## HELP AND ADVICE FROM OUR EXPERTS AND LAWYERS

# S Your Which? Know

### The key to Best Buy money products lies in Jo's thorough research



Jo checks more than 1,300 products a month

If you want to know the best travel insurance for you, Jo Langenhan – as a senior business researcher at Which? – can help.

Her role in money research is rather broad. She writes for Which? magazines and online, but as a business researcher her main focus is finding the Best Buy financial products to suit you.

From established Best Buy tables – such as easy-access savings accounts – to more recent subjects you've asked about – such as savings accounts for the over-50s – Jo scours the market to discover the best deals.

Only continuous contact with all financial companies guarantees accuracy, relevance and independence.

Jo sends out detailed surveys to gather sufficient information – but only by tailoring them for each article can she meet all members' needs. The right questions – and computer analysis – are vital to ensure that Best Buys can cater for all circumstances and how they change.

For example, the 2007 floods led to January's insurance report on homes in high-risk areas.

Home insurance is one area Jo is responsible for; she also focuses on travel insurance, savings, personal loans, Isas and child trust funds.

As well as keeping report writers updated with market changes and answering members' queries in these areas, every month Jo updates around nine Best Buy tables – by checking more than 1,300 products.

Jo says: 'It's crucial to monitor all companies and build professional working relationships with them so we reflect the ever-changing financial world that can make a real difference to members' lives.'

## Know your rights at the airport



Which? Chief Executive Peter Vicary-Smith on fighting flight frustrations

Which?

view

As the much-anticipated Heathrow T5 opened a few weeks ago, we watched in horror as many flights were cancelled and 'teething problems' caused chaos.

Some of the problems involved glitches with the sophisticated baggage system. Others were more mundane, such as employees not finding their way to the staff car park. But as BA battled against a huge luggage mountain, it was consumers who counted the cost.

Delays and cancellations can ruin any trip, so knowing your flight rights is a must.

EU rules make the passengers' position pretty strong when flights are delayed or cancelled, but airlines too often make a bad situation even worse by not looking after their passengers while they're on the ground.

If you're affected, you're entitled to meals and refreshments appropriate to the delay, as well as phone calls and, in some cases, a full refund.

All passengers caught up in the T5 fiasco should, by now, have their luggage back – and should have been compensated.

Before you leave for the airport this summer, visit www.which.co.uk/ flightrights to find out what should happen if you face similar delays.

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