

Here to help

A grieving husband gets his money back



Retired policeman George Pegler nearly gave up trying to get a refund on a flight after the death of his wife.

Jillian Pegler suffered a fatal heart attack in June 2006. She had booked a flight to the US to visit their daughter in November, but Ebookers told her husband the £433 ticket was non-refundable.

Mr Pegler contacted United Airlines but everything went quiet. After chasing again in November, he contacted Which? for help.

United told us Mr Pegler's travel agency had been refunded in October 2006.

Ebookers told us: 'We would like to express our deepest sympathy for the sad loss of Mrs Pegler and apologise for the delay in reimbursing Mr Pegler.

'We received correspondence in June 2006 and were working with both Mr Pegler and the airline to issue a refund. Unfortunately, the request was not completed and the refund remained pending.

'A cheque has now been raised, together with a letter of apology. We wish to assure Mr Pegler that steps are being put in place to ensure this does not happen again.'

Mr Pegler has now received a refund for the ticket and a credit card charge as well as £20 for costs. He said: 'Others should know about this. I've used the money for a gazebo in memory of Jill; she liked the garden. Knowing it was paid for with her money gives it more significance.'

Experts' warning on self-testing
Health checks

HEALTH

There's been an explosion in the market of home health-testing kits, allowing consumers to check for everything from high cholesterol to bowel cancer, but our research has found that self-testing kits are no substitute for a visit to your GP.

We surveyed 71 members who had used a kit to self-diagnose conditions such as diabetes and even prostate cancer. Nearly a quarter said they had bought a kit because it was easier or quicker than seeing a doctor.

But Dr Susan Ludgate, Clinical Director at the Medicines and Healthcare products Regulatory Agency (MHRA), told us: 'If you're having symptoms you should go to your GP. The main worry is false reassurance.'

The MHRA has investigated complaints from people who were wrongly comforted or unnecessarily concerned by a home test and is now urging patients to send in concerns about medical devices, including home testing kits, hearing aids, wheelchairs and thermometers.

We sent six test kits to four experts at the University of Birmingham: Dr Sheila



Kits are no substitute for a visit to your GP

Greenfield, Dr Richard McManus, Dr Angela Ryan and Professor Sue Wilson. They rated them from good to poor, based on how easy they were to use, how useful they are and evidence for the test. Most kits were rated average, while one, for prostate disorders, was considered poor (see below).

It's illegal to sell HIV home testing kits in the UK, because people should get counselling to deal with a positive result, but we found one for sale online for around £15.

For our guide to choosing monitoring kits you can use at home, to keep an eye on blood pressure and blood glucose between regular check-ups with your GP, see p16.

TAKE ACTION!

■ If you have concerns about a home test kit, or any medical device, go to www.mhra.gov.uk or ring 020 7084 3080.

OUR EXPERTS' VERDICT ON SELF-TESTING KITS

MiraTes Prostate (PSA)

Hometest £13.49 online

VERDICT Poor

The instructions on how to do the test were fairly clear. But this blood test looks for raised PSA (prostate specific antigen), which isn't advised for screening for prostate cancer. Two out of three men who have a raised level do not have prostate cancer.

Selfcheck stomach ulcer test

£9.99

VERDICT Average

Ulcers can arise from the H pylori bacterium, which this test is designed to detect. But if you have symptoms of an ulcer, it is better to seek advice from a GP to clarify the possible causes and to get treatment.

Selfcheck cholesterol and blood glucose tests

£9.99 each

VERDICT Average

High glucose levels can indicate diabetes but both tests had confusing instructions and were fiddly to use.

Boots chlamydia test kit

£25 (free to some under-24s)

VERDICT Average

This self-test kit, the results of which you send off for analysis, uses a sound test. But while results were promised in seven days, they didn't arrive. Our expert rang and was put through to an automated service. She said: 'I felt I could not be confident the negative result related to the sample I sent.' Boots uses this test in the London part of the NHS chlamydia screening programme for 16- to 24-year-olds.

