

[take issue]

Give your view and get involved

YOUR LETTERS

'Phishing' tackled

Your June article 'Stand up to scams' reminded me of emails I get from senders claiming to be banks and asking for security details. How can I stop them?

*Tessa Bloodworth
Gosport*

These emails (which are sometimes called 'phishing' emails) often originate abroad. Don't answer them – delete them. Banks won't request security details by email. It might be worth downloading a spam filter, which helps block unwanted emails. Ospam (www.ospam.com) and Spamihilator (www.spamihilator.com) ranked highest among free filters tested for January's *Computing Which?*.

Age in question

The Best Buy table in your June report on home insurance lists

Pollution: plane talking

I was surprised that your June article on pollution made no reference to air travel as the most

environmentally damaging mode of transport and a major source of pollution.

Peter Thomas, Kent



We focused on pollutants in the lower level of the atmosphere (such as emissions from cars). But you're right. Air travel is a major polluter, producing high levels of carbon dioxide, which is a major contributor to climate change.

Climate Care (www.climatecare.org.uk) has devised a calculator which works out how much carbon dioxide different flights produce, and gives you the option of donating money to offset the impact on the climate from your journey. Visit its website for more details.

buildings policies by a person's age. How does someone's age affect premiums?

*Carolyn Kempson
Hants*

Insurers tell us that older people are not as likely to claim, as their homes are more likely to be occupied during

the day, reducing the risk of damage from attempted break-ins, and of water and gas leaks and so on going unnoticed.

contact us

letters@which.co.uk

Letters, PO Box 44, Hertford X SG14 1SH

Senders of all letters printed receive a Which? book

No contract

In your May article on estate agents, you recommend finding out the exact terms of their contract before proceeding with a sale. I approached three estate agents for a contract. One promised to send it but didn't, and the other two refused, saying I would get a copy after I'd signed it.

*Denis McCormack
Tyne & Wear*

Your experiences, worryingly, reflect our own – some of our researchers had to be very persistent in order to be given a contract. Estate agents who are members of the Ombudsman scheme and the National Association of Estate Agents have a code of practice which says they're bound to give

clients written confirmation of all details before they sign.

New wiring rules

Can you tell me more about the new rules on DIY installation of domestic appliances that are permanently wired in, such as a cooker or shower?

*David Thompson
Peterborough*

The new rules come under the amended Building Regulations for England and Wales. Anyone intending to install something that involves fixed wiring, either indoors or in a garden, must now first contact their local authority's building control department. This is because the work may need an approved electrician or contractor. Minor jobs, such as replacing sockets or switches, are exempt. There are heavy fines for ignoring the rules. Download the rules at www.odpm.gov.uk/electricalsafety.

HELP WANTED Help us with our research for future reports

Tax Guide – case studies needed

We're looking for case studies for next year's *Tax Saving Guide*. If you have a tax problem or have successfully resolved a tax problem, or you've saved money as a result of using last year's guide, and would be prepared to feature as a case study, please contact Alison Watson.

Memory foam mattresses

Have you bought a memory foam mattress?

If so, what difference did it make to your night's sleep? Have you experienced any drawbacks with this type of mattress, or would you recommend yours to an insomniac friend? Reply to Victoria Pearson.

Wedding insurance

Have you used wedding insurance to cover your big day? What did you think of it? Did you need to claim? Perhaps you had problems with a wedding/event that you

wished you'd insured. Reply to Alison Watson.

Financing car purchases

Have you used finance to pay for your car? Whether you took out hire purchase, a personal contract purchase plan, a leasing plan or a deferred car purchase loan, tell us your views. We're especially interested to hear of difficulties you came up against, such as unexpected terms and conditions. Reply to Alison Watson.



Don't keep your views on wedding insurance under your hat

contact us

helpwanted@which.co.uk

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Please quote the name given – it helps us direct your reply to the right person. We regret that we are unable to help with individual

problems or to acknowledge all your replies. You'll find more requests for help online at which.co.uk/whichextra

Milestones in our campaigning activities – and the part you can play

We round up some of our major campaigning achievements.

