# **Example 1 Contract of Contr**

#### Green theme

**July**, p52

I was delighted with your green theme in July's magazine and other recent articles on environmental issues.

I run a green self-catering and B&B business and I now add my copy of Which? to the reading material available for guests.

When our guests read about topics such as what happens to recycling, whether flowreducing showerheads work or why it's sometimes better to use a dishwasher than to wash-up by hand, you help reinforce our green messages. VICTORIA SUTHERLAND, GLENCOE



#### **Recordable Blu-ravs** August, p38

Having read your recent review of Blu-ray players, I thought it might be useful to highlight an issue I had with playing back recorded discs.

I recently began burning videos I make in HD to recordable (BD-R) and rewritable (BD-RE) Blu-ray discs - but at first my Sony BDP-S300 Blu-ray player wouldn't play them. Fortunately, Sony provides a download to upgrade the player and I can now happily play back my homemade Blu-ray discs. DAVID MACHIN

WHICH? SAYS All the models in our August report are compatible with BD-R and BD-RE discs. Discs that are compatible with each player are listed at www.which.co.uk/blu-ray.

#### Train reservations August, p7

In your news story on National Express introducing a £2.50 seat reservation charge on its trains,

you say its argument that scores of seats are often left empty for entire rail journeys is 'nonsense'. In my experience, what National Express say is true – and it is indeed commonplace for people to book seats on several trains.

On many occasions, people without reservations must either sit in a reserved seat with the possibility of being ejected or hover around in the aisle waiting to pounce on an empty seat once the train leaves.

TERRY ARTHUR, STAMFORD

#### **Carbon considerations** July, p64

The couple featured in your carbon offsetting article chose to support a small charity, Excellent Development, which undertakes tree planting in Kenya. Rather than worrying about accurate calculation of the amount of carbon absorbed, they noted the additional local benefits including a dramatic reduction in soil

## S Ask our experts Your consumer questions answered by our experts

#### **Travel insurance**

I recently had to cancel a short break and make a claim on travel insurance for the first time. I took the insurance policy out online with Travelinsuranceweb.com for £192 - but it refused to pay up.

I thought my excess was £50 per booking, but it's in fact per person on a family policy for four people, making the excess £200. Is this normal practice? STEVE GOODWIN, SUTTON

Yes. It's usually the case that family policies cover members individually, so it's certainly important to ask your provider.

In our next travel insurance survey, we'll be asking insurance providers about this and will publish the results in November.

#### Almond slices

I was amused by the information on a pack of Mr Kipling's Almond Slices. It would appear that it uses 'raspberry flavoured plum jam' in its product. Why not just use raspberry jam, I ask? TERRY MCGILL, BRISTOL

This was a tricky question, so we asked Mr Kipling, which said this was for consistency and flavour.

To get stiff jam, you need to use a fruit that is high in pectins, such as plum, but the unique flavour you get from mixing raspberry flavour and plum jam is also a factor.



Credit references Is there any way of contacting Experian or any other credit rating agency apart from online?

Though reports quote £2 to get your credit file, I can't find any telephone numbers. When I tried, the agencies all want card

details to sign up, and nowhere can I find the £2 service mentioned. There was an option for £14.95 a month, though. E R SMITH, BROCKWORTH

There is a link to the £2 report on the Experian site – visit www. experian.co.uk/consumer.

It's also possible to order the report by post. You can either download a form from the website, or write to Experian, including details of all addresses you've lived at for the past six years and enclosing a cheque for £2.

You can also order your Experian report by telephone on 0844 481 8000, though it charges an extra £1.50 for this service.



Caroline Blithe tried out Tesco's plastic-bag-free deliveries, but found the pressure to unpack crates quickly too stressful

erosion and water runoff. In the past, I have supported Tree Aid, a charity that does similar work in west Africa. It doesn't offer carbon offsets at all, mainly because the trees planted aren't owned by the charity but by the villagers who they assist and train.

It's important to consider the total benefit of offset schemes – whether the organisation is driven by a desire to sell carbon credits or to do a good job, and what local benefits there are, rather than obsessing about exact amounts of carbon that may be saved. MARTIN NORMANTON, WALSALL

# Home delivery

Your item on saving on online supermarket plastic bags mentioned Tesco's option of having

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To have your say on any article in Which?, email letters@which.co.uk or if you have any questions, email asktheexperts@which.co.uk. Alternatively, you can write to Letters/Ask the experts, Which?, Gascoyne Way, Hertford SG14 1LH. Include your membership number and full contact details. Unfortunately, we can't respond to, or publish, all questions and letters. We reserve the right to edit letters and questions. See p2 for other contacts.

drivers pack items into a large crate, which the customer must unpack before the driver takes it away and returns with the next.

I recently tried this, but every time, the driver returned before I was finished – no matter how quickly I unpacked. Last week the driver was so annoyed that he asked me to hurry up as he was late and started emptying the crates himself.

I have since opted back into plastic bag deliveries – it's far less stressful. CAROLINE BLITHE, LONDON

#### Eon challenged July, p6

You praised Eon's policy of automatically refunding customers who are in credit by £5 or more but, in my opinion, this policy is meaningless if they continue to insist on a spring review date.

I left Scottish Power because its review date was in spring, which meant I built up credit in the summer, until winter set in. In the autumn, I would nearly always be in credit, by quite a lot – which I felt was unfair. I asked for variable direct debits, but was refused.

If energy companies want us to pay by fixed direct debit, I think times when we are in credit should roughly be matched by times in which we owe money TIM TEMMINK, LONDON

#### CORRECTIONS AND CLARIFICATIONS

New car prices, August 09, p67 The correct historic prices for the following cars should be: Renault Megane £15,425; Mazda 2 £11,004; Volkswagen Golf £14,680; and Toyota Avensis £17,470.

#### **Cruise problems**

In February, my wife and I went on a two-week Caribbean cruise, but we had a few problems, the most annoying of which was the failure to go to all seven ports of call advertised. We visited only five.

On our return, we complained to the agent who apologised and sent our complaint to the company. The company also apologised, but said that the captain could change the itinerary at will if he wished. We don't know where to turn next. Can you assist please? KEITH BROWN, WATERLOOVILLE

Though the terms and conditions will allow the captain to change

the itinerary, this is generally only allowed due to severe adverse weather conditions or circumstances beyond the cruise liner's control – terrorism threats, for example. The failure to visit two of the seven ports may well constitute a failure to provide a significant proportion of the services contracted for.

You could try pursuing a claim against the tour operator through the small claims court – under the Package Travel, Package Holidays and Package Tours Regulations 1992.

Or, if you have legal expenses insurance attached to your household policy, you could submit a claim through that.

#### **Digital radios**

In your recent review of digital radios, you didn't specify power consumption of each model. As the radios I've seen use



significantly more power than my analogue radios, could you please advise on the most energy-efficient ones? BECKY BOSSON, SOUTHAMPTON

Power consumption is less of an issue these days as digital radios have become more energy-efficient. However, we did highlight those designed to be the most energy-efficient in our June article (p42). The model with the lowest power consumption in our tests was the Best Buy Roberts ecologic 3. It only used 1.57 watts when in use and 0.17 on standby.

The whole ecologic range is reviewed on our website at www.which.co.uk/digitalradios.