

# Q & A

Your technical, legal and health questions answered.

**This issue:** insurance and legal cover; groupsets for smaller riders; more compact doubles; child trailer advice; and smartphone mapping

QUESTION  
OF THE  
MONTH



● Doubling up on cover won't negatively affect your CTC third-party insurance or legal assistance

## LEGAL

# DOUBLE INSURED

**Q** I've long believed that if you are 'double insured' – for example, on a motor vehicle or home contents – then both insurance firms may refuse to pay out, insisting that the other firm should pay.

I am a member of CTC and benefit from third-party insurance and legal cover. If I joined London Cycling Campaign as well, would this affect my position in the event of a claim or accident?

**JOE BONNELL**

**A** It is preferable to be 'double insured' than uninsured. As a CTC member, you benefit from £10m third-party insurance cover in the event that you cause an accident whilst riding or wheeling your bicycle.

In my experience, CTC members are safe and considerate road users, but a moment's loss of concentration could result in a collision. It is highly unlikely that a cyclist would need more than £10million indemnity cover.

If you have additional insurance – say, through a household contents policy – this would not prevent CTC insurers Aviva from dealing with your third-party claim. It would in any event be preferable to utilise your CTC insurance as this would have no impact on your household insurance premiums.

Members are also able to utilise the CTC Legal Services Scheme, which is operated by my firm, Slater & Gordon (UK) LLP. A claim can be pursued if a member is injured whilst cycling or wheeling a bicycle as a result of the negligence or breach of a statutory duty of a third party.

The majority of claims are against careless drivers but my firm also pursues claims against highway authorities for road defects and for other incident types,

## MEET THE EXPERTS



**CHRIS JUDEN**

CTC Technical Officer and qualified engineer



**DR MATT BROOKS**

Cycling GP



**PAUL KITSON**

Partner with Slater & Gordon (UK) LLP

such as claims against dog owners. (Very minor injuries – i.e. small claims – are not covered by this scheme as legal costs are not recoverable from a third-party insurer unless the value of the injuries exceeds £1,000.)

A CTC member would not be declined support by virtue of their membership of another organisation, such as LCC or British Cycling. Provided your claim has reasonable prospects of success (in excess of 50%) and there was defendant worth suing (i.e. an insured defendant), then support would be provided to pursue a civil claim.

Since April 2013, following a review by Lord Justice Jackson, claimants can no longer recover all of their legal costs from a defendant, and there is usually a shortfall of costs recovery which has to be met from damages. CTC members, however, *do* recover all of their damages without any deduction for legal costs. So it's well worth using the CTC legal scheme: you will receive high-quality legal assistance from cycle-friendly lawyers and you will recover 100% compensation in the event of successful claim.

**PAUL KITSON**



◆ Properly compact doubles, like this Sugino OX801D that will take an inner down to 24T, are still rare

**TECHNICAL**

**GROUPSETS FOR SMALLER CYCLISTS**

**Q** I enjoyed the article on petite road bikes in the June-July issue. I have been looking at small-frame cycles and the groupsets that come with them. Shimano STI levers I find bulky and uncomfortable. Campag Veloce controls felt much better but the shortest crank length is 170mm. I use Stonglight 165mm cranks and chainrings with my Chorus system but there is no indexing on this. My ideal groupset would be Veloce levers and a 165mm crankset. Is that possible?

**BRIAN TUNBRIDGE**

**A** Campag no longer offer metal cranks shorter than 170mm. Veloce cranks and all of Campag's triple cranks are aluminium. So if you want 165mm from Campag you'll have to pay more for carbon and be content with a so-called compact double's 34 tooth inner ring. If that's compact enough for you (doubtful, since shorter legs are better for spinning

than heaving), then Centaur – the next group up from Veloce – offers that in the same 'deep black' colour.

And are you sure you want the front shift indexed? This feature is superfluous with a double, and although it seems like a good idea with a triple, it's often more trouble than it's worth. But if you must: Shimano middle rings are pre-worn and gap-toothed as necessary to assist front indexing. And Shimano 105 is available with 165mm cranks on a triple with the same rings (50/39/30) as Veloce and in a similar 'Iodestar black'. What's more, 105 is one of the few remaining road triples with a 74mm inner bcd, to which may alternatively be fitted an inner ring as small as 24!

**CHRIS JUDEN**

**TECHNICAL MORE COMPACT DOUBLES**

**Q** I liked your article (A/M p18) about the Middleburn Incy Spider. Had it been available last year I'd have considered that when I was building up my Salsa Vaya. As it was, I imported – at great expense from Japan – a Sugino OX801D chainset with 46/30 rings. This works really well with Ultegra 10-speed STI and Shimano CX70 cyclo-cross front mech, plus a 12-36 cassette, 10-speed of course, but shifted by a 9-speed MTB mech (as recommended in Cycle). Finding that I could use even lower gears on this adventure touring bike, I've just changed the rings to 42/24. The system continues to function perfectly: great range and manageable jumps.

