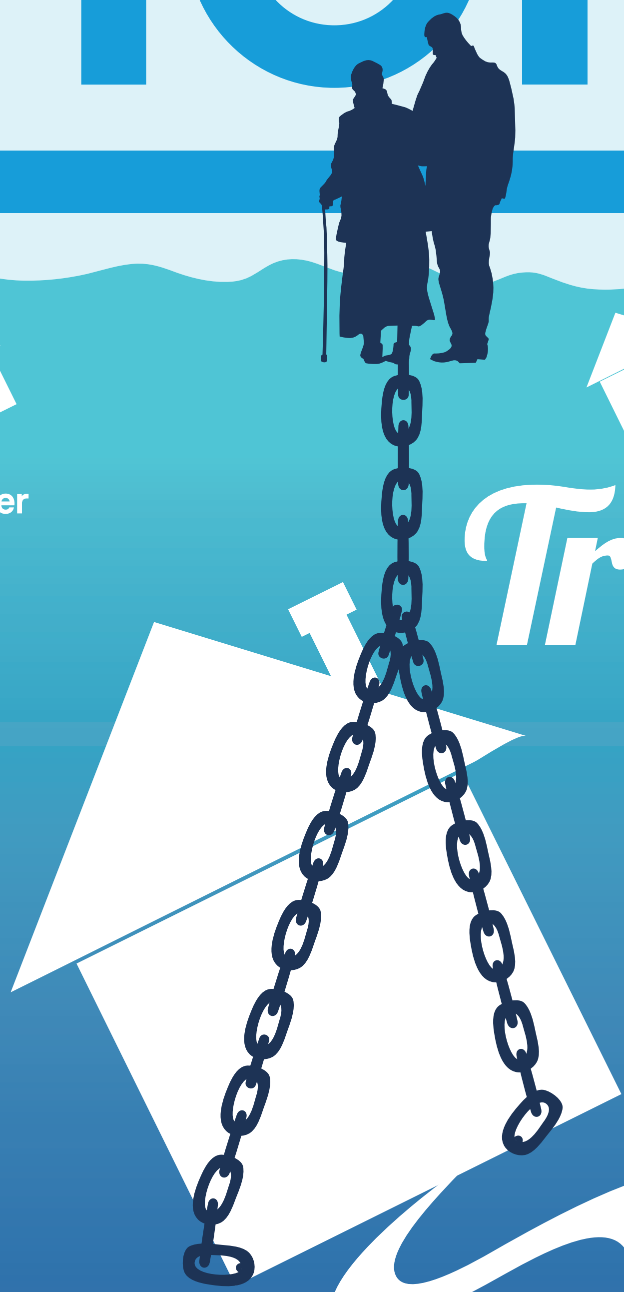
MARCH 2025

CHOICE

THE GOLDEN YEARS ISSUE



Retirement planning

From super & health cover to moving house

Trapped

Navigating the financial maze of retirement villages

295 *products* TESTED

- Fridges
- Dishwashers
- Smart locks
- Ceiling fans
- Stain removers
- Fitness trackers
- Robot lawnmowers
- & more

SMART METERS

Surprising charges

Plus Hospital insurance, soft plastics recycling & more

Age-old story

People of all ages are at risk of exploitation

Before I started at CHOICE, I tended to believe that older members of the population had it easier than us younger folk.

People my age and younger have already lived through multiple financial crises. And escalating house prices – alongside the spiralling cost of living – have put home ownership completely out of reach for the vast majority of younger people.

Worse still, folks in their 20s and 30s have had to stand by as rent increases and stagnant wage growth has crippled their spending and saving power.

But the reality is, we're all in this together. People of all ages are at risk of exploitation, we're just being taken advantage of in different ways. It's a tale as old as capitalism: if there is a vulnerable segment of the population, you can bet your bottom dollar there will be products and services designed to rip them off.

Take retirement villages, for example.

CHOICE investigations editor Andy Kollmorgen has been looking into what he calls the "retirement village trap" – and it's a very easy trap to get caught in. Older Australians are being regularly stung by massive exit fees – often upwards of $80,000 for an initial $320,000 outlay. Then there's the exorbitant management fees, which also run into the tens of thousands. Oh, and then you're sometimes expected to pay for refurbishment before you leave, too. The costs are endless.

Unfortunately, for Australians in their twilight years, the hits just keep on coming. It's a hefty price to pay for some dignity in the later years of life.

Stories like these are incredibly important. Time and time again history has shown us that most profit-driven operations, unless held to account, will prioritise profit over all – even the wellbeing of vulnerable citizens, who have most likely spent their whole lives working and paying taxes in this country.

