



Ask the experts



John asks why he can't renew his car insurance online

Insurance renewal

I find it frustrating that I can't renew insurance online. Having just renewed our house and car insurance, with Halifax and More Than respectively, I had to make credit card payments by phone. Surely it would be in everyone's interest to be able to renew online? JOHN BROWN, MILTON KEYNES

Some providers do allow online renewal. However, while it might be convenient, renewal quotes are rarely competitive and you'll probably get a better deal by shopping around.

Once you have several quotes, ring your current insurer to see if it can match or beat the best one.

Phoning your insurer may not be as easy as renewing online, but it could save you a tidy sum.

Battery life

Is there a shelf life for batteries? Several multipacks I have bought have contained several severely depleted or even dead batteries. Returning them to stores has been met with varying degrees of co-operation.

TONY MOUNCER, FELTHAM

All batteries have a shelf life. They usually last a fairly long time, but do check the use-by date, which should be printed on the pack.

If you get dead or depleted ones that haven't passed the use-by date, you can return them for a refund or replacement, as they're not fit for purpose under the Sale of Goods Act.

Be wary of batteries from less-established retailers, such as market stalls that seem to offer a great

deal, as they could sell you older batteries.

Admin fees

Can companies charge what they like for simple admin tasks? We're remortgaging our property and asked the property management company – to which we pay ground rent – for a letter confirming our good payment record. We were told that the copy of our payment details and confirmation that payments were up to date would cost £82.25, which I think is extortionate. How can this be allowed?

GINO PASSERINI, BLACKBURN

The terms of your lease must provide for administration charges, and they should be fair and proportional.

It's unrealistic to challenge a fee of

Which? focus on Nuisance neighbours

As summer approaches and you venture outside, we help you deal with neighbour disputes

First steps

How can I tackle a problem with my neighbour?

Don't let disputes escalate – talk to your neighbour or send a letter to try to resolve the issue.

If it doesn't work, try your local community mediation service. Most are free, but your neighbour must agree to take part, of course. Visit www.intermedial.org.uk to find services in your area.

If a dispute still isn't resolved, or a disturbance needs sorting immediately, contact your council. It should offer practical and legal solutions, but charges for certain disputes, such as those concerning high hedges.

Keep a record of your action, including letters, and be aware that you must declare neighbour disputes when selling a property.

Nuisance noise

What should I do about noise?

Persistent shouting, excessively loud music, late-night DIY work and professional workmen working on Sundays can be classed as unacceptable noise.

Record the source, time and reason for the noise – some councils have noise record sheets. If you involve the council, environmental health officers will assess the noise and discuss the problem with your neighbour.



They'll decide how reasonable it is, depending on the frequency and how many are affected.

If they think it's illegal, they'll serve your neighbour with an abatement notice, which sets out what's required. The neighbour may be asked to play music between set times, for example. The maximum fine for domestic non-compliance is £5,000.

Overgrown gardens

What are the rules on high hedges and overhanging trees?

If a neighbour's tree hangs over into your garden, you can trim it to the boundary, provided there are no legal restrictions, such as a preservation order. Tell your neighbour about your plans.

Homeowners must ensure hedges aren't a nuisance. It's not

unreasonable to speak to a neighbour if a hedge is pushing over your fence, spreading into your garden, affecting the growth of your plants, or if its roots are damaging your property.

Involving your council should be a last resort. It won't intervene if you haven't done everything possible to settle the dispute. A council's hedge complaints form is your best chance of claiming. It should outline costs involved.

Overbearing bonfires

Can I complain about bonfires?

The Environmental Protection Act 1990 says a statutory nuisance includes 'smoke, fumes or gases emitted from premises so as to be prejudicial to health or a nuisance'. This might be excessively frequent bonfires, or those burning plastic,

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

less than £50 plus VAT – £58.75. For amounts above that, you could try a Leasehold Valuation Tribunal – see www.rpts.gov.uk or call 0845 600 3178 – but there's an application fee of £50. You might be able to retrieve the fee if your case is successful but, while £82.25 (£70 plus VAT) seems on the high side, a tribunal could well rule against you.

