NYour letters

You give us your comments on what you've read in Which?

Pests and insurance *Which?*, *May* 07, *p*17

My wife and I have had two horrid experiences with pests and on both occasions our insurance was useless. We had to replace our mattress and bedding in our cottage when a mouse made a nest in our mattress. On trying to claim on our 'all-risks' insurance, we were told it excluded vermin. When we found bedbugs at our main home, we paid £95 for a specialist. Again, we had to pay for bedding to be cleaned and replaced before buying a new mattress and bed and, again, the insurance company (a different one) told us its 'all risks' cover excluded vermin. Surely all risks should be all risks? NAME AND ADDRESS SUPPLIED

WHICH? SAYS It's unlikely that your insurance will cover the damage caused directly by vermin – though it will usually cover damage that ensues as a consequence. So, if a rat chews through wires and breaks your cooker, you won't be covered. But if the chewed wires lead to a fire which destroys your house, you would be covered for the damage caused by the fire.

Water meters Which?, April 07, p84

Ofwat's Regina Finn thinks metering encourages people to save water because 'seeing what you are using really makes a difference to consumers' behaviour'. To read my meter, I have to go down on my hands and knees and grovel in the dirt – hardly an encouragement to see what I'm using! MARTIN ALBU, LONDON

GET IN TOUCH

'Your letters' is your chance to have your say on something in Which?. Email or write to the address below. If your letter is printed, you can choose a free Which? book as a thank you. We reserve the right to edit letters or use only an extract.

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Room for improvement *Which?*, *April* 07, *p*12

I am a planning investigation officer for a local planning authority (LPA) and our many serious and longrunning problems could be avoided by householders making enquiries at the outset to formally ascertain whether they need planning permission. Many building contractors have a limited knowledge of the planning process and can give incorrect advice without realising it. To put it simply, the onus is on houseowners to find out whether or not planning permission is needed, as the LPA can take action only against them (and others having a legal interest in the land) and not the person who may have given wrong advice. TIM WILLS, PAIGNTON

Cleaning windows

Which?, April 07, p72 I found your test of window cleaners interesting. An alternative method is to use micro cloths and water. I get a fabulous, non-streaky finish. LAILA TURNER, LIMPSFIELD



A lot of wind

Which?, April 07, p11 I, too, found the process of applying for and receiving permission for a wind turbine to be installed far from plain sailing. My council recommended refusal for these reasons: 'Too large and not suitable for an estate house and out of keeping in the street scene. Concern with regard to noise nuisance to neighbouring residents'. It didn't consider the environmental benefits. So I went back to the planning authority. Fortunately, the development committee voted 11 to 4 in my favour and I finally got my wind turbine. CHRIS BOURNE, FRINTON ON SEA



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Drug companies

The big business influences behind your GP's prescribing decisions

House insurance

Best Buy policies to protect your treasured possessions

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From TVs to MP3s, we reveal which audio-visual brands you can rely on

Barbecue food

Which are the best burgers and sausages for your summer parties?

Paying for university

How to fund your children's education without worrying about huge debts

Which? Car 2007

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Chris: refused a wind turbine

5 July