



We want you

Buying food online

Have you ever bought food online from a smaller, specialist food company? If so, let Alice Judd know about your experience.

Satnav volunteers

We need volunteers to try satnav systems on mainland Europe. You must be travelling any time between now and 31 August and use the system we lend you for the duration. You'll fill in a diary and questionnaire. If you're interested, tell Dave Evans.



Telecoms bundles

What's your experience of signing up to telecoms bundles – that is, more than one service (such as broadband and home phone), for a single, discounted price? Money saver or too good to be true? Tell Ceri Stanaway.

Ethical presents

Fed up with how commercial Christmas is? We need a family, probably with older children, that fancies an ethical makeover for present-buying. If you're willing to feature in Which?, contact Ceri Stanaway.



Financial advice fees

Have you paid for financial advice? Tell Dan Moore about your experiences, good or bad.

■ Send full contact details to helpwanted@which.co.uk or Help Wanted, PO Box 44, Hertford X SG14 1SH. See more requests online at www.which.co.uk/helpwanted

(We cannot respond personally to all replies)

Members say that some health and safety checks go too far

Donkey drama

CHILD SAFETY

Donkey rides are the latest victim of a compensation culture gone mad, according to bemused parents who had to sign forms acknowledging that they're a risky sport.

The incredulous mums and dads had to sign them before their toddlers could take part in the sedate rides at a summer fayre in Clapham, south London.

It's the latest in a series of reports about activities falling foul of soaring insurance premiums. These range from organisers cancelling a children's sack race because of the risk of injury, to a children's entertainer having to stop using a bubble-making machine in case people slipped.

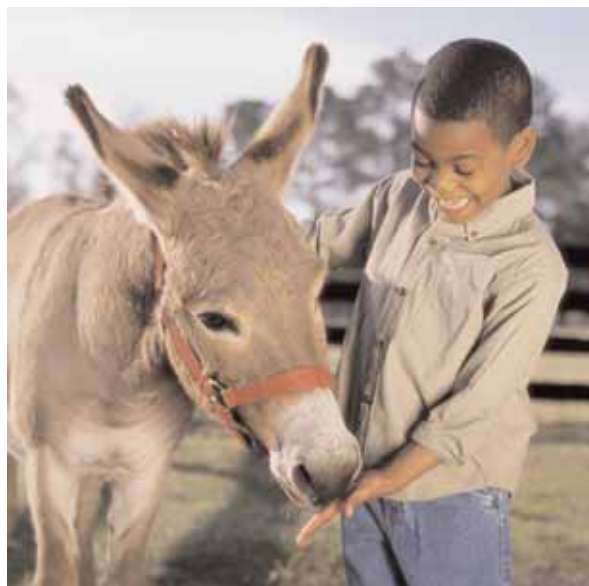
The donkey-ride forms asked for children's personal details as well as an assessment of riding ability – from novice to riding over cross-country jumps.

Liz Duffy, a mother of two, said: 'People at the fayre were astounded that you had to give your doctor's details before your child could get on a donkey.'

'The form also asked about riding proficiency and jumping experience, but most toddlers won't have done much showjumping.'

South Essex Insurance Brokers explained that the forms were introduced in the equestrian industry several years ago after riding schools were hit with costly insurance claims by no-win, no-fee solicitors.

Owners facing a claim can now point to the forms and say that they did make people aware of the risks of riding a horse or donkey.



Donkey riding and sack racing are viewed as risky sports

The Federation of Small Businesses (FSB) told us there was anecdotal evidence of events being cancelled because there is too much red tape involved to make the event 'bullet-proof' from potential legal challenges.

A spokesman added: 'The FSB is, of course, concerned about this issue. Some of the problem is created by non-experts erring on the side of caution.'

'We'd advise small firms to seek specialist advice. FSB members get free legal advice as part of their membership, and they should also raise any problems they've had with us and their local MP.'

The Association of British Insurers said that while there are some examples of strict conditions imposed by insurers, there are also a lot of urban myths.