The anthropologist Margaret Mead is claimed to have said civilisation begins at the point where we decide, as a collective, to take care of the old and infirm. As the story goes, she believed archeological evidence of a healed femur bone was the first sign of

civilisation, because it indicated that someone had taken the time and care to nurse an injured person back to health. This is how we, as a society, should be judged. It's so disappointing to see institutions that should reflect this spirit, set up to exploit the vulnerable.

It's a topic we're incredibly passionate about here at CHOICE, and a particularly timely one, given that a number of folks involved in the production of this magazine were forced to say goodbye to much-loved parents and grandparents recently. I'd like to dedicate this month's issue of the magazine to their memory.

Thanks, as always, for your support.

Mark Serrels
CHOICE Editorial Director
Email: mserrels@choice.com.au

CHOICE

CHOICE gives you the power to choose the best goods and services, and avoid the worst. Wherever possible, we pay full price for the products we test, so we remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by membership. Membership includes access to services such as CHOICE Help and the Voice Your Choice research program. Our product ratings are based on lab tests, expert assessments and consumer surveys. We also research a wide range of consumer services, reveal the truth behind the facts and figures, and investigate their quality and claims.

BECOME A MEMBER To review the full range of membership options and benefits go to **choice.com.au/signup**.

MEMBERSHIPS/RENEWALS Call 1800 069 552 or email us at **ausconsumer@choice.com.au**.

PEFC
PEFC/21-31-119
PEFC Certified
Paper from sustainably managed forests and controlled sources
pefcaustralia.org.au

CONTENTS

4 **Checkout**
News, views and sneak peeks

14 **Ask the Experts**

16 **Your Say**

18 **Super savings**
How much do you really need to retire?

21 **Bare minimums**
Minimum balances for account-based pensions

24 **Retirement village trap**
The hidden costs taking residents by surprise

28 **Pack up your troubles**
Our in-depth guide to make moving house easier

32 **Power play**
Are smart meters driving up energy bills?

35 **Second chance in the bag**
Soft plastic recycling makes a comeback

72 **Index**

76 **Hard Word**

TESTS

38 **Healthy choice**
Find the cheapest hospital cover

44 **Stain removers**
Dirt-cheap products that cleaned up in our test

48 **Come clean**
Dishwasher no-nos to do away with

52 **Family-friendly fridges**
Sizing up your household needs

57 **Effortless cool**
The case for ceiling fans

61 **Get smart**
High-tech smart locks

64 **Health conscience**
Date with a fitness tracker

69 **No sweat**
The best robot lawnmowers

CHOICE magazine provides a selection of our top product reviews. We can't always include all the models we've tested, but you'll always find the products that scored the best. To view complete results for all our tests, go to **choice.com.au**, or call Customer Service on **1800 069 552** to add full online access to your membership package.

IMAGES: GETTY

CHECKOUT

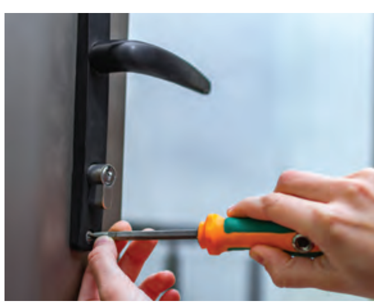
The latest consumer news in brief

IN THIS ISSUE:

p7 Victoria to introduce fuel price monitoring

p8 AGL hit with record penalty for overcharging customers

p9 iPad Mini with Pencil Pro first look



p12 Consumers warned about rogue locksmiths

Financial counsellors busier than ever

It's no secret that Australia's high cost of living has been stretching household budgets to the limit in recent times. For some people, falling into debt is just one missed payment away.

NATIONAL DEBT HELPLINE®
1800 007 007

If that happens, the best course of action is to seek help from Australia's network of free financial counselling services via the National Debt Helpline (NDH) on 1800 007 007. The alternative is often a host of dodgy and unregulated profit-driven businesses, such as debt consolidation firms, ready to "help" you with your debt by making it worse.

More than 169,000 people called in or used the NDH online chat tool in 2024, a 12% increase over the previous year. Plus, there were around 647,000 visits to the NDH website in the same period – a 32% increase over 2023. Times are tough for many out there, something that Australia's frontline corps of free financial counsellors would be well aware of.

"The increase in people coming to the NDH for help shows how difficult it is for many people at the moment," says Peter Gartlan, co-CEO of Financial Counselling Australia, which coordinates the NDH. "The good news is there is help available and you don't have to pay for it."

