

# [money monitor]

Best Buy mini cash Isas, child trust fund cash accounts and travel insurance

## facts and figures

### MINI CASH ISAs

We looked at 435 accounts from 120 companies to find the best mini cash Isas.

### CHILD TRUST FUNDS

We looked at all the child trust fund cash accounts that are currently available.

### TRAVEL INSURANCE

We analysed more than 2,300 quotes from 72 companies to bring you the best travel insurance.

### MORE INFO

For contact details of all the companies, see p56. For more about child trust fund cash accounts, see 'Child trust funds', *Which?*, August 2005, p22. Information for mini cash Isas and child trust funds cash accounts is based on data supplied at [www.moneyfacts.co.uk](http://www.moneyfacts.co.uk)

## Mini cash Isas

All our Best Buys are available nationally (we show as a footnote the Isa to which our rates apply if there's more than one) and have a notice period of 90 days or less

unless footnoted. Choose an interest rate in **red** for the amount nearest your level of savings. When choosing our Best Buys, we exclude accounts that charge for switching.

We also exclude bonuses; if you're happy to switch when a bonus ends, consider Isas that include them. Most of our Best Buys offer the same rates for their Tessa-only Isas.

Mini cash Isas	Interest (%) AER							Consistency <sup>a</sup>
	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000-£11,999	£12,000-£14,999	£15,000-£17,999	£18,000	Six months
Barclays	4.20	4.30	4.30	4.45	4.60	4.60	5.00	✓
Bradford & Bingley <sup>b</sup>	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Earl Shilton BS	4.85	4.85	4.85	4.85	4.85	4.85	4.85	✓
HBoS <sup>c</sup>	5.00	5.00	5.00	5.00	5.00	5.00	5.00	✓
Kent Reliance BS <sup>d</sup>	4.96	4.96	4.96	4.96	4.96	4.96	4.96	
Liverpool Victoria	4.80	4.80	4.80	4.80	4.80	4.80	4.80	
National Counties BS	4.85	4.85	4.85	4.85	4.85	4.85	4.85	✓
Shephed BS	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Woolwich	4.20	4.30	4.30	4.45	4.60	4.60	5.00	✓
Yorkshire BS <sup>e,f</sup>	4.90	4.90	4.90	4.90	4.90	4.90	4.90	✓

a To get a ✓, Isa has to have been a consistent Best Buy over at least six consecutive months

b Esavings Isa c Isa Saver Direct d Direct Mini Cash Isa e e-Isa f Doesn't accept transfers

Rates correct at 13.9.2005

## Child trust fund cash accounts

Our table lists all the child trust fund cash accounts that are currently available. We give rates for three levels of saving up to the current maximum of £1,450.

Our Best Buy, shown in **red**, offers the best return at all three levels before bonuses. We show the minimum additional payments you can make and whether an

account accepts transfers from another account. None of the accounts charges a penalty for transferring, so switch if your rate takes a tumble.

CTF cash accounts	Type	Interest (%) AER			Details	
		£250	£750	£1,450	Minimum addition (£)	Transfers in
Abbey	B/N/P/T	4.00 <sup>a</sup>	4.50 <sup>a</sup>	4.50 <sup>a</sup>	1	✓
Britannia BS	B/P	4.75 <sup>b</sup>	4.75 <sup>b</sup>	4.75 <sup>b</sup>	1	✓
Chorley & District BS	B/P	4.50	4.50	4.50	none	✓
Furness BS	B/P	5.00	5.00	5.00	none	✓
Hanley Economic BS	B <sup>c</sup>	5.50	5.50	5.50	1	
Ipswich BS	B/P	5.75	5.75	5.75	1	✓
Leeds BS	B	4.75 <sup>d</sup>	4.75 <sup>d</sup>	4.75 <sup>d</sup>	1	✓
Mercantile BS	B/P	5.00 <sup>e</sup>	5.00 <sup>e</sup>	5.00 <sup>e</sup>	none	✓
Monmouthshire BS	B	4.50 <sup>f</sup>	4.50 <sup>f</sup>	4.50 <sup>f</sup>	1	✓
Nationwide BS	B	4.75 <sup>g</sup>	4.75 <sup>g</sup>	4.75 <sup>g</sup>	1	✓
Skipton BS	B/P	5.05	5.05	5.05	10	✓
Yorkshire BS	B/P	4.80 <sup>h</sup>	4.80 <sup>h</sup>	4.80 <sup>h</sup>	none	✓