For more advice on charges, contact the Leasehold Advisory Service, which is free for leaseholders, via www.lease-advice.org or on 020 7374 5380.

Car consumption

When I bought my car, the manual stated I could get 60 miles per gallon. However, I've since found that I can manage only 40.



rubber or painted materials.

If bonfire smoke drifts across a road and endangers traffic, and your neighbour fails to put it out when asked, contact the police.

Fence disputes

Can I force a neighbour to repair their part of our boundary fence?

Check your property's legal documents to find out who owns the fence. If your neighbour owns part of it, their house deeds may state that they must keep it in good condition. But it's hard to enforce this – unless your own property is being damaged – and it may involve a court claim.

Alternatively, ask your neighbour if you can fix the fence yourself.

Ask your questions

Send us your questions or ideas for 'Which? focus' to asktheexperts@which.co.uk or write to Ask the experts, PO Box 44, Hertford X SG14 1SH.



Trevor and his wife Denise want to sell their timeshare without hassle

Why is there a difference?
SHEONA ERSKINE, LINLITHGOW

Your car's claimed fuel consumption figure is independently measured under strict test conditions.

All sorts of factors influence real-world fuel economy, including driving style, the loads carried, tyre pressure, the geography of areas you drive around, traffic density and the weather. For tips on driving more economically see *Which?*, April 2008, p75.

Timeshare sales

We purchased a timeshare many years ago, but we're now thinking of selling it. We've been inundated with telephone calls by companies who wish to sell on our behalf. All of them seem to require a significant payment upfront, which I am very wary of. How should we proceed?

TREVOR HEYWOOD, MONMOUTHSHIRE

Although we haven't looked specifically at the issue of selling timeshares, *Which? Holiday* has found that companies selling holiday club membership and timeshare trials can use aggressive sales techniques (see *Which? Holiday*, March 2008, p10).

Our advice would be to contact

the Timeshare Consumers Association – an independent advice centre – at www.timeshare.org.uk or on 01909 591100. Its website has a section on resale, which warns against making payments upfront, and offers other useful tips.

If you're getting repeated calls, it could be that you haven't ticked boxes, either online or on forms, not to be put on marketing lists. Try this and, when selling, ask whoever you deal with not to give out your details. Your phone provider and the Telephone Preference Service – at www.tpsonline.org.uk or on 0845 070 0707 – can also help block unsolicited calls.

TV picture

I have bought a Best Buy LCD TV – the Panasonic TX-32LXD700. In November (see p36) you listed ideal picture settings for evening viewing, such as '36/63' bars for brightness. But this TV has bars without numerical values. Am I missing something?

BARRY PALEY, CAMBRIDGE

Panasonic TVs have simple sliding bars for adjusting pictures, which range from zero to 63. Simply count the number of clicks on the remote from one end of the bar towards the other – in this case, from zero to 36.

Top reads

Each month, we ask you which articles you read in *Which?*. Here are the most popular reports from our April issue

- 1 Online retailers
- 2 Televisions
- 3 Home information packs
- 4 Dry cleaners
- =5 Vacuum cleaners
- =5 Recording from TV
- 7 Jug blenders
- =8 Car insurance
- =8 Green cars
- 10 Wooden flooring



Top clicks

The 20 most searched-for businesses among your recommendations on www.which-local.co.uk in April

- 1 Plumbers
- 2 Builders
- 3 Electricians
- 4 Car repairs and servicing
- 5 Heating maintenance and installation
- 6 Painters and decorators
- 7 Restaurants
- 8 Bathroom services
- 9 Gardeners
- 10 Roofers
- 11 Double-glazing suppliers
- 12 Carpenters
- 13 Home maintenance
- 14 Country pubs
- 15 Kitchen fitters
- 16 Computer services
- 17 Carpets and flooring
- 18 Driveways and patios
- 19 Aerial installers
- 20 Dentists



Car servicing is the fourth most searched-for type of business