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Cover Photo - Famous Author

I'm not saying much about this month's cover picture except that it was taken in Copenhagen and is the subject of this month's teaser. All will be revealed next month.

Photo taken by David Wevill

Forthcoming Gatherings and Events

Monday 5th September 8pm	To Be Announced	Carlton Social Club Main Street Carlton WF3 3RW
Monday 3rd October 8pm	Tony Dyson of Kia Motors	Carlton Social Club

Everyone is welcome at these events and they are an ideal opportunity to meet new people socially, find out about what is going on within the Group and listen to interesting talks on a variety of topics, sharing our skills with other serious drivers and keeping up-to-date on club and driving matters.

As I mentioned last month the committee have decided that, due to many people being on holiday during August, we would no longer have an August social meeting. We are awaiting confirmation of the speaker for the September meeting. More information next month.

At the last committee meeting the following suggestions for speakers were made

Halfords

Insurance company

Dashcams

We are investigating suitable speakers for those topics but can you add to our list? You don't have to organise the speaker, unless you want to, just let us know your suggestion.

The topic does not have to be motoring related just something that you think would be of interest to the members. Contact Janice or me via the contact details on page 16.

From the Editor

We've just had the hottest days recorded in the UK. How did you cope? It has been said that you should open the windows early in the morning to let heat out of the house then draw the curtains to keep heat out of the rooms during the hottest parts of the day. That's more or less what we did and the house was fairly cool. We only noticed how hot it was when we went outside.

The outside temperature display in my car at one point showed 37°C but it had been standing outside in the sun. It did fall to around 33°C later in the journey. As you might imagine it was hot inside the car and the air con was running full blast. Opening the windows and the sun roof to let the heat out helped to reduce the time the air con was at full blast.

One other consequence of high ambient temperatures that owners of electric vehicles may not realise is that charging them in extreme temperatures, both high and low, can affect the life of the battery. The recommendation is only to charge them to 80% capacity and to try to keep them in the shade as high temperatures can reduce the range. Rapid chargers can cause overheating of the battery which can also reduce its life. Heat is one of the enemies of battery life.

In this hot weather using the air con can also be a big range killer in EVs. Keep cool and have a reduced range or stay hot with an increased range could be the dilemma facing EV owners. In fact in an EV using anything that uses power, heated seats, air con, heated screens etc. will reduce the range. There is only a limited amount of energy in the battery and in extreme temperatures the energy in the battery will be reduced. Is this the future of motoring?

Keith			

Will any Member wishing to have an item, article or picture included in the newsletter please submit it to the editor no later than the 15th of the month, these may be edited to save space. Thank you.

Disclaimer

The items contained in this newsletter are the views of the Members who contribute and not necessarily the views of the Institute of Advanced Motorists (I.A.M.) or MYAM.

GROUP MEMBERSHIP NEWS

Welcome to the Group

No new members this month

Congratulations

On passing the Advanced Test

Amelia Crow - Observer Lesley Pollard

Gift Aid

You may, or not, be aware that we can claim money back on your subscription if you are a tax-payer. This can give us a welcome boost to our finances and help towards running the group. Many members have signed up for Gift Aid but if you haven't and are a tax payer it is easy to do. Note that many people on a pension do actually pay tax — I know as I have to pay tax on part of my pension income. Contact Paul our group secretary and he will help you through the process.



If Only!!

MYAM Online



WEB SITE Our website is packed full of information and is the go to place for everything you need to know about our events, courses, meetings and news about us as a Group. How about copies of the newsletter going back a few years.

Need to know who the Committee are or see our Observer team? We are all on there.

See us at www.iamroadsmart.com/groups/midyorkshire

We are adding to the content all the time so keep dropping in to see what we are doing.



<u>FACEBOOK</u> provides details of events and local news. Go and <u>visit</u> www.facebook.com/midyorkshireiam and like our page.

How about inviting a few of your Facebook friends to like our page too. It helps getting our name out there.



TWITTER We have our own Twitter account which can be found at twitter.com/MYAM4178

Group Telephone number is 0113 314 9969

<u>Data Protection – Privacy Notice</u> (GDPR)

Mid Yorkshire Advanced Motorists (MYAM) is committed to looking after the information that it holds on behalf of its members in a way that complies with the General Data Protection Regulations (GDPR).