### KEY TO TYPE

B Branch based; N Internet; P Postal; T Telephone

a Excludes 1 per cent bonus payable to 5.4.06

b Excludes 1.25 per cent bonus payable for 24 months

c Available only to people who live in the area

d Excludes 1.25 per cent bonus payable for two years

e Excludes 1 per cent bonus

payable for two years if you pay in £250 a year

f Excludes 1.25 per cent bonus payable for two years

if you pay in £250 a year

g Excludes 1 per cent bonus

if you pay in £250 a year

h Excludes 0.5 per cent bonus if you pay in £200 a year

Rates correct at 13.9.2005

## WHICH? EXTRA

Our exclusive members' website contains full guides to choosing and switching savings accounts, current accounts, cash Isas and credit cards, as well as policy and cover details for all our Best Buy travel insurance companies. [www.which.co.uk/whichextra](http://www.which.co.uk/whichextra)

# Travel insurance

## USING THE TABLES

First, decide whether you want a single trip or an annual policy – if you make more than two or three trips a year, it makes sense to buy an annual policy. Then go to the table which covers your destination area and find a Best Buy for your age group (minimum age is 18 unless otherwise footnoted).

All our Best Buys offer:

- at least £1 million medical cover (including air ambulance) in Europe, £2 million in the USA and the rest of the world
- at least £1,500 cover for baggage and belongings, as well as cover for money
- cover for cancellation and curtailment, including prepaid excursions and the costs of getting you home (for example, if a close relative falls ill)
- at least £1 million personal liability cover, which will cover your costs if you injure someone or damage their property
- a 24-hour emergency line and cover for legal expenses.

All our Best Buys are members of the Financial Ombudsman Service. If you can't settle a dispute with the insurer, you can complain to the ombudsman for free (0845 080 1800). It can force the insurer to settle or pay compensation.

## next month

- Savings accounts
- Regular savings

## Single trip: Europe (15 days)

	Details	
	Max age	Premium (£)
<b>ADULT</b>		
Swiftcover <sup>a,b</sup>	49	10
Travel Insurance Web <sup>a</sup>	49	10
Travelplan Direct Prime <sup>c</sup>	39	10
Direct Travel Insurance Standard <sup>c,d</sup>	65	11
<b>ADULT 65 TO 69 YEARS</b>		
GoSure.com Standard <sup>a</sup>	69	16
Vernon BS Gold	68	17
Extrasure <sup>c</sup>	69	18
Egg	74	19
<b>ADULT 70 TO 74 YEARS</b>		
Egg	74	19
Insurancebookers.com Gold <sup>a</sup>	74	24
Churchill <sup>e,f</sup>	79	29
Travel Insurance Agency Superior <sup>c</sup>	74	30
<b>ADULT 75+ YEARS</b>		
Churchill <sup>c,f</sup>	79	29
Bradford & Bingley <sup>c</sup>	79	37
Columbus Direct Classic	79	37
Egg	85	38
<b>FAMILY</b>		
Travel Insurance Web <sup>a</sup>	49	21
Travelplan Direct Prime <sup>e</sup>	39	21
Direct Travel Insurance Standard <sup>c</sup>	65	22
Swiftcover <sup>a</sup>	49	24

a Available online only b £11 for age 50 to 64 c Online price. Available by phone for a higher premium and not a Best Buy d Minimum age 19 e Online price. Available by phone for a higher premium and still a Best Buy f Premium varies slightly depending on time of year you travel g £28 for age 50 to 64