Selfcheck urine infection test

£9.99

VERDICT Average

This test is straightforward to do and results are fairly easy to interpret, but the experts questioned whether it's worth using instead of seeing a doctor, as a positive result would require antibiotics from your GP.

Boots home bowel test

£9.99

VERDICT Good

With easy instructions, this test detects blood in stool samples. It can produce false negatives and positives but this is explained in the leaflet. Research shows that early diagnosis can save lives and that the harms, such as anxiety, are outweighed by the benefits. Whatever the result, see your GP.

Experts challenge adverts that suggest MRSA is a home hazard

Superbug products busted

CLEANING PRODUCTS

Cleaning products that boast of killing MRSA in the home are exploiting people's fears of the superbug, experts warn.

The recent TV advert for one, Dettol, depicts a bacterial threat in the kitchen and shows the words 'E coli', 'MRSA' and 'flu virus' being wiped from a surface.

But experts we spoke to say it isn't a cause for alarm for healthy people at home; it's a problem in hospital where it can harm particularly ill or older people and those with surgical wounds or tubes or artificial implants.

Dr Edward Feil, a reader of microbiology at the University of Bath, said: 'Any disinfectant will kill MRSA but an infection has never been pinned down to a kitchen so I strongly suspect this is a bit of bandwagon jumping, playing on people's fears.'

'Most hospital infections are caused by person-to-person contact rather than dirty toilets or shower curtains,' he added.



The Dettol advert that shows MRSA being wiped away

The Health Protection Agency (HPA) said: 'Consumers don't need to worry about MRSA in the home or kitchen. It's more important to focus on good food hygiene.'

Latest HPA figures show MRSA infections in England fell by 7 percent in the last quarter, with 1,542 bloodstream infections between October and December 2006.

A spokeswoman for Reckitt Benckiser, which makes Dettol, said: 'We're not specifically targeting MRSA. We're saying we have a product that kills germs. Among the germs is MRSA.'

TAKE ACTION!
■ People returning home from hospital who have had MRSA should seek advice from their doctor.



We're working to put an end to unfair bank charges

Which? is much more than a magazine – it's also a charity and the UK's leading organisation campaigning for consumers. This new column by Chief Executive Peter Vicary-Smith will explain what the organisation as a whole is doing and what it thinks should be happening on a whole range of issues. First: the banks.

Angela Knight, the new Chief Executive of the British Bankers' Association, makes a good stab at defending her industry on this month's back page – and in more detail on our website. But I am not convinced that what she says really holds water.

Which? has been prominent in the campaign to make banks charge only what it costs them for an unauthorised overdraft (some commentators estimate this to be just a few pounds a transaction). The reality is that banks are charging many times more than that – often as much as £25.

We are also keen to debunk the myth that the banks peddle that banking in the UK is free. It is not. Almost all bank accounts pay derisory interest on current-account balances which was estimated to cost the average customer £75 a year in lost interest. In other words, you are already paying over £6 a month on average for your banking services on top of the substantial and hidden charges that hit customers regularly.

We therefore call on banks to be open about the true cost of running an account, and then in a transparent way to genuinely compete for customers by offering choices, as every effective market does.

Which? needs family to change its fortunes

WHICH? FAMILY



Could you be the Which? family 2008?

Would you and your family like to receive the ultimate Which? makeover?

In return for swapping service providers and trying new products, we'll give you expert advice on topics ranging from getting your finances into shape to setting up a wireless network or choosing the best gadgets for your home.

We'll also be on hand for life-changing events, such as planning for retirement or managing your money for children going to university.

Ideally, we'd like the extended family to take part as well.

The Which? family 2008 must be prepared to appear in 12 issues of the magazine; some members may be asked to appear in other media.

TAKE ACTION!

■ If you would like to receive this ultimate makeover, tell us why and include a picture of your

family. Contact Nikki Ratcliff at helpwanted@which.co.uk or Help Wanted, PO Box 44, Hertford X SG14 1SH.