



Ask the experts



Richard Wilson: is identity protection insurance worth having?

Protecting identity

I was sent a new Barclaycard recently, and at the same time Barclaycard recommended me to take up its offer of identity protection insurance. Is such insurance a good idea or are there other things I could be doing to minimise the risk of identify fraud?

RICHARD WILSON, NORWICH

Identity theft is a serious issue, but there are far better ways to deal with it than by taking out protection insurance. Identity protection insurance gives you access to your credit file and covers any legal costs should you need to go to court. But it costs at the most £2 each to obtain a copy of your credit file from the three credit reference agencies, and it's extremely unlikely that you'll need to take legal action. It's far better (and cheaper) to cover your tracks in the first place. You can do this by cutting up old debit and

credit cards and destroying them properly, not writing down your Pin or telling anyone what it is and using a shredder to dispose of personal documents. Also, be extremely wary of emails that claim to be from your bank, and don't use any links in them as they may not be genuine. For more advice, see our March 2007 report.

Temperature probe

I've read articles in newspapers recommending us to lower the temperature of the water in our washing machines to 30°C for the sake of the environment. However, previously we were told that water needs to be 60°C in order to kill off the majority of bugs. What's your view?

GRAHAM STANLEY, SUSSEX

It's quite right that washing at 30°C is a good idea for the environment – indeed, we highlighted the energy-saving benefits when we last tested washing machines for our March issue. And all the washing powders we tested for the same issue got top marks at 30°C (see p58). However, to kill bed bugs, fungi and bacteria you do need to wash at 60°C. So our advice is to do most of your clothes at 30°C, but to save items like bed clothes, towels and tea

towels, which may harbour bugs, for one separate wash at a higher temperature. You should always do one high-temperature wash at least once a month, in any case, to help clean your washing machine.

New old passport

Last year, my wife and I renewed our ten-year passports. But whereas my wife got one of the new ones with a microchip, I didn't. Several times we've asked the Passport Office to explain but we haven't been able to get a satisfactory answer. Any ideas?

DOROTHY AND IAN NEEDHAM, STRANRAER

The new biometric passports have been phased in gradually from February 2006. Anyone applying for a passport after 26 October 2006 will have received one, but up till then, some people will have received a biometric passport, and some will have been given the old-style, machine-readable type. Unexpired non-biometric passports remain valid, but for travel to the US, any passport issued after 25 October 2006 must be biometric.

Repair or spare?

My 2005 Renault Grand Scénic has a puncture repair kit where



Jack Gordon has a query about spare wheels

the spare wheel ought to be. Isn't it a legal requirement for drivers to carry a serviceable spare wheel?

JACK GORDON, MILFORD ON SEA

No – and in fact it's fairly common for newer cars to be sold with a puncture repair kit instead. We haven't tested any but they're generally accepted in the industry

Which? focus

Purer milk?

I've seen milk for sale that says it's purer than standard milk – does this mean it's safer?

All milk sold in supermarkets and delivered to the doorstep has to be heat treated (pasteurised) to kill any harmful bacteria. Milk that's promoted as 'purer' has been through a further filtering process to remove more of the bacteria that turn milk sour. This doesn't make it safer, but it does mean that it has a much longer shelf-life if unopened (it will last for 45 days in the fridge). But once you've opened it, it lasts around seven days, which isn't much longer than standard milk, which is three days.

Dates with a difference

What's the difference between 'use-by' and 'best-before' dates?

'Use-by' dates are put on food that could make you ill if you eat it after the date shown. You'll find them on meat, fish and dairy products. And even though the food may look and smell OK, you shouldn't eat any food that has gone past its use-by date, unless you've kept it in a freezer since you bought it. It is an offence for shops to sell food past its use-by date; if you find any, tell

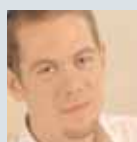
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Nicolas Frankcom
Money
research assistant
Answers this month's questions



Nina Thomas
Services
research assistant
Puts food safety in focus

as safe. Remember that the repair is only a temporary solution. If you get a puncture, you need to replace the tyre as soon as possible.

