



In this 'Here to help' special, our news team tackles two very different insurance problems for our readers and secures money back for both of them

## Insurer's U-turn on stolen car claim

### CAR CRIME

After Steve Davies had his £9,000 VW Golf stolen from outside his south London home by someone pretending to be a potential buyer, he expected his insurer to pay up.

After all, the Metropolitan Police was satisfied that a crime had taken place. The thief had contacted Steve through his *Autotrader* advert and, after a test drive, sped off as Steve was leaning in the open doorway. The police failed to catch the culprit.

But instead of paying up, insurer NIG tried to reject Mr Davies' claim, suggesting that he should have taken more care.

It cited a clause under section F of his policy, which says that there will be no payout if there's 'loss of, or damage to, your car as a result of someone getting it by fraud or trickery while pretending to be a buyer'.

We contacted NIG, as we felt clauses such as this should not be used for cases like Steve's, which was genuinely theft.



Steve uses the family car while waiting for insurance

NIG then reversed the decision, telling us: 'The exclusion is intended to include those situations where a customer has been tricked into losing their car and there has been an element of carelessness on their behalf. However, we have reviewed Mr Davies' case and, although he was deceived, the vehicle was clearly

#### TAKE ACTION!

#### Challenge insurer decisions

■ If you feel you've been treated unfairly by your insurer you should contact the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or on 0845 080 1800.

stolen from him in a violent manner.'

The spokesman added: 'Therefore, we'll pay the claim and we apologise for the inconvenience caused to Mr Davies as a result of his claim being refused in the first instance. We will also give Mr Davies a £100 gesture of goodwill.'

Mr Davies told us: 'I was stunned when NIG told me the claim was rejected. It seemed to be saying that if you ever try to sell your car and it gets stolen in the process, it's not theft – I just didn't accept that.'

'Getting the cheque for £9,100 was fantastic, though. It was such a relief,' he added.

## Postage packaging dispute with Parcelforce

### POSTAL SERVICES

However well you look after treasured possessions, there are times when investing in a little extra protection is the only solution.

At least that's what Stephen Bromwich thought when he sent his expensive hi-fi equipment for repair with Parcelforce.

Stephen posted his £1,000 Quad amplifiers back to the manufacturer and took out Parcelforce insurance costing £80. But when the amps were damaged in transit, Stephen ended up with months of frustration after his insurance claim was rejected.

Parcelforce said he should not have reused his original box, as only 'virgin card' was acceptable. It also said the damage to the amplifier didn't match the damage on the box.

Stephen told us: 'It seems pointless to insure with Parcelforce. The damage occurred after I left the parcel with it and before Quad received it, so who caused the damage if it wasn't Parcelforce?'

He said that he had taken care when packing the amplifier and, on the approval of Quad, had reused the original box and internal packaging. He had also received a report from Quad confirming that the amplifier was damaged when it arrived, consistent with it being dropped 'from some height'.

When we took up the case, Parcelforce accepted that there was no information available to customers about reused boxes on its website or at Post Office counters, and it admitted that there

were discrepancies between the assessor's report Stephen received and the version it sent to us.

Parcelforce still insisted that it did not cause damage to the amplifier but offered Stephen £1,000 as a gesture of goodwill and said it would review its packing advice.

#### TAKE ACTION!

#### Know the packing rules

■ Check Parcelforce packing rules online at [www.parcelforce.com](http://www.parcelforce.com), by phone on 0870 850 1150 or on leaflets at post offices. Tell the counter clerk how you packed your item and get them to approve it before taking out insurance.



Stephen's valuable equipment was damaged during transit

Which supermarkets are best at sweeping out their non-green carriers?

# It's all in the bag

## GREEN CONSUMERISM

When it comes to plastic carrier bags, UK supermarkets are trying to improve their green credentials, but we've found that some are progressing a lot further than others.

British shoppers use around 13 billion carrier bags a year, usually at the supermarket. This year the big stores, plus companies including Boots, Debenhams and Next, signed up to a government initiative to reduce the environmental impact of carrier bags by a quarter by the end of 2008 – equivalent to taking 18,000 cars off the road in terms of emissions.

We asked the major food stores how they were managing to reduce bag use.

## Bagged down

While supermarket bag use varies according to customer numbers, those most successful at cutting down on their carrier bags are Tesco (down 15 per cent in 12 months), Waitrose (down 14 per cent) and Sainsbury's (down 10 per cent). Some stores are seeing an increase – Aldi (up 16 per cent) and Marks & Spencer (up between 10 and 15 per cent) – while Asda has seen no change.

Lidl and Morrisons didn't tell us how many bags their customers used.

Most stores now produce recyclable carrier bags and usually provide recycling bins for shoppers, although Co-op and Lidl said they don't provide bins and M&S does this only in Northern Ireland.

Carrier bags are still made mainly from virgin rather than recycled plastic. Sainsbury's bags contain the most recycled material, at 33 per cent, but Lidl plans to introduce a 100 per cent recycled bag soon.

There are also differences in attitude to using biodegradable bags. Only Co-op, Sainsbury's and Tesco have carrier bags that will break down totally within three years, leaving no harmful residue.

But Asda and Waitrose said that they had concerns about biodegradable bags – they're still sent to landfill sites and, unlike



A selection of carrier bags used by supermarkets, which should be dwindling in numbers

ordinary carrier bags, they emit the harmful greenhouse gas methane.

## Price on plastic

London's local authorities are consulting on whether there should be a tax on carrier bags in the capital, but nearly all stores have resisted a charge so far. Nevertheless, Aldi and Lidl told us they have a long-term policy of charging for their bags.