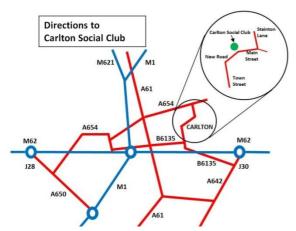
MYAM has a legitimate interest in keeping sufficient personal information to communicate with its members and other local people with an interest in road safety, and to permit the renewal of subscriptions. A member can ask to see a copy of their personal information, correct any errors and ask for all or part of it to be deleted.

MYAM is affiliated to the Institute of Advanced Motorists (IAM) and will use a member's information to support them if and when they are assessed by IAM. MYAM will also ensure that any data shared with IAM is accurate. We will not share your details with anybody else.

Directions to the Carlton Social Club

Main Street, Carlton, Wakefield WF3 3RW





From the M62 West leave at Junction 28 and take the A650 towards Wakefield. At the next set of traffic lights turn left onto the A654 toward Rothwell. Follow the A654, turning left in Thorpe on the Hill. Cross the A61 and continue into Carlton. Turn right into Stainton Lane then turn right into Main Street. The Social Club is on the right immediately after the Unicorn pub.

From the M62 East leave at junction 30 and take the A642 towards

Wakefield. Take the next right, B6135, towards Lofthouse. Follow the B6135 under the M62 onto Ouzlewell Green towards Carlton and Rothwell. Follow the road past Carlton Primary School and the Social Club is on the left just before the Unicorn pub.

There is a car park with overspill parking available on the grass area opposite the club.

July Meeting - Motoring Videos

Parking is easy isn't it? Not necessarily according to Reg Local a Class 1 police advanced driver and advanced driving instructor. At last month's social meeting Bob Rowles had gathered several videos the first of which was Reg Local demonstrating methods of parking. One example was parking in a supermarket car park where, if possible, the easiest way is to drive into a parking space in such a way that you can drive out without having to reverse. If you do have to reverse into a parking space Reg demonstrated how to park only turning the steering wheel when the car is moving.

He then moved onto parallel parking suggesting that you ensure that you can get out of the parking space as easily as you got into it.

There is a collection of his driving video available on his website My Videos – Reg Local

Next was an Australian video on what happens in a rear end shunt. Done in a no holds barred way the presenter, John Cadogan, has a way with words which is both entertaining and informative, if a bit gory, when describing what happens to the human body in a crash.

He has produced a large number of videos on a variety of motoring issues. These are on his website <u>Auto Expert John Cadogan - YouTube</u>. Be warned that you could spend hours watching them.

For the final video Bob had a choice of two videos both on the same subject, installing an electric charging point. We were spared the 10 things to consider as Bob settled for the shorter 5 things to consider when installing one.

It may seem a simple installation but you need to consider where the charging point is to be fitted, always assuming you have off street parking, the route from the meter to the charging point. Can the supply cable support the charging rate? So many things to consider.

Looking at John Cadogan's website I found an interesting video describing the pitiful state of electric charging points in Australia. The worst thing about owning an EV (electric car) | Auto Expert John Cadogan - YouTube . Makes interesting viewing and makes me think there is still a long way to go for the charging network.

Keith

Insurance and "Modified" Cars

While many consider car 'modifications' to be performance related, such as remapping and performance enhancing exhausts, or something that 'car fanatics' enjoy doing to their cars, think again.

Many are driving around with modifications that they didn't know had to declare to their insurers.

What counts as a modification for car insurance?

- Wrapped parts such as dashboard or chrome trims
- Replacement steering wheel (sports steering wheel, for example)
- Badges that are not fitted by the manufacturer (the ones that make the car look higher spec than it is)
- Tinted windows
- Roof racks
- Upgraded headlights (LED's)
- Tow bars
- Added front and rear parking sensors
- Upgrading stereo and audio equipment (including built-in sat-navs)
- New upholstery or uprated seats

Why is it important to declare cosmetic modifications?

Should the worst happen, and you need to make a claim, without <u>modified car insurance</u>, these modifications are unlikely to be covered in the repair. Instead, repairs would be carried out to standard, manufacturer spec parts – or unlikely to be included in your insurance pay-out.

This leaves you in a tricky situation of trying to find the extra cash, on top of your excess (compulsory and voluntary) post-accident to carry out your own repairs.

There are also stickers to consider, like the 'M' that many purchase to adhere to their vehicle. Labelling your vehicle as M-Sport makes it more desirable for theft and can increase your insurance premium as a result, so it is certainly worth thinking about before you apply it.

