

Kettles

Feb 09, p58

Your kettles test was limited to jug kettles and didn't include designs with the handle on the top. Jug kettles produce a twisting effect on the wrist caused by having to lift a weight with the handle protruding on one side. I have a touch of arthritis in my hands and wrist,

though not serious. It's much easier both to lift and control with the handle directly above the centre of gravity. We use a Breville Classique. Tony Backhouse, St Austell
WHICH? SAYS There are great kettles with the handle on top. The Breville is probably the best and is a Best Buy (78%). See www.which.co.uk/kettles.



Broadband abroad

Feb 09, p80

In the February issue there was a letter from Pauline Cade asking about broadband providers in France.

Like Pauline, I spend much of the year in France, and there are several broadband providers available that conduct their business in English.

I have used UKTelecom (www.uktelecom.uk.net) for some 18 months and have been very satisfied with both its service and helpline. All business is conducted in English and bills may be paid by direct debit in sterling or euros.

In addition, they have recently offered a line-rental service as well, which avoids having to deal with France Telecom.

TONY BENSTEAD, LINCOLN

Car insurance

Feb 09, p32

I recently had to reinsure my car and duly received my renewal

quote of £221.55 from Churchill. I would normally go on to one of the comparison sites to see if I could get a cheaper quote, but I thought I'd check the Churchill site first, and was amazed when I received a quote of £165.90, a saving of more than £56.

So the moral is, don't just check comparison sites, check your existing insurer online as well.

ALAN KINGSBURY,
SUNBURY ON THAMES

Sky charges

March 09, p22

I have just received a letter from Sky advising me that as from March it is introducing a 50p-a-month charge (£6 a year) for payments by credit and debit card, for the monthly subscription. With credit cards I accept this, but not debit cards. Luckily I have just cancelled my Sky contract as I am getting a much better deal with my new digital aerial and Freeview.

JOHN ROBSON, EAST LINTON

Ask our experts

Test drive insurance

As a private seller, how do you stand with most general insurance policies if you allow someone to test drive your car?

STEPHEN PARKHOUSE, GOSPORT

Most policies allow the holder to drive any car, with the owner's permission. If they don't hold such insurance, the potential buyer would break the law by driving your car. Ask a buyer to bring his or her driving licence and car insurance documents to be sure.

Even if the buyer's policy allows them to drive a car, neither they nor the car owner can claim for damage caused to the car or to other property.

Increased energy bills

We pay £74.20 a month combined for electricity and gas with Eon. It has said our payment will rise to £190.15 a month, a 155% increase. Is the increase reasonable? We recently installed double glazing and a condensing boiler which we believed would reduce our energy use. I'm not sure where they got the gas



reading as nobody has read the meter for a long time.

DAVID STROSS, WETHERBY

If you've made improvements to your home you may have reduced your energy use, but your supplier won't know this unless you give them regular meter readings. Without readings, they'll estimate how much you use.

We checked your energy consumption on www.whichswitch.co.uk and found that switching supplier may save more than £350 a year.

It's worth checking on *Which?* *Switch* regularly to make sure you get the best deal, especially when you're told of a price increase.

Paying for my holiday

I'm due to pay for a £2,000 holiday. To gain Section 75 protection of the £2,000, can I pay £100 by credit card and the rest by debit card?

HENRY K RODD, BUCKS

Yes. Use your credit card and you'll get the protection of Section 75 on an item that costs more than £100. This could be a complete package or an individual flight or hotel.

The amount that you put on your card doesn't matter, even £1 would be sufficient. What is important is that the cost of the item that you are buying is more than £100.

Cashback credit cards

March 2009,

Your article on cashback credit cards in March's issue makes no mention of Capital One World MasterCard and in fact no mention has been made of it for some time.

At 1% cashback it beats the rest hands down (except Amex which is not a credit card and is not widely accepted).

I don't think that there is a maximum payout, and credit is paid on 1 January.

I received £152 in 2008 and have £39 credit already for 2009. My wife received £108 for 2008 and neither of us can find fault with the card.

MR R HANDFORD,
CAERPHILLY

WHICH? SAYS The Capital One World MasterCard is a good cashback card, but unfortunately it has been withdrawn and is no longer available to new customers.

Mobile internet

March, p36

Instead of buying a USB dongle, a bargain way to get internet access to go is to use a modern mobile phone as a modem and connect to a laptop or notebook using Bluetooth or a cable.

With my phone, Vodafone charges £1 for 15MBs of internet access.

The downside of this is that it's not fast, but it works fine for a few emails or page downloads and is excellent value.

TONY WIEJAK,
BARROW IN FURNESS
WHICH? SAYS This is a great idea for browsing a few pages, but make sure you keep an eye out on the amount of data.

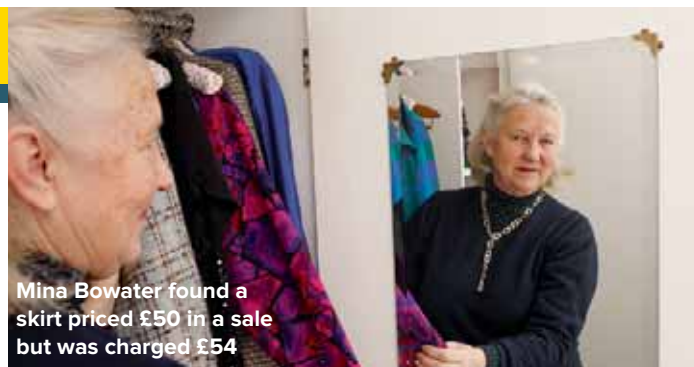
If, however, you do exceed the 15MB limit set, be warned that it can become very expensive.



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Mina Bowater found a skirt priced £50 in a sale but was charged £54

Sale prices

I bought a skirt labelled £50 in a sale, but was charged £54 at the checkout. I queried this and was told the labels weren't necessarily accurate but the item's bar code was. Is this right?

MINA BOWATER, LONDON

It's an offence to put a misleading price on goods and the retailer

should have sold the item at the price on the label. You can't force them to, but you can report the matter to trading standards.

Executors for will

After using Lloyds Banking Group's will writing service, I'm considering appointing the company as executors. However, its management fee is 4% of the

estate, plus VAT and expenses. Is this reasonable or, if not, where else might I engage executors?

DAVID ROWLAND, SOUTHAMPTON

These fees are fairly typical for a bank, but considerably more than a solicitor would usually charge. In cases where carrying out the will is quite straightforward, a friend or relative may be capable of acting as executor. The Probate Registry (0845 302 0900) offers advice for those who are interested in considering this option.

See www.which.co.uk/writingawill or, for more detailed advice, order the *Which? Essential Guide to Wills and Probate*, from www.which.co.uk/books.

CORRECTIONS AND CLARIFICATIONS

Credit cards to spend abroad, p29 Train or Plane?, p17, March 09 Abbey Zero Mastercard doesn't charge for withdrawing cash. It's no longer available to new customers.

DVD recorders, March 09, p70

The Best Buy Panasonic DMR-EX768EB-K can record directly to single-layer discs, but not to dual-layer discs.

Fridge-freezers, March 09, p67

We used the wrong image for the Frigidaire FRC150FF in this report.

Dishwashers, March 09, p65

We used the wrong image for Finish Powerball Max-in-1 dishwasher tablets. Tesco Value tablets should have the Which? Exceptional Value logo. Ecover detergent isn't a Best Buy and shouldn't have the Which? Exceptional Value logo. Tesco Naturally detergent is not a Which? Best Buy.