

Train or plane?

IN BRIEF

In this report we help you to:

- choose between train and plane
- save money on rail and air tickets
- save money on credit cards and travel insurance.

Travel within Europe is by far the most popular holiday choice for British people, making up nearly 80% of trips abroad. But should you get there by train or plane?

There's something romantic about the idea of train travel – watching the scenery roll by. But fewer than one in 10 trips we make within Europe are by train. Most of us fly, perhaps believing we'll get there more quickly and cheaply.

We've compared how long it takes to travel from London by plane and train to five major European cities

and given sample costs. However you travel, the pound's falling value against the euro means making the most of your money is more important than ever. To help, we've given plenty of tips to cut the cost of train and plane travel.



Check the native language version of train websites. On the Spanish version of www.renfe.es, we found fares up to 60% cheaper than on the English language version. A second-class adult single from Madrid to Barcelona was €43.80 on the Spanish version, €109.50 on the English version.

Contacts

www.britishairways.com
www.eurostar.com/UK
www.interrail.net
www.raileurope.co.uk
www.seat61.com

RAIL PROVIDERS

Austria www.oebb.at
Belgium www.b-rail.be
Denmark www.dsb.dk
France www.voyages-sncf.com
Germany www.bahn.de
Greece www.ose.gr
Ireland www.irishrail.ie
Italy www.trenitalia.com
Netherlands www.ns.nl
Norway www.nsb.no
Poland www.pkp.com.pl
Portugal www.cp.pt
Spain www.renfe.es
Sweden www.sj.se

YOUR TRAVEL CHOICES

We checked the cost and length of time it took to travel by train and plane from London to five European cities.

To Paris		4 hrs, 10min £95.50
		2 hrs, 45min £59.00
To Brussels		4 hrs, 10min £97.10
		2 hrs, 30 min £59.00
To Milan		5 hours £106.20
		11 hrs, 20 min £144.50
To Amsterdam		4 hrs, 20 min £92.10
		6 hrs, 10 min £286.00
To Barcelona		5 hrs, 10min £82.10
		15 hrs, 30 min £188.00

(correct as of 19/01/09) Air fares change regularly according to demand and the above should only be used as an example.

Train times include stopovers and Eurostar check-in times, plane times include minimum two-hour check-in time plus an hour to leave the destination airport. Prices from British Airways and Rail Europe for adult return (aged 26+) leaving 26 March 2009, returning on 2 April.

Rail travel

A relaxed way to see the scenery of Europe or a slow and expensive way to reach your destination?

Pros

Trains may be less hassle. You only need a valid ticket before boarding and take luggage with you. No long queues or taking off your shoes. While travelling, you can get up and stretch your legs whenever you want, or visit the buffet car. When you cross most borders in Europe, controls are limited, meaning no forms to fill in. Networks are also expanding – some trains in France, Spain and Germany now reach 220mph. And there is, of course, the fact that you can sit back and

watch the scenery go by, rather than pass over it from 35,000 feet.

The train often arrives in the heart of the city, so you won't face a long bus journey or expensive taxi ride.

Cons

Travel by train, particularly beyond France and Belgium, will take longer and often costs more than flying. Some might find the sleeper train enjoyable or wish to save on a night's accommodation, but the cost can be a deterrent even if the journey time isn't.



Finding the best fares

- Eurostar sells through-fare tickets that let you travel from more than 100 UK stations to the continent on one ticket. You're covered by the international railway conditions of carriage, so if you miss a connection and it's not your fault, you'll be re-booked, even with inflexible tickets.
- Eurostar makes tickets available 120 days before travel



- and most other European rail providers sell theirs three months in advance – early booking yields cheapest results. Sign up to e-letters to alert you when tickets become available.
- Rail passes can save money, especially if you're travelling a lot in one country or playing

- destination hopscotch. InterRail offers two choices. The One Country Pass covers almost every European country, the Global Pass, allows you to travel through more than 30 different nations. Some countries also have their own pass, which can be cheaper.
- But if you're visiting several countries, don't assume a rail pass will be cheapest. Point-

- to-point tickets can often be cheaper, certainly inflexible, non-refundable tickets booked well in advance.
- Don't write off first-class tickets. In many cases the jump in cost isn't too much for the extra legroom and peace.
- Try www.raileurope.co.uk first for tickets, but it's also worth checking each country's own rail provider.