Rates correct at 18.8.2005

## Single: rest of world (24 days) excluding USA

	Details	
	Max age	Premium (£)
<b>ADULT</b>		
Travel Insurance Web <sup>a</sup>	49	20
Travelplan Direct Prime <sup>e</sup>	39	24
Swiftcover <sup>a,g</sup>	49	25
Accomplish <sup>c</sup>	64	27
<b>ADULT 65 TO 69 YEARS</b>		
Vernon BS Gold	68	34
Asda <sup>c</sup>	69	43
Churchill <sup>e,f</sup>	70	44
Extrasure <sup>c</sup>	69	45
<b>ADULT 70 TO 74 YEARS</b>		
Churchill <sup>e,f</sup>	79	53
Insurancebookers.com Gold <sup>a</sup>	74	70
Netcover Direct <sup>a</sup>	75	74
Travel Insurance Agency Superior <sup>c</sup>	74	78
<b>ADULT 75+ YEARS</b>		
Churchill <sup>c,f</sup>	79	53
Marks & Spencer Money <sup>e</sup>	n/a	81
Bradford & Bingley <sup>c</sup>	79	86
Egg	85	88
<b>FAMILY</b>		
Travel Insurance Web <sup>a</sup>	49	47
Travelplan Direct Prime <sup>e</sup>	39	49
Accomplish <sup>e</sup>	64	54
Swiftcover <sup>a</sup>	49	59

## Annual policies: Europe

	Details	
	Max age	Premium (£)
<b>ADULT</b>		
Family Care Multi Traveller <sup>a</sup>	65	27
Swiftcover <sup>b,c</sup>	49	27
Travelplan Direct Prime <sup>a</sup>	39	27
Travel Insurance Web <sup>b</sup>	49	28
<b>ADULT 65 TO 69 YEARS</b>		
Netcover Direct <sup>b</sup>	69	45
Accomplish <sup>d</sup>	69	54
Asda <sup>a</sup>	69	64
Norwich Union Direct <sup>a</sup>	69	64
<b>ADULT 70 TO 74 YEARS</b>		
Simple <sup>b</sup>	75	84
The AA <sup>a</sup>	74	85
Saga	74	85
Primary Insurance <sup>d</sup>	75	88
<b>ADULT 75+ YEARS</b>		
RAC <sup>d</sup>	80	112
Churchill <sup>d</sup>	99	116
The AA <sup>a</sup>	79	128
Help the Aged <sup>e</sup>	79	131
<b>FAMILY</b>		
Travel Insurance Web <sup>b</sup>	49	42
Simple <sup>b</sup>	65	47
Direct Travel Insurance Standard	65	49
Swiftcover <sup>b</sup>	49	54

a Online price. Available by phone for a higher premium and not a Best Buy b Online only c £29 for age 50 to 64 d Online price. Available by phone for a higher premium and still a Best Buy e Available by phone only f £43 for age 50 to 64

## Annual policies: worldwide

	Details	
	Max age	Premium (£)
<b>ADULT</b>		
Swiftcover <sup>b,f</sup>	49	40
Family Care Multi Traveller <sup>d</sup>	65	41
Travel Insurance Web <sup>b</sup>	49	42
Simple <sup>b</sup>	65	45
<b>ADULT 65 TO 69 YEARS</b>		
Netcover Direct <sup>b</sup>	69	59
Accomplish <sup>d</sup>	69	75
Vernon BS	68	90
Norwich Union Direct <sup>a</sup>	69	91
<b>ADULT 70 TO 74 YEARS</b>		
Bradford & Bingley <sup>d</sup>	74	126
The AA <sup>a</sup>	74	138
Prudential	75	145
RAC <sup>d</sup>	80	150
<b>ADULT 75+ YEARS</b>		
RAC <sup>d</sup>	80	150
The AA <sup>d</sup>	79	189
Clydesdale Bank AXA Travel	79	239
Citybond SuretravelYr Round Premier	80	257
<b>FAMILY</b>		
Travel Insurance Web <sup>b</sup>	49	63
Simple <sup>b</sup>	65	68
Direct Travel Insurance Standard	65	72
Essential Travel	44	73

Rates correct at 18.8.2005