

Ask the experts



Sylvia Knight needs a specialist insurer for her sewing machine

Joint bank accounts

Can I get a joint account that requires all named persons to sign in order to withdraw money or set up a direct debit/standing order?

MARK LEWIS, LONDON

It depends on the bank, so you'll have to check with them first.

Choose the best current account (see *Which?*, September 2008, p22 for the latest Best Buys), and ask the bank if it can be converted to a joint current account, and whether you have the option of putting 'both-to-sign' restrictions on taking out or transferring money. When you open the account, each account holder will be asked to sign an agreement telling the bank how you wish to operate the account, so what restrictions

to include are up to you. For more, visit www.bba.org.uk, click on bank facts and then managing your finances.

Specialist insurance

I have tried to get insurance to take my embroidery sewing machine worth £3,500 in my car to sewing workshops, courses, etc. My house insurers won't insure it, even as a named item, as it's not one normally taken out of the house. My car insurers also won't insure it. Surely there's a specialist insurer out there?

SYLVIA KNIGHT, WOODHALL SPA

Your sewing machine needs 'all-risk' insurance – this will cover an item regularly taken out of home. This is sometimes part of existing policies, or you may have

Which? focus How to book your holidays safely

A number of airlines have gone out of business this year, leaving passengers stranded abroad.

Package protection

What protection do I get with a package holiday?

The Civil Aviation Authority's Atol (Air Travel Organisers' Licensing) scheme protects people who buy package holidays that include a flight. All UK tour operators must hold an Atol licence.

If you haven't flown yet and your operator goes bust, you will get your money back. If you're abroad already, you'll be able to continue your holiday and costs for coming home will be covered.

The CAA will get you a return flight as close as possible to your original flight. If you pay for extra accommodation, transport or other expenses, these will be covered if considered reasonable. Keep all the receipts.

Package holidays

What is a package holiday?

A package holiday is where you pay one inclusive price for two or more components, usually transport and accommodation.

How you book can be important. For example, if you buy flights and a hotel together but you had the option to buy either on their own, you could find that you don't have a package.

Where possible, choose a provider that is a member of Abta The Travel Association (formerly the Association of British Travel Agents). Its member companies are bound by a code of conduct, and the association has a complaints procedure that you can use if something does go wrong.



Credit card payments

Should I pay by credit card?

If you spend between £100 and £30,000, you'll be covered by Section 75 of the Consumer Credit Act if you don't get the holiday you contracted for, eg the holiday company goes out of business.

If you have paid on your credit card, ask your card provider for a Section 75 form. If the bank refuses to accept your claim, lodge a complaint with the FOS (Financial Ombudsman Service).

Another mechanism for reclaiming money, known as

chargeback, is available if you pay by Visa debit card. Unlike credit card payments, there is a deadline for claims; they must be lodged within 120 days of the problem arising. Unlike Section 75, there's no upper or lower limit on what you can claim. Chargeback claims can also be made on Visa and MasterCard credit card purchases that cost less than £100.

Travel insurance

Is it worth getting special cover?

We have a report on travel insurance on p20 in this issue and consider whether it's worth paying extra for Scheduled Airline Failure Insurance to protect yourself against the collapse of an airline company.

Your consumer questions answered by our experts, plus the most popular topics among Which? members

to pay an extra fee. If your home insurer refuses to cover an item under all-risk, you can find a broker specialising in high-value home items using a postcode search on the British Insurance Brokers' Association website (www.biba.org.uk).

Sky charges

How can my friend and her brother watch two different Sky channels at the same time? We have a Sky box in one room, and two other rooms with TVs.

AUDREY MARSH, BURY

The only way to do this is through Sky Multiroom which provides a Sky box for each room you would like to watch Sky in. The first box is free, subsequent boxes cost £49 each, and you will also pay £10

Contacts

Atol

020 7453 6700

www.caa.co.uk

Biba 0870 950 1790

www.biba.org.uk

Fos 020 7964 0500

www.financial-ombudsman.org.uk



Ask your questions

Send questions to asktheexperts@which.co.uk or Ask the experts, Which?, Gascoyne Way, Hertford SG14 1LH. See pages 3, 80, 81 and 83 for other contacts. We cannot respond to all questions.



Sky Multiroom will help Audrey Marsh solve her TV problem

subscription per box a month. Sky customers can sign up by calling 01506 831 006.

Holiday stress

I booked a short break at a lodge in Scotland with Hoseasons that promised 'relaxation and rural tranquillity', but it turned out to be 50ft from a busy main road. I didn't contact the company until after the holiday because it was a short break and I assumed the only solution would be to move us somewhere else, which would have meant potentially wasting a full day packing and travelling.

When I did complain, Hoseasons said that as I didn't make them aware of the issues at the time, they can only forward my comments to the lodge owners. Do I have a right to compensation? ANDREW FRITH, BRAMPTON

A description in a brochure is legally binding, so you may be able to claim compensation.

The fact that you waited until after the holiday to raise the problem could be an issue, as the holiday firm should be given a chance to fix the problem at the time. If Hoseasons could show that an alternative – for example, quieter accommodation of a similar standard – was available, it could argue your enjoyment need not have been so badly affected and

that your compensation should be reduced. If Hoseasons doesn't satisfactorily deal with your complaint, visit www.adviceguide.org.uk. You could also try alternative dispute resolution. See our report, *Which?*, July 08, p18).

Packaging damage

A memory mattress I ordered online arrived with the box worn and the inner bag torn, which made me worry about the mattress' condition. Since it's a rolled-up memory mattress, you can't open it and check as it won't roll back again. Can I get a refund or replacement without being charged for sending it back? MAHESH NALAWDE, EDGWARE

If the damaged packaging is considered part of the item, you can claim a refund within a reasonable time.

What is considered a reasonable time will depend on the product and the problem, but is usually around 3-4 weeks.

Any extra packaging that it's put in before it's sent to you won't be considered part of the item.

You can return many items bought online or through mail order if you let the seller know within seven working days from the day after you get it, for any reason. You would pay the costs of postage.

Top clicks

Here are the 20 most visited categories on W? Local during September

- 1 Plumbers
- 2 Builders
- 3 Central heating installation and maintenance
- 4 Electricians
- 5 Roofing
- 6 Car repair/servicing/ MOTs
- 7 Bathroom fitters/suppliers
- 8 Restaurants
- 9 Painters/decorators
- 10 Glazier/double-glazing
- 11 Carpenters
- 12 Home maintenance/handyman/odd jobs
- 13 Gardener/landscape design
- 14 Aerial installers
- 15 Kitchen fitters
- 16 Computer shops/repairs
- 17 Carpet fitters/flooring
- 18 Pubs/bars
- 19 Driveway/patio laying
- 20 Tree surgeons



Plumbers was the most requested topic on W? Local

Photo editing

Can you compress digital photos without reducing picture quality? SHEILA COLBY, WALTON-ON-THAMES

Compression will reduce the quality of a jpeg image. Jpeg is by far the most common photo file format. However, reducing a file's size (from 3MB to 250KB, for example) won't make too much difference if you are only viewing pictures on a computer or sending them via email, rather than printing them out.

You can use a *Which? Computing* Best Buys Adobe Photoshop 6 (£68), Corel Paint Shop Pro 2 (£60), or Gimp (download free at www.gimp.org) to carry out the compression.