**NIGEL BIRCH**

**A** I hear from lots of cyclists who've fitted a 46-tooth cyclo-cross outer ring on the not-so-compact-road double >>>



◆ Shimano 105 offers indexed front shifting and a 165mm triple chainset



**ISLABIKES**

The Children's Bike Specialist



● The forces required to cause brain injury in a child are greater than they'll receive while travelling in a cycle trailer

» that came with the racing bike they bought in pursuit of lost youth! Admittedly 46 is a lot more useful than the usual 50-tooth dinner-plate, but does nothing to help them up steep hills. For that they want a smaller inside ring too – but nothing less than a 34 can be fitted to their chainset. Cue the expense and trouble of switching to a triple: which shifts less efficiently thanks to an outer ring they don't need!

A truly compact double of 46/30 is perfect for so many people, very few of whom would still want a triple (especially since most road triples lost the capacity to go any lower than 30). So I'm glad to hear from someone who's managed to get their hands (and feet!) on one of these Sugino OXD chainsets.

Here's hoping a few more firms (as well as Sugino in Japan and Middleburn in UK) will realise that lightweight bikes are not just for the young and strong to play at racing on, wake up to the frustrated demands of older and less competitively-minded riders and satisfy them at a price most people can afford!

**CHRIS JUDEN**

## HEALTH ALL SHOOK UP?

**Q** I enjoyed the recent article about touring with a two year old. We have just bought a cycle trailer for our one-year-old daughter which has no suspension, to use for trips around town and touring. The roads in our area are in a poor state, with

numerous potholes. She sits on a two-inch foam block to try to insulate her from the bumps and we try to cycle slowly. Is there a significant risk of brain injury from the vibrations, and if there is, what can be done to mitigate this?

**ALISON DUGMORE**

**A** I think the simple answer to your question is no: I am not aware of any significant risk of brain injury to a child from the vibrations caused by a particularly bumpy ride in a cycle trailer. It would be fair to say that there is a lack of evidence on this subject but in general, the forces required to cause brain injury would be much greater than those sustained during a rough ride in a cycle trailer.

The pneumatic tyres will act as a partial shock absorber from bumps and potholes. If the ride is very rough, you could consider buying a trailer with suspension but this is not usually necessary.

Most young children enjoy riding in a cycle trailer and will let you know if they're not happy (sometimes a bit of bumping around adds to the fun)! Children can sit in a cycle-trailer seat without any additional support once they can comfortably sit up. This age varies but is usually by around 9-12 months.

If you haven't done so already, it would be worth reporting all these potholes to your local authority (you could use the CTC's Fill That Hole website). Some are better than others at taking action but if

they're aware of the problem, they're more likely to do something about it.

**MATT BROOKS**

## TECHNICAL MAP APP FOR FRANCE

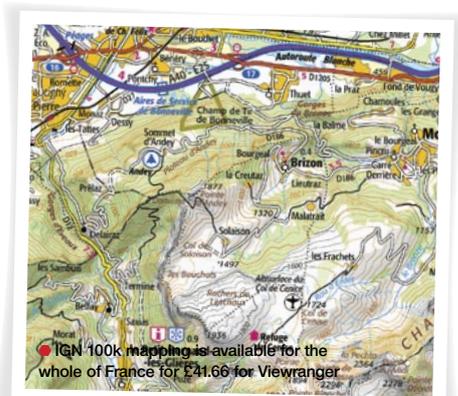
**Q** Do you have knowledge of the Maverick Android app? My app has OSM cycle map pre-loaded, but I would like to be able to have IGN or Michelin as well. Do you know if it is possible to get either of these maps on Maverick?

**DAVID HOLDSWORTH**

**A** I don't know Maverick, but from what I've discovered it doesn't look as good as Maps With Me, a similar app I use on my phone. All these free or very cheap apps get their maps for nothing from the Open Street Map (OSM) and Google etc. Which is good in parts, but France has a lot of little roads, many of which have yet to be charted by OSM contributors. So there are gaps in the apps that come free. So we yearn for good old commercial mapping, which is made by cartographers, who need to get paid!

I don't rely on my phone for cycling navigation (a proper GPS does it better), but if I did I would get the Viewranger app (a basic, OSM-mapped version of which can be used for free) and buy commercial maps where OSM isn't good enough yet. Viewranger has arrangements with many commercial map publishers and for only £41.66 you can download IGN 'Top-100' mapping for the whole of France. That's 1cm = 1km scale, perfect for cycling with contours and everything. Not free, but excellent value, I think.

**CHRIS JUDEN**



**Contact the experts** Send health and legal questions to the Editor (details on p3). We regret that Cycle magazine cannot answer unpublished health and legal queries. Technical and general enquiries, however, are a CTC membership service. Contact the CTC Information Office, **tel: 0844 736 8450**, **Email: cycling@ctc.org.uk** (general enquiries) or **Chris Juden, technical@ctc.org.uk** (technical enquiries). You can also write to: **CTC, Parklands, Railton Road, Guildford, GU2 9JX**. And don't forget that CTC operates a free-to-members advice line for personal injury claims, **tel: 0844 736 8452**.