



Ask the experts



Sheila and Terry Conboy: a problem to have two cars on one policy?

Joint policies

When my wife, Sheila, and I applied to the same insurer for car insurance, we were offered £50 off if we had a joint policy. We're each a main driver on one car and a named driver on the other. Are there disadvantages to having two cars insured on the same policy?

TERRY CONBOY, WARRINGTON

The chances are that you have two separate policies but they're stored as a single customer record to make it simpler (if you change phone number, say, you have to do it only once). The Association of British Insurers told us that there should be

no implications on the individual policies – you won't affect each other's no-claims discounts, for instance. Even though you were offered a discount, it's still worth shopping around to make sure you're getting the best deal.

Booster cushion safety

Our booster cushion claims it's suitable for children in groups 2 and 3. Does this meet the requirements of the latest British law about mandatory child car seats?

EDWARD AND SERENA CADE, BY EMAIL

The law says you can use booster cushions for groups 2 and 3, which

Which? focus on Getting more out of your camcorder

Camcorders have various sockets for connecting to a computer, TV or DVD recorder. Here are some of the most useful and common. Check also what your computer, television and DVD recorder have.



COMPOSITE (often labelled Video or AV)

All camcorders will have this basic socket for linking a camcorder to a TV, or to a DVD recorder if you want to 'burn' (create) a DVD. Your camcorder will come with a composite cable; this has a connection on one end that you plug into your TV



S-VIDEO Only some camcorders have this. This socket serves the same purpose as the composite socket (above), but resulting image quality may be a bit better. Some camcorders with S-video have a 'two-in-one' composite/S-video socket. You might need to buy an S-video cable separately



FIREWIRE (often labelled DV, IEEE1394 or, on Sony equipment, iLink) This lets you link a Mini-DV camcorder to a computer, to transfer footage quickly and with the best picture quality. You'll need to buy a four-pin to six-pin Firewire cable (to match the sockets on a camcorder and computer respectively)



USB 2.0 The USB 2.0 socket is used to transfer footage from a hard-disk or DVD camcorder to a computer, or for transferring photos or short video clips from a camcorder's memory card to your computer. Your camcorder will usually come with a USB cable for connecting the two

Watching brief

What's the easiest way to watch my footage on television?

Start by connecting the camcorder to your TV through the composite or S-video sockets. Then select the AV channel on your TV (it may come up automatically) and set your camcorder to playback mode. Use the buttons on the camcorder or on its remote control for playback, fast forward or rewind. It's best to run your camcorder off the mains rather than the battery when watching. Alternatively, if you have a DVD camcorder, you can just pop the recorded disc into your DVD player, once it's been finalised in the camcorder in order for you to be able to play it back.

Making a DVD

How do I create a DVD?

The quickest and simplest way is by recording on a DVD camcorder – see p54 for our latest Best Buys. Alternatively, you can connect a

hard-disk or Mini-DV camcorder to a DVD recorder using Firewire (for the best quality) or the S-video or composite socket and burn a DVD that way. DVD recorders usually have several recording quality settings. A standard blank DVD will hold 60 minutes of film if you burn using the highest-quality level.

Interesting tips

How can I make my videos more interesting?

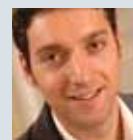
One of the best tips is to think about who you're filming for. It can be a good idea to film too much so that you can cut out the unwanted bits, and don't overdo things like zooming or panning. Check out www.which.co.uk/camcorders for more ideas.

The best way to make your film more interesting and polished is to use video-editing software on your computer. This lets you delete, swap and merge scenes, add music and special effects, create a DVD, and much more.

Your consumer questions answered by our experts, plus 'In focus'. This month we show you how to get more out of your digital camcorder



Alice Judd
Services
research assistant
Answers this month's questions



Christopher Christoforou
Principal researcher
Focuses on getting more out of your digital camcorder

cover children who are 15 to 36kg or aged about 3 to 12. They raise the child to a height suitable for use with the adult seat belt. However, they're not as safe as booster seats with wings, which provide extra protection for the child in a side-impact crash. A full seat with back and side protection, albeit more expensive, will probably be safer – though any child seat is better than none. For our latest Best Buy child seats, see our June report on p70.