And the reusable plastic 'bag for life' (usually recyclable but not biodegradable) is now almost universally available for a small charge or free with promotions. Money raised from Morrisons' bags goes to charity and Sainsbury's has had various limited-edition charity bags. Sainsbury's estimates its bag for

**Stores are trying to cut carrier-bag impact by 25 per cent by the end of 2008**

life has saved 50m disposable bags a year.

Stores use incentives and other tactics so that customers use fewer bags. Tesco awards green Clubcard points if you reuse bags, regardless of whether they're Tesco's or not. Asda offers school vouchers for those who reuse; Sainsbury's offers a bag for life for every five carrier bags returned; Waitrose makes worn-out bags for life into 'plaswood' benches for its stores; while Morrisons advises staff not to put out bags unless a customer asks for them.

With online delivery, Asda, Sainsbury's and Waitrose take back used carrier bags, but only Tesco offers a bag-free delivery.

See [www.which.co.uk/plasticbags](http://www.which.co.uk/plasticbags) for a full table of results.

SUPERMARKET PERFORMANCE ON BAGS					
	CARRIER BAG USE IN 2006	CHANGE BETWEEN 2005 AND 2006 (%)	RECYCLED MATERIAL IN CARRIER BAGS (%)	BIODEGRADABLE CARRIER BAGS	COST OF RECYCLABLE BAG FOR LIFE
ALDI	42m	+16	0		Free; 99p non-recyclable bag
ASDA	2.2bn	no change	10		From 5p
CO-OP	700m	-8	0	✓	From 10p
LIDL	no answer	'slight decrease'	0 (100% later this year)		Free; 99p non-recyclable bag
M&S	440m	+10 to 15	20		10p
MORRISONS	no answer	no answer	12.5 (25% target for end 2008)		10p
SAINSBURY'S	1.6bn	-6.5	33		From 10p
SOMERFIELD	800m	-10	0	✓	10p
TESCO	4bn <sup>a</sup>	-15 <sup>b</sup>	no answer	✓	From 10p
WAITROSE	295m	-14	30		10p

<sup>a</sup> No answer – figures calculated from Tesco website <sup>b</sup> August 2006 to August 2007

Surveyors call on councils to help avoid party-wall disputes

# Love thy neighbour's wall

## HOME IMPROVEMENT

Home improvements can be stressful but you could be left with even more of a headache if you don't consult your neighbours first, the Royal Institution of Chartered Surveyors (RICS) warns.

If you live in a semi-detached or terraced house and work involves the adjoining wall or fence, you may have to get your neighbour's consent under the Party Wall Act.

Certain works – such as plastering walls or screwing in units – don't require consent, while others – including damp-proofing works, loft conversions or removing a chimney breast – do.

The RICS warning comes after one Which? member was left with cracks in his wall due to the structural work of a neighbour who didn't get consent. When he complained to his council it said there was nothing it could do, and he believes it should have informed the neighbour about the Party Wall Act before work started.

RICS also thinks that councils should do more. A spokesman said: 'Some councils don't appear to know about the act and if



**Ask your council about the Party Wall Act if you plan work**

**Certain works on adjoining walls require consent**

they do, they don't tell people when they apply for planning permission that they may need a Party Wall Act surveyor.'

'When people apply under building regulations for planning permission, councils can see from the plans whether it will involve work on a party wall and should tell them what they need to do,' he added.

As well as the works outlined above, you'll also need written agreement to dig foundations for an extension within a certain distance of neighbouring properties.

If a neighbour disagrees – or fails to respond within 14 days – it's considered a dispute. Both parties then appoint a surveyor or an 'agreed surveyor' to act impartially.

But if you start work without getting consent, neighbouring properties can apply for a court injunction to stop the work or seek other legal redress.

### TAKE ACTION!

■ **RICS has a helpline on 0870 333 1600, which will put you in touch with a local member who can provide up to 30 minutes free advice on the Party Wall Act.**

## In brief



### SLING OUT SLUGS

■ To stem the sea of slugs in your garden following the recent warmer and wetter weather (reportedly 1,000 of the pests found per square metre), take advice from our sister publication. *Gardening Which?* recommends Agralan Copper Snail and Slug Tape to protect individual plants, costing £9.99 at selected garden centres, while for larger areas, pellets with metaldehyde are recommended, so try Bio Slug Mini Pellets, which are also branded Snail Killer, and which are widely available for £3.79.

### BEAT RISING TIDE OF CAR COVER

■ To avoid the estimated 10 per cent rise in car insurance costs, blamed on this summer's floods, choose one of our Best Buy policies (see p38). Actuarial group EMB claims insurers have been subsidising 'unsustainably low' car premiums in recent years with profits from UK home insurance premiums.



### CLEAR CLOTHES THE RIGHT WAY

■ After our investigation into doorstep clothing collections (see *Which?*, August, p8), the Advertising Standards Authority (ASA) has ordered one company to stop distributing leaflets that suggest it's a charity. Support and Help Ltd said that clothes would be sent to the Third World, using the words 'God will reward you for your good hearts'. If you have doubts about leaflets through your door, call 020 7492 2222 or visit [www.asa.org.uk](http://www.asa.org.uk) to let the ASA know.

### SUPPORT OUR RESEARCH

■ We're looking for people to carry out mystery shopping and other field research on a casual basis in Northern Ireland. For more information contact Kaylee Smith at [kaylee.smith@which.co.uk](mailto:kaylee.smith@which.co.uk) or on 020 7777 7342.

## ... and finally Dippy price

Sainsbury's loves to let its customers 'Taste the Difference' but it seemingly makes it much harder for shoppers to spot the difference – in price. This Jalapino houmous was on sale for £1.29 until the supermarket dramatically slashed the price to, erm, £1.29.

### GET IN TOUCH

Send your examples of daft or misleading products or promotions to Melanie Dowding, PO Box 44, Hertford X SG14 1SH.

