

## Behind the scenes in cruise-ship galleys

Cockroaches, veal nearly a year out of date and flies feasting in the larder – just a few of the items lurking in the hygiene reports of some major cruise ships that dock at Southampton.

We obtained the reports – the latest available – from the port health authority under the new freedom of information rules. Currently, that's the only way to see UK inspectors' reports. If you're booked on a ship that ever docks in the US, it's a different story: US inspectors publish their reports online.

More UK holidaymakers than ever before are choosing to cruise. Last year, there were more than 1.1 million bookings.

Stomach bugs are not uncommon on cruises – last year, there were at least 36 outbreaks reported internationally. Bugs can spread easily because passengers live at close quarters, which is why hygiene is paramount and ships get inspected.

In April, just before its maiden voyage, the Thomson *Celebration* had a visit from Southampton's

selection of 14 reports was on P&O Cruises' £200 million liner *Aurora*. In May last year, inspectors found veal thawing that was ten months out of date, along with some cheese and a frozen goose of uncertain vintage. *Aurora* passed her inspection in the US four months later with flying colours, so staff either acted on Southampton's advice, or feared being exposed by the US authorities, or both.

When UK inspectors checked *Aurora*'s £170 million sister ship *Oceana* in July last year, they saw large flies in a larder.

The Fred Olsen ship *Black Prince* caused inspectors 'huge concern' last September because the chillers containing salad and fish weren't cool enough to store food safely and hadn't been so 'for some time'.

So how have cruise companies reacted to our findings? Thomson told us a food-safety management system was now in place on the *Celebration*, as required. Cunard said cockroaches could turn up in luggage or deliveries, but it had rigorous checks and dealt promptly with any found. It didn't find any more before it handed over the ship in November.

P&O admitted the old veal on *Aurora* shouldn't have been there but added that its date would have been rechecked before use. It had clarified confusion over dates on the cheese and goose and found they were safe. It also said it had now installed equipment to kill flies in that *Oceana* larder. Fred Olsen said it acted immediately over the chillers and has since increased checks.

We'd like to see the UK follow the US by publishing all cruise-ship hygiene reports and tips on how to avoid being affected.



The *Aurora*, top, had out-of-date veal on board. Cockroaches were reported on the *Caronia*

### Bugs can spread easily on ships, which is why hygiene is paramount

hygiene inspectors. They expressed 'little confidence' in the ship's overall food-safety controls. The ship hit the headlines the following month over a plumbing disaster – 230 toilets would not flush.

On the *Caronia*, formerly a Cunard ship but now sold to Saga and renamed *Saga Ruby*, inspectors visiting in July last year discovered 'cockroach activity' had been logged by staff.

One of the most shocking findings in our random

### Action point

If you're considering booking a cruise, check [www.cdc.gov/nceh/vsp](http://www.cdc.gov/nceh/vsp) to see whether there is a US report on the ship. The website has a searchable database so that you can look up the reports on specific ships, as well as general information about health risks on ships.

# Top football club bans blade boots

Manchester United has banned its players from wearing football boots with 'blade' studs over concerns they can injure opponents in tackles.

The club said: 'While there is no firm evidence that blades cause injury, the club takes a cautious approach and doesn't allow its players to wear them.'

Fourteen manufacturers sell bladed styles of boot, which cost £50 to £100. The studs have been blamed for slicing into flesh and causing injuries more usually seen in car crashes. Charlie McCulloch, a goalkeeper with Scottish amateur team Annan Athletic, had his head cut open and nearly lost an eye after clashing with a rival player wearing the boots.

*Which?* talked to football clubs about their boot policies after parents told us their children were seriously injured by players wearing them (see 'Blade boots blamed for injury', January 2005, p7).

Gareth Risbridger needed four operations after his knee was slashed open. Emergency services thought he had been in a road traffic accident.

We were told wearers of the boots also risk injury. Sunderland FC physiotherapist David Binningsley told us their youth players aren't allowed to wear the boots. He said: 'The blades have a larger surface area compared with the conical stud system, which produces greater stresses at ankle, knee and hip joints.'

Now Professor Robert Ashford at the University of Central England is to research the boots, looking at the level of force they can produce – an indication of whether they can slice skin. He said: 'These boots do seem to cause rather severe lacerations.'

