



# Your letters

## Your say

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Your comments on articles that you've read in *Which?*



**Pat offers sound advice for the relatives of PPI policyholders**

### Claim compensation

*January 08, p23*

I read your article on exclusions from payment protection insurance (PPI) with interest. As a probate, wills and trust legal executive, I've become increasingly aware of claims being rejected due to age.

PPI is intended to cover repayments for loans, catalogue accounts or credit cards if the policyholders can't pay. And claims may be made for outstanding amounts when policyholders die but, under some terms and conditions, families aren't able to claim if their relative was, say, over 80.

Family members of such clients often say it's unlikely that their loved ones knew about the exclusions.

However, despite initial rejections of claims, I've found that a letter or phone call to the company concerned often results in the insurance being paid. Readers in this position should try this route.

PAT BROADMAN, WIGAN

**WHICH? SAYS** If you think your deceased relative was mis-sold a

**PPI product, you can claim on behalf of their estate. See [www.which.co.uk/ppi](http://www.which.co.uk/ppi) for more information.**

### Car insurance proof

*February 08, p5*

In light of your news item on uninsured drivers, I think it should be mandatory for drivers to display proof of insurance as well as compulsory road tax discs in their vehicle windows. Surely proof of insurance is just as important as proof that road tax has been paid, if not more so?

Also, traffic wardens could be motivated to check that vehicles are displaying both discs by being given bonuses for each car they find that's uninsured. NAME AND ADDRESS SUPPLIED

### Patient choice

*February 08, p26*

Having read your report on patient choice, as a GP I want to highlight the difficulties my practice has had in providing the service that patients want.

We've always had open access, so patients haven't needed appointments. There was massive patient support for this, but our primary care trust told us that we wouldn't receive funding unless we introduced an appointment system. We now have a mixed open-access and appointment system, but our patients aren't exactly ecstatic.

As far as the UK's planned polyclinics go, I've seen them in Russia and have spoken to both doctors and patients there, who are jealous of the UK's current practices. They say that with polyclinics there's no continuity of care – like having a shopping mall but no local corner shops.

General practice is a local service, so I get to know my

patients very well and can solve their problems much more easily. CORNEL FLEMING, ISLINGTON, LONDON

### Train overcrowding

*January 08, p8*

You've highlighted the misery suffered by overcrowded commuters, but this could be reduced by converting first-class compartments. There's almost always more first-class accommodation than needed, on some trains occupying nearly half the carriages, and I believe this is tantamount to blackmailing us into buying first-class tickets.

SUE CHINN, LONDON

### Durable dryer

*January 08, p38*

Following your item about the 29-year-old tumble dryer, you might like to hear our story.

We also bought a tumble dryer when our son was born to dry out all those nappies. And, like Karen,

we still use our machine – a Fisholow from the South West Electricity Board – and it's never needed a repair. We bought it in 1969 – making it 38 years old. However, I claim no record and I'm sure somebody out there has an even older machine.

CLIFFORD ROBINS, KING'S LYNN

### Printing costs

*January 08, p72*

Your article on the cost of printing fails to mention one additional way of saving ink.

Most printers use software that allows you to choose the print quality for each job, usually under 'properties' or a similar category.

Selecting a lower quality setting can make a considerable difference to the life of an ink cartridge – especially if all you do is print out basic letters and documents, when top quality isn't crucial.

GEOFF BUTCHER, ESSEX



**Geoff often chooses a lower-quality print option to save on ink**

### CORRECTIONS & CLARIFICATIONS

**Microwaves, Feb 08, p56**

In the table under 'usable volume', the measurement is litres, not cubic litres.

**Patient choice, Feb 08, p26**

The Northern Ireland health department

says it's not introducing evening and weekend opening hours in GP practices.

**Lipsticks, Feb 08, p61**

The Jemma Kidd lipstick (17) scored three stars for 'appeal', not four stars.