A spokeswoman added: 'Risk is an important issue and is currently being debated at high levels. We need to balance the risks we face with the consequences; unfortunately, people are constantly being encouraged to have recourse to the courts whenever anything goes wrong. Insurance is a product that spreads risk around many.'



TAKE ACTION!

Health and safety hell?

■ Have over-the-top risk assessments spoilt your or your family's fun? Let us know at news@which.co.uk

10%

increase in value of personal injury awards each year

ASSOCIATION OF BRITISH INSURERS

44%

increase in face and neck lifts in 2006

BRITISH ASSOC OF AESTHETIC PLASTIC SURGEONS

27,500

homes damaged in June's major floods

ASSOCIATION OF BRITISH INSURERS



Experts say new dermal fillers lack sufficient regulation in the UK

Skin treatments warning

COSMETIC PROCEDURES

British consumers are being used as 'guinea pigs' for unproven and unregulated anti-wrinkle treatments.

Injections to smooth facial lines, known as dermal fillers, are increasingly popular in the UK, with more than 400,000 people undergoing non-surgical procedures each year. But as the trend continues, the government is still deliberating over how to police the growing numbers. Meanwhile, the US – considered the cosmetic capital of the world – has stringent rules.

Warnings that the UK is effectively a testing ground for cosmetic treatments come after a group of UK consumers threatened a cosmetic surgery clinic with legal action; each paid thousands for the anti-wrinkle treatment Isolagen, which was withdrawn in the US due to concerns of the Food and Drug Administration (FDA).

Consultant dermatologist Dr Nick Lowe, who has clinics in the UK and US, estimates that around 65 different fillers containing hyaluronic acid, which is found naturally in skin, are available in Europe compared with only seven approved in the US.

He said: 'Fillers are released in Europe without sufficient scrutiny, information and education on the best way to deliver them.'

Dr Lowe said that some fillers can cause lumps which need to be surgically removed. 'In this country we learn by experience – we now know which fillers are good in lips and which ones produce bumps in lips. Whereas the FDA produces stringent guidelines on where they should be used.'

He added that the FDA has waited for results of several trials of fillers used here before allowing the treatments in the US.

A spokeswoman from the MHRA, the UK medicines and medical devices watchdog, said: 'The regulatory status of dermal fillers is currently undetermined.'

She added: 'The European Commission has undertaken to look at the issue further and produced a scoping paper, which is under discussion to arrive at a UK position on how the products should be regulated.'

In comparison, FDA experts review manufacturer's data to see whether products do what they claim effectively and do not present unreasonable risks to patients.

Which? health adviser Frances Blunden said: 'The government must tackle this swiftly. It has failed to regulate who can administer fillers, despite advice from its own experts, and is leaving consumers vulnerable to products of dubious safety and efficacy.'

'Fillers are released without sufficient scrutiny'

PATIENT CONCERN

Last year Julia Hall paid £3,500 for Isolagen treatment, which promised to 'repair and rejuvenate' skin with her own cells, but she says it didn't work. The company has shut its UK operation, leaving many patients trying to get money back for incomplete or failed treatment.

She told us: 'I feel we were used as guinea pigs for an unproven treatment. I was told that I was an ideal candidate for this so-called revolutionary treatment.'

Isolagen is still undergoing safety and efficacy testing in the US.



June's floods led to insurance concern

Future flood victims will have insurance

INSURANCE

Householders whose homes were devastated by June's floods have been reassured that insurance companies won't withdraw cover from their areas.

Fears were raised following reports that in some flood-risk areas cover could be withdrawn totally, but the Association of British Insurers (ABI) told us it will not.

A spokesman said: 'We have a statement of principles that governs the industry, in which insurance companies undertake to continue to cover homes and businesses in flood-risk areas provided that the government keeps its side of the bargain and continues spending on flood defences.'

Both the ABI and the Financial Services Authority have also advised flood victims to think

carefully before using claims-management companies to deal with insurance claims.

'These companies will take a proportion of the settlement,' said the ABI spokesman.

'A settlement is designed to cover losses but not beyond that. Therefore if you have to pay a claims-management company out of your settlement, you could end up out of pocket,' he added.