Cable connection

We're about to convert our garage to an additional living room and intend to put a TV in there. What would be the best way to receive full cable

channels in our new room as well as in our existing rooms?

DAVIDE DE GRAY, RAINHAM

There are two ways to solve this problem. One is more expensive, the other less convenient. The easiest option is to install a separate decoder box in your new room. You can rent a box from your cable TV provider – the monthly fee varies

(Virgin Media, for instance, charges £9.50 a month plus £25 installation fee). The other, cheaper option is to 'split' your original signal by means of video sender boxes, which are widely available for around £25. These effectively use your original signal twice. However, the big drawback of this is that you won't be able to watch different channels on different sets.

Top reads

Each month we ask around 150 of you which articles you read in *Which?* magazine. Here are the most popular main articles from our August issue

- 1 ISP satisfaction
- 2 UK days out
- 3 Financial statements
- 4 Car servicing
- 5 Fuel
- 6 Digital camcorders
- 7 Micro hi-fis
- 8 Headphones
- 9 Compact 4x4s
- 10 Range cookers



on Food safety

Don't risk reheating your takeaway. You don't know when the food was first cooked. Nor can you be sure that it wasn't frozen and reheated before you bought it – and food shouldn't be frozen or reheated more than once because the bacteria have more chance to multiply. And if the disposable plastic container wasn't designed to be reheated, you could end up with chemicals leaching into the food. So don't use it to reheat any food, even mum's Bolognese sauce.

your local environmental health or trading standards department (see www.tradingstandards.co.uk).

You'll find 'best-before' dates on most other foods. Food past its best-before date may not be in peak condition but eating it won't harm you. The exception is eggs, which you should never eat beyond the best-before date.

Salmonella dilemma

How worried should I be about salmonella?

Reported cases of salmonella are decreasing – campylobacter is now the most common cause of food poisoning. But salmonella remains a serious issue. It can affect anyone, although those most at risk are young children, elderly people and those whose immune systems are



not working properly. In rare cases salmonella has been found in packaged salads and in fresh basil, but it is most often found in unpasteurised milk, eggs and raw egg products, and raw or undercooked meat. It's killed if food is cooked properly, so always cook food all the way through until it's piping hot. To help stop bacteria from spreading, remember never to let raw meat touch other foods and, after handling raw meat, wash your hands and any utensils thoroughly before you touch anything else.

Moulded to imperfection

When Cheddar cheese starts to go mouldy, I just cut the mouldy bits off and eat the rest. Should I be doing this?

It's better to throw away food that has any sign of mould because the spoilage could extend beyond the green bits. External mould coatings on cheeses such as Brie, and the mould running through cheeses such as Stilton, are safe because they are introduced deliberately.

'Eggsact' storage

Why do I need to keep eggs in a fridge when shops don't?

For safety and freshness, eggs need to be kept at below 20°C at all times. This isn't a problem for most retailers, which manage to keep their stores at a constant and fairly cool temperature, but it can be at home because of things such as central heating. So to keep eggs consistently cool, put them in a fridge.

Top clicks

Here are the 20 most visited topics on www.which.co.uk from 23 July to 23 August

- 1 LCD & plasma TVs
- 2 Digital cameras
- 3 Washing machines
- 4 Broadband
- 5 Sat-nav systems
- 6 Vacuum cleaners
- 7 Laptops
- 8 Camcorders
- 9 Mobile phones
- 10 Fridge-freezers
- 11 Child car seats
- 12 Pushchairs
- 13 All-in-one printers
- 14 Digital SLRs
- 15 Car reliability
- 16 Boilers
- 17 Dishwashers
- 18 Lawnmowers
- 19 MP3 players
- 20 Washer-dryers