The English Football Association said it has passed the decision on whether to ban the boots to Fifa, the world governing body.



Charlie nearly lost his eye. He blames blades

## Multiple charges by Avis website

If you're trying to pay for a product online and you get deluged with 'error' messages, don't persevere – it could cost you dear.

That's what happened to hundreds of customers when work to improve car-hire firm Avis' website went badly wrong.

The problems arose on 14 July when a computer glitch resulted in 207 motorists across Europe inadvertently making multiple online bookings, and being charged for them.

One *Which?* reader, Liz Duffy from London, was trying to book a car for a US family holiday. Her card was debited six times and she was charged £2,208 extra.

'Avis said numerous customers had been affected. Many were on holiday and Avis was trying to get hold of them,' said Liz. 'I'm told that the money has now been refunded, although it has not yet shown up on my statement.'

Avis explained that when people tried to

confirm their online bookings, an error message came up although the booking had gone through.

Customers then pressed the 'back'

button on their browser and tried to resubmit, each time triggering a new error message and a new booking.

Avis said it reacted

Technical error led to multiple car-hire charges



fast: 'We were putting in some changes to improve our website and these had a knock-on effect. Our call centres were getting in touch with people within hours.'

'We immediately reversed payments and in 90 per cent of cases the refund was made on the same day. The vast majority of people have been very understanding and we have left it to the local customer service centres to decide on appropriate compensation.'



# Card companies rapped over excessive fees

The UK's eight largest credit-card companies have been warned to slash penalty charges or face possible court action.

The Office of Fair Trading (OFT) says the charges, typically £20 to £25, are excessive and has given the companies three months to reduce them.

The charges are made if customers fail to pay a credit-card bill by the due date, exceed the credit limit, or pay with a direct debit or cheque that is not honoured.

Which? welcomes the

OFT move – which comes six months after we revealed that banks made £400 million a year from these fees – and we'd like to see it act on other unfair charges.

'It's great news that the OFT would consider taking action against companies that fail to reduce penalty charges,' our money researcher Mike Naylor said. 'Recent Which? research shows these charges don't reflect the costs to the bank.'

Seven companies – Barclaycard, Capital One, Egg, HBOS,

Lloyds TSB, MBNA and NatWest – say they will work with the OFT over the next few months. All maintain that their charges are reasonable.

MBNA told us its charges were fair and transparent while Capital One said its fees were 'consistent with, and in some cases less than, the average'.

Egg told us its default charges were fair, clearly communicated and justified.

Barclaycard says it is too early to say whether its charges will reduce or by how much.



## Timeline of events

Which? calls on MPs to investigate credit-card charges	Which? gives evidence to MPs on excessive credit-card charges	OFT begins probing credit-card companies about charges	Credit-card companies tell MPs that penalty charges reflect costs they incur	Which? reveals card companies make about £400 million a year in late-payment fees and charges for exceeding credit limits	OFT tells companies to reduce charges	Credit-card companies insist that charges are fair
2000 to 2001	July 2003	October 2003	October 2004	January 2005	July 2005	Aug 2005



I greet phone-company salespeople on my doorstep with a wry smile, hardened by years of reading your tales of how an eager rep switched one of your utilities on the sly.

Normally when a supplier unexpectedly claims you for its own, its service exists. Karen Dowthwaite's case is a

## [fighting your corner]

Which?'s Liz Edwards takes on big companies for you

new twist – a phone bill, but no phone.

Karen, who gets by happily with only a mobile, was surprised to find herself a landline customer of NTL – especially as it hadn't installed a phone line.

The cable giant did away with the welcome-letter niceties and cut straight to a bill for £21, due immediately.

Karen's uncle, Gordon Bayliss, is a Which? member and contacted us for advice after NTL's

helpline offered only a conundrum: 'When trying to contact NTL by phone, you're asked to input your phone number – but not having a phone number to input, you can't get through.'

My call to its press office was fortunately more straightforward. It transpired that when a salesman had visited

Karen last year, she'd been too polite in turning him away, saying she might be interested at a later date. Ever hopeful, he logged her details on NTL's system.