Best Buys for spending abroad

Most UK credit cards charge a fee of 2.5-2.9% each time you use them to buy goods abroad. Our Best Buys (below), apart from Saga, don't charge a foreign exchange loading fee wherever you use them.

However, remember to pay off your bill in full when you get home as these cards are not Best Buys for borrowing – they charge between 15.9% and 18.9% interest, as you can see from the list here:

- Post Office Platinum MasterCard: 16.9%
- Nationwide BS Gold Visa: 15.9%
- Thomas Cook Visa: 17.9%
- Abbey Zero Mastercard: 18.9%
- The Saga Platinum Visa card: 15.9% is charge-free in Europe but charges 1% worldwide.



They also charge a fee for any cash withdrawals, so avoid using them in a cash machine.

If you do want to take money from a cashpoint while you are abroad, use the Nationwide Flexaccount debit card, which will charge you no fee for doing this.

TWO ISSUES FOR £3

Which? Holiday

Which? Holiday will help you find the best deals and get the most from your holiday money, whether you are planning trips in the UK or going further afield.

Plus, you'll find advice on your travel rights and how to avoid holiday nightmares.

To try two issues for just £3, call us on 01992 822800



Air travel

A quick and cheap way to travel or a nightmare of security checks and delays?

Pros

Book early and you can get great value-for-money air fares. Flying to the other side of Europe can often cost the same as catching a train within Britain. It's also usually quicker than the train, especially for longer journeys. Flying to Europe also means you can avoid London, which can be a big convenience for those who live outside the capital. Air travel also offers you the chance to stock up on duty free.

Cons

Some of the saving made on journey time will be eaten away by security checks, check-ins and delays in terminals. Getting to the airport is rarely a pleasure, either. You also have the worry about lost baggage and weight restrictions. For some low-cost airlines, you pay for luggage regardless of weight limits. Air travel also emits about 10 times more CO2 for each journey.



Tips on getting the best deals

■ Pay for flights over £100 by credit card. This gives you cover under section 75 of the Consumer Credit Act, or, if possible, make sure your insurance covers you in the event of airline failure. Buying just a flight rather than a package holiday (through a bonded company) with flight and accommodation, means that you have no other protection if the airline you're flying with goes bust.

■ Look out for sales on airline websites, where cheap deals can be found. The window in which to book is usually short and dates may be fixed.

■ Check fares from all your local airports. London for example, has five. For more, see the *Which? Holiday* airport survey, April, 2009.

■ Watch out for unexpected charges on no-frills airlines. Charges for 'optional' services include such basic functions as using an airport check-in desk or checking-in hold luggage.

■ There are websites that let you scan fares for different airlines, such as www.skyscanner.net and www.tripadvisor.co.uk (a winner in the *Which? Holiday* survey of websites in May 2008). But they don't cover the whole market.

■ Buy snacks before boarding. *Which? Holiday* found in January that the difference in price between a sandwich at Boots or WHSmith compared with onboard can be up to £1.41. Check airport security allowances before buying drinks to carry onboard.

■ Easyjet and Ryanair are two of the largest no-frills airlines. Others, especially for flights to eastern Europe, include Wizz Air and Air Berlin. To see where you can fly no-frills from your local airport, visit www.lowcost.com.

WHERE TO BUY EUROS

You'll usually get better value if you buy currency on the high street rather than in airport bureaux. We have found the Post Office and Marks & Spencer offer competitive rates and you'll get more € for your £. Shopping around is always a good idea.



Best Buy travel insurance

Here are some Best Buy and Don't Buy insurance deals and tips on finding the one to suit you:

■ Shop around for insurance online as it's often cheaper.

■ Tell your insurer about any pre-existing medical conditions.

■ Buy an annual policy if you are going to take several trips a year.

■ Check your policy for exclusions, excesses and cover limits.

Annual travel insurance for an individual (up to age 64) – Europe

Best Buy:

Travel Insurance Web £26

Average price: £51

Don't Buy:

MRL Direct (Super Cover) £89

Difference between the best and worst: £63

Annual travel insurance for a family – Europe

Best Buy:

OUL Direct £43

Average Price: £87

Don't Buy:

MRL Direct (Super Cover) £115

Difference between the best and worst: £72

For more see www.which.co.uk/travel-insurance and, looking ahead, *Which?* June 2009. Some providers offer, or automatically add, a premium you won't need if you already have an insurance policy to cover you.