ENDOWMENTS

September 2002 We launch our award-winning Endowment Action campaign, exposing the fact that up to five million people have been mis-sold endowment policies and could be owed compensation. The campaign proves a runaway success and the industry is swamped with complaints. To date, more than one million people have visited our site, including June Blake (right), who received £6,000 from Bradford & Bingley. So far over £1 billion has been paid out.



What we want now:

The Financial Services Authority to name, shame and fine companies that fail to handle complaints properly, in the way it did Abbey (see July, p67).



What you can do:

Go to www.which.co.uk/endowmentaction and make a complaint before it's too late. It's easy and free.

MEDICINES

December 2003 We successfully oppose the drug industry's campaign to change EU rules that prevent advertising of prescription medicines directly to consumers. Now we want better regulation to stop drug companies from getting



June Blake won £6,000

round the rules when using 'disease awareness campaigns', designed to increase demand for their drugs.



What we want now:

Government action to overhaul the regulation of medicines advertising.



What you can do:

Be wary of ads for medical conditions; check who sponsored them; ask yourself why.

NUTRITION

February 2004 To kick off our nutrition campaign, we serve up to government and the food industry 12 demands for tackling the diet and health crisis. The government publishes an action plan committing it to act on several of our demands. Our campaign starts to bite on the high street: among other changes, Kellogg's removes health claims from its cereals.



What we want now:

More manufacturers to reduce the levels of salt, sugar and fat in their foods.



What you can do:

Download our food shoppers' card from www.which.co.uk/campaigns and check the fat, sugar and salt content of the food in your shopping basket.

HOUSING

April 2004 Move It, aimed at simplifying the house buying and selling process, takes us into the property market. Great news: home information packs get the go-ahead, heralding the most far-reaching change for homebuyers in years. With a view to cleaning up the estate agent industry, we open our own dodgy firm of estate agents, Cheatem and Ripoff, and highlight the problems facing consumers. The government concedes the need for a complaints scheme for all estate agents.



What we want now:

Government action to change the Estate Agents Act to ensure we get an independent complaints scheme that all estate agents have to join.



What you can do:

Visit www.which.co.uk/moveit and tell us your moving experiences. Your story could even be featured on our site.



other victories

- Northern Irish Banking is referred to the Competition Commission
- Care homes are told that they must give clear information upfront on contract terms and prices
- A commitment to increase funding of NHS dentistry in Scotland by 75 per cent

still fighting for

- A proper complaints process for legal services
- The £750 limit for the small claims court in Scotland to be raised to £5,000

Visit www.which.co.uk/campaigns

ILL PREPARED FOR CHOICE

The government expects choice to play a major role in transforming healthcare provision and the NHS. Yet many consumers feel ill prepared for this extension of choice in key areas, such as where and when to have treatment. You told us you lack even the most basic information on how to access and use services provided by the NHS.

These findings, from *Which Choice?: Health*, the second of our four reports on consumers and

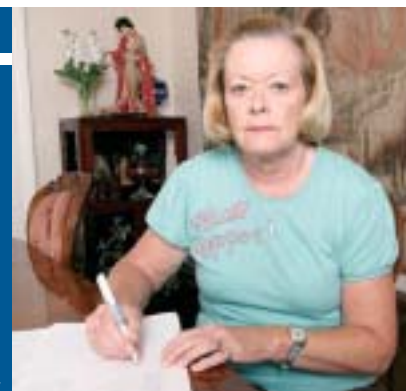
choice, worryingly echo those of the first, on pensions (see July, p67) – namely, that government policy on choice is ill conceived. For the full report and more about *Which Choice?*, see www.which.co.uk/campaigns.



CAMPAIGNING BY YOU

Ursula Coxhead, from west London, chairs the Myodil Action Group (MAG), which campaigns on behalf of people with adhesive arachnoiditis, a condition that causes severe back pain. MAG, which has the support of an all-party group of MPs, believes that adhesive arachnoiditis is often caused by Myodil, a dye injected into the spine before performing certain X-rays. Ursula, who has the condition herself, started MAG in 1995. She told us: 'For many years, this whole issue has been kept well hidden. Adhesive arachnoiditis affects many people, and there needs to be a full public inquiry into the use of Myodil.'

Go to www.myodilaction.com for full details of the group and its campaigning activities.



contact us

Share your campaign
speakout@which.co.uk
Speak Out, PO Box 44
Hertford X SG14 1SH