If it wasn't there to begin with then it's also classed as a 'modification'. If you do apply it, you will need to let your insurer know.

A Specialist Vehicle Insurance Consultant explains:

We speak to a number of clients who aren't aware they are driving with alterations that should be declared. This is because the focus of modifications is mostly on performance enhancing

elements, like installing a noisy exhaust, for example. Modifications such as stickers and interior changes are not performance enhancing whatsoever, they're just cosmetic, but they are still an alteration to the vehicle.

When people realise that adding stickers or decals to their car (including adding stripes!) can impact their insurance, it comes as quite a shock.

In the event of a claim, the cost associated with restoring your vehicle to include your modifications could be considerable if it isn't covered. It is also worth considering that, if you are driving on standard insurance and haven't declared your modifications to the insurer, your insurer may not have quoted in the first place. If the insurer later discovers the car has been modified, they can void the policy.

The implications of not having correct insurance for your vehicle can be considerable. If the police pull you over and notice modifications on your car that are not disclosed to your insurance, it could mean that *you're driving without valid insurance*. Worst case scenario is that you could be hit with 6 to 8 penalty points, the police could impound the vehicle and you could face higher insurance premiums for the following 4 years as a result. Is it really worth the risk?

How can you tell if your car has been modified?

Modifications are used as a selling point when a car is being sold, so read the description and ask the question when purchasing if you aren't sure.

If you are buying a used car it's always worth getting it checked over by a dealership, garage or trusted mechanic, so include modifications in the list of things to look for. Some dealerships will be able to run the registration or VIN number and be able to see the full factory spec – they will also have the experience to know what is, and isn't, a factory option.

Ultimately, it is your responsibility to know what you are driving.

Do I have to declare disability adaptions?

Yes, otherwise you could find yourself paying for all of the adaptations again as your insurance will not cover undeclared adaptions in the event of fire, accident or theft. Some examples of disability modifications include:

- Wheelchair ramps
- Harnesses and hoists
- Additional steering wheel controls
- Adjusted pedals

Conditions that could affect your ability to drive safely also need to be disclosed to your insurer (as well as the DVLA). Check the <u>DVLA's A-Z list</u> of conditions here.

Do you need specialist car insurance for modified cars?

Some mainstream insurers are unable to insure modified vehicles *at all*. Others do allow you to declare them. However, most of them are referring to the manufacturers factory options you selected when you bought the car, or you are declaring them *to be excluded from cover* in the event of a claim.

This can be completely unclear at the time of taking out the policy and you may only discover that you have excluded your modifications from cover when you receive the policy wording.

If you are considering modifying your car with cosmetic touch ups, from wraps to badges, sports steering wheel to alloys, it's worth looking into a specialist modified policy. Many allow you to apply further modifications to your vehicle without complication, while the more mainstream insurers may cover a few alterations, but may not accept more.

Are modified cars expensive to insure?

It depends on your modifications. Your insurance needs to tick the boxes you need it to.

If you are still thinking about modifying your car, however minimally, talk to your current insurer and ask them whether they will cover it or not. If the answer is no, you could hold off doing your modifications until renewal and switch to a specialist provider. Alternatively, ask them what the cancellation charges are to cancel early.

If you aren't spending a lot on modifying your vehicle, declaring them so that the insurance knows they are there but will not cover them in the event of a claim, may suit your needs.

If you are spending more, whether investing in performance or cosmetic upgrades, and it would be expensive to reinstate it to its modified glory in the event of fire, theft or accident, then cover your modifications with a specialist policy.

It's a common misconception that a modified vehicle policy costs the earth – you may find there's no change in premium – but the important thing is that you tell your insurance about it and remember, if in doubt, declare it.

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Makes me think about all the modifications I made to my Mini, from adding a radio and cassette player to reversing lights, fog lights, electronic ignition, rev counter, clock, hazard flashers, smaller steering wheel etc. The last car I added extras to was our Escort estate, electric rear windows, driving lights and front fog lights. Every car since then has only had factory options fitted as most of the items I added on previous cars are now standard. I never thought to inform my insurance company.

Road Works

I've just returned from taking my grandson to nursery. Now he and his parents live in Denholme so I have to drive there to deliver him into the nursery's care. Just outside Denholme there are some fresh roadworks which appear to be causing massive tailbacks on the busy A629.



Coned area with excavation arrowed

The picture, taken at around 8:10 on 20th July, shows the road works. If you know the area it's on the outskirts of Denholme on the A629 just before the bend with the turn off for Oxenhope. In the picture I've just passed the temporary lights, at green, and the other set of lights is just round the bend by the turn off to Oxenhope.