Months later, in April, an employee inexplicably decided that the later date had arrived and activated an account for the phantom phone line.

NTL, bottom of our customer satisfaction league on p25, told me that such events are 'very rare' but refused to

give figures. It cancelled Karen's bill and apologised, blaming 'human error'.

So when the energy or phone reps come to call, my advice is: don't sign anything – even if it's 'for information' – and tell them you don't want to switch.

If the deal sounds good, compare it with the rest at [www.which.co.uk/switch](http://www.which.co.uk/switch) or [www.uSwitch.com](http://www.uSwitch.com) before changing.



## round-up

### P FOR PLUMBER

A plumber caught on camera urinating into a vase before pouring it into a customer's water tank has been ordered to do 150 hours' community service. Roy Williams, 46, from East Grinstead, Surrey, was also fined £250 and told to pay £4,778 in costs and compensation.

### LACK OF LOOS

The British Toilet Association will lift the lid on the UK decline in public loos this month at the World Toilet Summit. It says local authority cost-cutting is leading to closures and wants people to email [saveourtoilets@britloos.co.uk](mailto:saveourtoilets@britloos.co.uk) if their local public toilet is under threat.

### DORMANT ACCOUNTS

Bank accounts left untouched could be emptied and the funds redirected to charity under government plans to be finalised this autumn. Visit [www.bba.org.uk](http://www.bba.org.uk) for help reclaiming funds in a long-lost account.

### E111 REPLACED

A new card is replacing the E111 form, which gives access to free or reduced-cost medical treatment in the European Union. To apply, tick the box on the E111 form, from [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or main post offices. The cards are compulsory from January 2006.

# The very unco-operative bank

The Co-operative Bank lost around £13,000 worth of a customer's jewellery from a safety deposit box and took five months to agree compensation.

In 1998, Zina Rohan deposited the jewellery at a London branch and had since paid the annual premium, believing her jewellery was safe.

Zina said: 'When my son announced his engagement, I wanted to pass on a ring that my father gave me. But the bank couldn't find my box.'

**'The bank told me it couldn't find my safety deposit box'**

Zina Rohan

Co-op investigated but Zina was angered by its attitude: 'I had to pursue it and when I did get to speak to the branch manager he would fob me off.'

Co-op said that its last audit of the safe custody unit had been in February 2004, and Zina's box was still there. It was discovered missing only when she requested access in October 2004. The bank initially pointed to its paperwork, which said the

maximum compensation was £500, but eventually Zina negotiated a £15,000 payment.

'I am saddened by the attitude of the bank, which I had chosen for its ethical stance. I feel the matter was settled only because I put up such a fight,' she said. The Co-op said it would 'not comment on any security arrangements at any of its branches'.

### ACTION POINT

Putting valuables in safe custody is not an alternative to insurance, but does help to keep premiums down. Keep a record of your box's contents and take photos of individual items. If you have a problem, complain to the bank in writing. If you aren't satisfied complain to the Financial Ombudsman Service on 0845 080 1800.

## Chip & Pin update

Two years on from the launch of chip & Pin cards many users are still confused.

The biggest fear is what your rights are if someone is looking

over your shoulder ('shoulder-surfing') as you enter your Pin, and then steals your card.

The Banking Code limits your liability to £50, unless your bank

can prove you've acted fraudulently or without reasonable care, such as keeping your Pin by your card or giving it to someone else.

Apacs, the group that oversees chip & Pin, told us shoulder-surfing is rare, adding: 'Most Pin machines are mobile. Pick them out of the cradle and use your body to protect your Pin.'

If you forget your Pin, many retailers still let you sign. But this option will end,

unless you have a disability that stops you from using a Pin. There is no date yet but it's likely to be some time next year.

If you've had any problems concerning chip & Pin, please contact Naomi Newman at the address on p9.

### ACTION POINT

You can change your Pin at a cash machine to one that is more memorable. Never write it down.



Your liability is limited to £50 if someone 'shoulder-surfs' your Pin

Zina's jewellery was lost after her bank's safety deposit box went astray



## THE PUBLIC'S VIEW

Schools now have the power to impose a fine of £50 on parents whose children regularly miss lessons. Do you think a fine would prevent parents taking children out of school in term time for holidays, given that package holidays are generally cheaper at this time?

