuing a claim.

Fortunately, as you are a member of Cycling UK, you can access free initial legal advice as part of your membership package.

**Richard Gaffney**



It's also possible to claim against a driver's insurance for injuries noticed next day

Left: Alamy



Atrial fibrillation is common in older cyclists. If serious, medication can control it

## Health

# Heart palpitations

**Q** Now and again, after a few hours of cycling, I have palpitations and low blood pressure. It mainly happens at night, then takes me two or three days to recover. I've seen my doctor and consultants, and had blood tests, without success. I'm 75.

My local cycle retailer thought I might be drinking too much water when cycling and suggested electrolyte levels were the problem. I already eat bananas and Brazil nuts for iron and potassium but tried some Hydro Tabs and OTE products. These seem to help.

While I only cycle about 100 miles per week these days, my health is good. The only medication I take is a 20mg gastro-resistant tablet. While I don't think it has any bearing: in 1964, I suffered a fractured skull in a climbing accident and severed the temporal lobe artery, causing 50% brain damage. In those days, I was the first known person to survive with half a brain. I mention this because we can lose a lot of hydration from our skulls.

Is my problem just age related or is there any particular food I can take to balance the lack of sodium and potassium?

**Brian Smith**

**A** This is a tricky problem for you, especially as you have had specialist tests without finding an answer. Your basic fitness is excellent for your age if you can cycle 100 miles a week. The fact you are well and energetic is reassuring. Age alone would not cause this if you are healthy.

I suspect you are right that somehow

the hard exercise is depleting you of vital electrolytes, even if the common ones (sodium and potassium) are not low. Omeprazole and its relatives also deplete sodium and magnesium if taken long term. It will be a matter of experimenting with commercial drink supplements (such as High 5 or SIS) and going out for shorter rides to see what you can get away with without triggering an attack.

It may also be that you are having episodes of an irregular heart beat called atrial fibrillation, which is very common in older cyclists. This would cause the palpitations and low blood pressure you experience. A heart monitor might pick this up when you are riding. The condition can be controlled with medication such as beta blockers.

It is hard to feel you are unable to carry out the same rides you could do when younger but still great to get out on the bike in the fresh air. You might also consider trying an e-bike to extend your cycling life.

**Dr Kate Hattersley**



## Technical

# Easier braking

**Q** In the June edition of Cyclopedia, Simon Ash asked about braking for people with grip problems. There is a product in motorcycling that is light enough for cycling and will help with that problem. It is designed for a motorcycle clutch cable and is not too expensive. Google 'Easy Clutch' and you will see pictures of a small metal casing with a lever in it and a short cable coming from one side. Leverage has been said to reduce necessary pressure by 40%.

**John Tompkins**

**A** The device you mention does reduce lever pull force required, conceivably by 40%, but lever travel must increase accordingly. No problem for a motorcycle clutch.

The same force reduction effect can be achieved by using standard-pull (road or cantilever) brake levers with full-size linear-pull V-brakes, but unless the blocks are set very close to the rim the lever will run out of travel before the brake operates properly. A modified lever with greater reach may overcome this but would only suit a larger hand.

**Richard Hallett**

Replacement bungee hooks are available online



## Technical

# Karrimor no more?

**A** I have a pair of Karrimor rear pannier bags, purchased in the late 1970s. The bungee connector for one of them has separated. I have not been able to communicate with Karrimor. Can you offer me any information about that company's operation in UK and the prospect of obtaining a replacement connector?

**Derek Watts**

**Q** The Karrimor company was bought by a subsidiary of the Sports Direct group in 2004, at which point warranties were cancelled and repairs outsourced. The name is now licensed for marketing and product branding. Bungee hooks are widely available, however. See, for example, [thebungeestore.com](http://thebungeestore.com).

**Richard Hallett**

## Get in touch

**EMAIL** your technical, health, or legal questions to [cycle@jamespembroke-media.co.uk](mailto:cycle@jamespembroke-media.co.uk) or write to Cyclopedia, Cycle, PO Box 313, Scarborough, YO12 6WZ. We regret that Cycle magazine cannot answer unpublished queries. But don't forget that Cycling UK operates a free-to-members advice line for personal injury claims, **TEL: 0844 736 8452**.