I didn't see the full extent of the traffic queue as I had to turn off the main road to park at my daughter's house ready to walk my

grandson to the nursey. However the queue was past the pedestrian crossing and I assume started close to the entry to the village.

After dropping him off I took an alternative route home although the queue appeared to be slightly reduced. I don't know if it was any quicker but I was moving and not stopping and starting so psychologically it was better.

I'm sure the layout of the roadworks was done with health and safety in mind and there must be rules governing where lights have to be placed around the roadworks but it does seem a little excessive for what appears to be a small excavation.

Alternatively is it part of the UK cone laying championships where the aim is to cause the maximum amount of chaos with the minimum number of cones! The supreme champion is of course the one who can bring an entire town to a halt with one cone. Back in Leicester I know where I'd place a few cones to cause the maximum traffic chaos!

IAM News Releases and Tips



Don't ruin your holiday before it's even started

It's that time of year when we're thinking about days out to the countryside, coast or taking the family away for a few days.

Whether you're staying in the UK, or driving to the airport, before taking your car onto the roads this summer, IAM RoadSmart's Head of Driving & Riding Standards Richard Gladman, has a few top tips to ensuring your journey is a smooth one.

As temperatures soar, we all adapt our clothes and homes to ensure we stay cool. However, too often we forget that heat can also play havoc with our cars and bikes. Pre-pandemic, Highways England expect 700 more breakdowns per week through the summer months. The year before we saw nearly 50,000 breakdowns throughout July and into the first weekend of September.

Of course Richard always recommends drivers carry out the POWDERY Check — Petrol (or any fuel), Oil, Water, Damage, Electrics, Rubber and Yourself before each journey; Some of those checks are even more essential when the thermometer begins to rise, if you have a long way to go, you'll be away for a few days, or its essential you catch a flight or sea crossing.

Says Richard: "You'd be amazed how many people don't fill up with fuel, or fully-charge their batteries, before setting out. But think about it beforehand, because not only will it prevent you running out of fuel and potentially stuck on a roasting motorway embankment, but it will also save you a fortune because filling up with any fuel on a motorway is currently so expensive."

And he adds: "Heat makes your oil less viscous, which means it might not lubricate your engine parts as thoroughly as they need if there's not enough; and the hot weather makes your cooling system work much harder, so top up your radiator and check for any leaks. And don't forget to check your screen washer reserves - there's nothing worse than trying to drive with a screen covered in squashed flies – particularly if you're driving directly into the sun."

Hot tarmac is also much harder on your tyres, says Richard: "Any problems with your tyres can be exacerbated because the hot road causes more friction. Keep tyres inflated to the right pressure, check tread depth and for nicks and cuts. And don't forget the other rubber components of your car engine. Check the rubber belt that drives your alternator and sometimes your air conditioning and water pump; if it's perished or damaged the heat could cause it to snap."

Of course, no matter how careful you are, cars sometimes do break down, so be prepared with a few extras in the boot in case you need to wait for help: Bottles of water will keep you and your passengers hydrated; light snacks will keep everyone's energy levels up too. And perhaps keep a large umbrella in the car – not for rain, but to keep the sun off your head.

Richard added: "If your car is particularly old, or you know it can unreliable, it might be a good idea to have your usual mechanic check it over. It could save you money, and potentially your holiday!"



In memory of Harry Gration. Here he is with Paul Hudson in Queensbury on their three legged walk in March 2016

And Finally.....

Just bought a Cockerpoo off a bloke in the pub, I've got a feeling I might have been 'had' here.



This Month's Teaser

Who is the famous author featured on the front cover? Look carefully as there is a clue in the photo?

Last Month's Teaser

Last month I asked "Why were the tyre pressures higher on one side of my car?" I parked it outside our garage on a hot day. The offside was in direct sunshine but the nearside was in the shade so the offside was warmer. I checked later in the day and both sides were the same pressure

Your Committee

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Due to computer hacking and high levels of spamming we have had to remove the hyperlinks to our e-mail addresses and have replaced the @ symbol with (at) so you will need to retype the address in the correct e-mail format, i.e. replace (at) with @, with no spaces.

URGENT REQUEST

We are in need of Speaker secretary and a Minutes secretary for our committee meetings and someone to look after the Website. Please contact any member of the committee if you are interested in any of these positions.