Refund or repair
The handset of a phone I bought in January isn't working properly. I took it back to the shop for a refund but it is

insisting on sending it away for repair. Can it do this or should I stick to my guns for a refund?
STEVE GORDON, BY EMAIL

By law you can choose whether to have faulty goods replaced or repaired. In practice, though, if the cost of replacing your phone outweighs the cost of fixing it, the retailer can insist on a repair. If it does, this must be done within a reasonable time and without causing you significant inconvenience. If the shop can't repair your phone within these constraints, you're entitled to a replacement or, if that's not possible, an appropriate refund (minus the use you've had from it, say).

Older travellers
I'll soon be 75 and am finding it very difficult to get travel insurance because of my age. I'm quite willing to pay an extra premium but I'd hate to find my holidays in the sun are over. Which firms will insure me?
DUNCAN HAMMAN, MANCHESTER

Our last report in May came up with several Best Buys, so try those first. CIS Home Options and the AA were Best Buys for worldwide and European annual cover; Bradford & Bingley was a Best Buy for worldwide cover; and More Than Premier and Insure4retirement Best Buys for annual European cover. CIS Home Options has no upper age limits – the others stop at 79. Tell the insurer about any pre-existing medical conditions that could increase your premium – Insure4retirement may not charge extra for some conditions – and bear in mind that you can get better deals online.

Insurance is exempt from age discrimination laws, as it's always based on risk. The Association of British Insurers told us that older travellers tend to make more frequent and more expensive claims, hence the more expensive policies.



Gerald Chaffey: is a provider entitled to cut off a mobile phone?

Keeping statements
How long do I have to keep bank statements, credit card statements and similar documents for, given that I'm not self-employed?
CAROLINE KENYON, LONDON

If you fill out a tax return, you'll need to keep them for 22 months from the end of the tax year they relate to. Although it's not compulsory to do so, HM Revenue & Customs recommends you keep them for a similar amount of time even if you don't fill out a tax return. However, it does also say that if you can get the information somewhere else (for instance, from a bank), there is no need to keep them.



Caroline Kenyon: how long do you have to keep statements for?

Lost phone credit
I bought a pay-as-you-go (PAYG) phone so I could call my wife in an emergency. I haven't used it for some time and the provider has now cut it off and I've lost my £15 credit. Can providers do this?
GERALD CHAFFEY, WANTAGE

The terms and conditions for PAYG phones often say that if the phone isn't used for a set period, providers can disconnect you and you may lose your credit. Some providers will reimburse any credit if you reactivate your account – so check.

If you want a phone just as a way of alerting others in an emergency, consider an alarm instead. Alarms generally connect you to a call centre and you can then choose whether you want it to contact friends or family or the emergency services. The Telecare Services Association's website (www.asap-uk.org) has links to places that sell alarms, listed by region (click on 'Carers and public services').

Editing software
Sounds great. Where do I start?

Your camcorder may well come with basic software to install. XP and Vista PCs come with Microsoft Movie Maker and Macs with iMovie. But you can buy more creative and flexible packages, such as Adobe Premiere Elements 3.0 (£50) and Corel Ulead Video Studio 11 Plus (£57) – both Best Buys in *Computing Which?*'s July report – for use on a PC.

Video editing requires a lot of computer power. We recommend a minimum of 512MB of Ram. To see how much Ram a Windows XP PC has, go to Start > Control Panel > Performance and Maintenance. Click on 'See basic information about my computer', then click on the 'General' tab.

The best camcorder recording format to use is Mini-DV tape. Your computer will need a Firewire card, to give you a socket to link to your camcorder, and a Firewire cable to transfer footage (£25 or so in total).

SEND US YOUR QUESTIONS OR IDEAS FOR 'FOCUS ON...'

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