

Consumer news

We want you

Ticket price mark-ups

Have you been unhappy with the charges you've had to pay when buying tickets for events through a ticket agency? Please send details of your experience to Bob Tolliday.

Disposable batteries

Do you use disposable batteries? What gadgets do you use them in and roughly how many do you get through in a year? Do you have problems of disposal or do you have a good local scheme? Have you considered investing in re-chargeables? If not, why not? Let Andrew Neeson know.



Making money

Saved money switching from a poor-paying cash Isa or savings account to a Best Buy? Found yourself better off by claiming tax credits or other benefits you didn't realise you were entitled to? If so, contact Rebecca Fearnley.

Car clubs/sharing cars

Have you used a pay-as-you-go car club as an alternative to car

hire? Do you participate in a lift-sharing arrangement for school runs or a car-share scheme for your daily commute? Tell Ayesha Lawrence.

Online shopping

Competent cyber-consumer or nervous net-shopper? Send your experiences of buying online to James Tallack.

Please include full contact details and a daytime phone number

■ helpwanted@which.co.uk

Government plan won't solve problem, says Age Concern

Pensioners wrongly billed for free nursing care

HEALTH

Tens of thousands of pensioners are being wrongly denied free long-term care, and a government shake-up won't fix the problem, Age Concern claims.

The charity says there are 75,000 elderly or disabled people in homes paying for nursing treatment when the state should pick up the bill. It estimates that 100,000 people should be eligible for funding but only around 25,000 are getting it, leaving people paying anything between £25,000 and £35,000 a year for care.

Cécile Marchant is fighting for a refund for her mother Lucille Dumont's 12 months of nursing home care. Lucille was 77 when she was diagnosed with terminal breast and bone cancer and dementia.

Cécile says her mother's complex care needs made her eligible for free nursing but she wasn't told about her right until just before her mother's death. Bradford and Airedale Primary Care Trust is investigating.

Patients in their own home or a care home whose needs cannot be met by social service are entitled to free nursing for health reasons. Social care, such as home help, is means-tested. But some people miss out on free care because of the confusion over whether they need social or health care, Age Concern says.

The government disputes the Age Concern figures but has known about the problem since 2003, when the Health Service Ombudsman said people had wrongly been denied free care. Last year she upheld record



Cécile Marchant, right, is fighting for compensation for her late mother Lucille Dumont

numbers of complaints from people whose applications were rejected. The government now plans to simplify the system.

It wants entitlement to be based on the following factors – the type of care needed, the complexity and intensity of the care needed, and the unpredictability of the condition. It also plans to scrap the system in which people are graded to determine funding. Instead, it plans to give eligible patients £97 a week towards care.

But Age Concern says this won't fix the problem: 'We welcome the proposal to simplify the system...but £97 is not enough to cover nursing care.'

The Royal College of Nursing estimates £97 would buy just seven and a half hours of nursing a week, which is not enough for people with complex needs, it says.

'£97 is not enough to cover nursing care'

TAKE ACTION!

Claiming your entitlement

■ The government's consultation ends on 22 September. The website www.dh.gov.uk/Consultations/LiveConsultations has more details. If you believe you've wrongly been turned down for free

care, you can write to the ombudsman. The site www.ombudsman.org.uk/make_a_complaint/health/index.html has more details. Age Concern offers a guide to funded NHS care at www.ageconcern.org.uk

15%

the average fall in the price of clothing in the last five years

MINTEL

11 billion

sandwiches eaten by UK consumers each year

TNS WORLDPANEL DATA

42scam letters received by one *Which?* researcher since January

WHICH? RESEARCH



Which? pushes for refund for victim of swindle

Don't fall prey to holiday club scam

HOLIDAY CLUBS

It's the great scratchcard swindle that will ruin your holiday and leave you thousands of pounds out of pocket. Dodgy companies touting holiday clubs are rife in Spain and the Canaries and most are a rip-off, as Margaret Willan and her husband George found out.

They were holidaying in Tenerife when they were approached and given a prize scratchcard. It revealed the couple had won a free holiday but to claim they had to go to the offices of Selective-Services.

Once there they were subjected to hours of hard sell and cajoled into joining a club offering holidays at up to 70 per cent discount. Margaret thought the scheme would be a good way to get to get cheaper holidays for her grandchildren but she later found it impossible to book discount holidays or bargain air fares. Margaret said: 'My daughter is a single parent and was

recently ill. We try to give the children a holiday each year, so we agreed to pay £6,000 for ten years' membership. But the scheme was just an evil con.

'I was so stupid to fall for it and I'm really angry about it. There was no free holiday, we couldn't book any discounted holidays and when I asked Selective-Services for my money back, it refused.'

Fortunately Margaret had paid the deposit with her Alliance & Leicester credit card, which meant that she was protected by section 75 of the Consumer Credit Act. It allows shoppers to claim against either

TAKE ACTION!

Avoid at all costs

■ Most holiday clubs offering discount travel are a waste of money and should be avoided.



Margaret was cajoled into signing up for the holiday club

'I was so stupid to fall for it and I'm really angry about it'

the shop or the credit card company if something goes wrong with goods or services they've bought on a credit card at home or abroad.

This protection, which covers goods and services costing between £100 and £30,000, is particularly important if, as in Margaret's case, you don't get the goods and services you've paid for.

You can also claim the full amount you paid out, even if you paid only part of it with a credit card.

We contacted MBNA, which operates the card on behalf of Alliance & Leicester, and it is investigating Margaret's case.

Is that a three-legged frog in my sandwich?

FOOD



The frog found in the sandwich

Eating frogs' legs is a delicacy for some, but not when the frog is alive and staring back at you from the middle of your sandwich.

But that's the unappetising sight which faced one *Which?* reader after she tucked into a sandwich made with watercress bought from Morrisons in Totnes, Devon. It was only after she took the first

bite that she saw, to her horror, a live frog minus a foreleg staring back at her.

'It was very distressing and shocking. I didn't know the watercress' country of origin as it's not listed on the packaging so I didn't know whether the frog was native to this country or potentially poisonous,' she told us.

Morrisons offered its sincere apologies and said it had sent the

customer a gesture of goodwill. It added: 'All of our ready-to-go salads go through a carefully controlled washing programme and we follow a strict quality control procedure. On this occasion it would appear that the frog was within the product when harvested and was so tightly enveloped in the leaves of the watercress that it passed through our procedures undetected.'