**DON'T KNOW: 10%**

**NO: 57%**

**YES: 33%**

Survey of 1,000 adults carried out online for Which? by Explorandum between 8 and 10 August. Findings don't necessarily represent our views.

## Tiny collapse costs customers

Twelve thousand customers were left without the computers they ordered and little chance of getting their money back when the owner of Time and Tiny PCs went bust in July.

The collapse of parent company Granville Technology has left consumers with different rights, depending on how they paid.

Cash customers must wait for compensation behind other creditors such as banks, who take priority over consumers.

Customers who paid £100 or more with a

credit card can make a claim against the card provider under section 75 of the Consumer Credit Act. In addition, if a retailer is unwilling or unable to deliver goods that you have paid for with your credit card, you can buy a similar product and pursue the credit-card company for the difference.

This means that if a Time or Tiny customer paid a £100 deposit for a £1,000 PC with a credit card and a replacement will cost £1,200, they can claim back the deposit and the extra cost from the credit card company – £300 in this case.

Administrators Grant Thornton has said warranty cover and customer support will continue for the time being but it's not clear for how long.

Customers with queries are asked to email enquiries-time@gtuk.com or call 0870 830 3288.

**12,000 customers are without computers**



## British Gas service no laughing matter

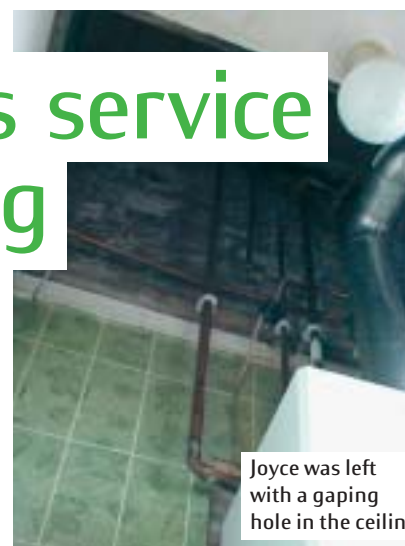
British Gas has been accused of overcharging a pensioner and ruining the last few months of her life.

When Joyce Gordon from Ramsgate needed a new boiler, she thought British Gas would provide prompt, reliable service. She was left without central heating for six weeks, a gaping hole in the ceiling and a huge debt.

Joyce died in February and British Gas admits its service fell well short of what is expected. It's knocked £500 off her bill but her family say that's derisory, as Joyce's niece, Jan Watson, explained: 'My aunt spent the last six months of her life living with a gaping hole. She put her trust in British Gas but received an appalling level of service.'

Joyce, who was in her mid 70s, was sold a combination boiler last summer. When it was installed the electrical work wasn't done, leaving Joyce with no central heating for six weeks. The engineers removed half the ceiling above the boiler, but refused to put it back as it wasn't part of the agreed work.

However, what really angered the family was the price their aunt was asked to pay. The system cost £3,151. She signed up to a deferred personal loan that promised 'Buy now pay later (interest free)'. It had an interest rate



Joyce was left with a gaping hole in the ceiling

of 26 per cent APR after the nine-month interest-free period, increasing the final bill to a staggering £5,145. 'The price was extortionate,' said Jan.

British Gas said there would have been no interest if the bill had been paid within the interest-free period. It

**'Joyce put her trust in British Gas but received an appalling level of service'**

Jan Watson

has given her estate more time to pay the balance without incurring interest.

### ACTION POINT

Avoid deferred personal loans with high interest rates unless you can pay off the full amount within the interest-free period. It may be better to shop around for a cheaper personal loan.

## And finally... Citrus slip-up

Superdrug should think twice before branching out into the world of fruit and veg if these Handy Wipes are anything to go by. The high-street chain doesn't seem to know its bananas from its lemons, judging by the picture on this packet.



**Send your examples of daft or misleading products or promotions to Liz Edwards, PO Box 44, Hertford X SG14 1SH**

### contact inside story

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are

free) or email [insidestory@which.co.uk](mailto:insidestory@which.co.uk). We're sorry but we can't reply to calls and emails individually.