ANDY KOLLMORGEN

Correction

In our kettles review last month, we suggested pairing a KitchenAid kettle with a matching KitchenAid toaster for an aesthetic kitchen partnership. The profiled kettle should have been the 5KEK1701AAC ($239), which we tested in cream (pictured below; other colours are available).

New powers proposed for telco regulator

With so much consumer-unfriendly behaviour going on in the world of telecommunications, you would think that the Australian Communications and Media Authority (ACMA) – the government agency in charge of policing the sector – would have some real teeth.

So it may come as a surprise that its compliance and enforcement powers are less than fearsome. As it stands, the ACMA can't take direct enforcement action against breaches of industry codes without first giving the offender a chance to cease and desist. If they do, there are generally no penalties.

In a suite of proposed reforms, the federal government wants to flip this around so that ACMA can apply penalties in the first place, as well as demand compliance. It also proposes to raise the maximum penalty for breaches of the Telecommunications Act from $250,000 to $10 million.

"The Australian government's reforms address longstanding consumer concerns about the relatively weak regulatory settings of the telco industry and will go a long way towards improving trust in the telecommunications industry," says Carol Bennett, CEO of consumer advocacy group, the Australian Communications Consumer Action Network.

ANDY KOLLMORGEN

Going the extra yard to protect cash and card

While nobody relishes getting the bill at a restaurant or opening their wallet at the checkout, paying for things is essential to get by in society. It's also essential that everyone has easy access to a fair way to pay, whether by cash or card.

In 2023, the government released a Strategic Plan for Australia's payment system that aimed to set out a framework to modernise all aspects of payments. However, for most Australians the most important part of the future of payments is to retain access to the existing ways we pay. In recent months, the government has publicly recognised the importance of cash in society, which we have welcomed.

CHOICE is campaigning to ensure that cash and card payments are guaranteed into the future. We want the government to ensure cash in particular is not at risk just because businesses aren't making a profit out of supplying it to consumers. Notes and coins must remain reasonably accessible and accepted into the future, and paying with your own money (be it cash or debit card) should not come at a cost to consumers.

TOM ABOURIZK

IMAGES: GETTY / KITCHENAID

Government launches anti-scam campaign

The federal government has launched a new awareness campaign to equip Australians with "simple, actionable strategies to guard against scams". The Fighting Scams initiative promotes three steps to help reduce scam losses: Stop, Check and Protect.

"This campaign is critical to arming Australians with tools and tips to keep their money safe from scammers," says Assistant Treasurer Stephen Jones. The three steps are the same ones long championed by the ACCC's Scamwatch service in its advice to Australians.

The initiative encourages consumers to stop before sharing personal information, check they know who they're dealing with, and protect against scams by reporting them to Scamwatch and other authorities.

The campaign is the latest in a series of efforts from the federal government to fight online criminals. Others include an SMS Sender ID registry to combat impersonation scams spread by text message, and a Scams Prevention Framework – legislation to force certain businesses to do more to prevent, disrupt and respond to scams or risk a $50 million fine.

LIAM KENNEDY

Finger-pointing over scams

Tech companies and Australia's banks are at loggerheads over who should take more responsibility for scammers who use their services. Both sectors have downplayed their roles in their submissions to the federal government's planned Scams Prevention Framework.

The government, in outlining its plan to impose fines on companies that fail to combat scams, described banks, telcos, and digital and social media platforms as "significant vectors" for scam activity.

In its submission responding to the proposed framework, the Digital Industry Group Inc. (DIGI), which represents companies such as Google and Meta (owner of Facebook), said digital platforms were less of a vector for scams than banks and telcos. It argued that while scammers were using social media and other online forums to court victims, they always ended up relying on financial services such as banks to steal money.

Meanwhile, the Australian Banking Association applauded the "whole-of-ecosystem" policing approach of the proposed anti-scam laws and their requirement for digital platforms to join in the scam defence effort, pointing to the need to "stop scams at the source before they reach consumers".

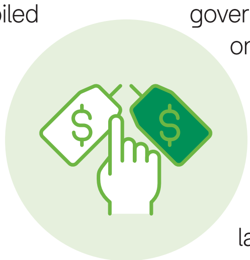
LIAM KENNEDY

Easier fuel price comparison for Victorians

Victoria is set to become the last Australian state to introduce a compulsory fuel price reporting scheme and a comparison service to help drivers find the best deals.

The state government promised the change as part of its Fair Fuel Plan, which it says will also require retailers to confirm their rates in advance, and limit the number of times they can raise prices to once a day.

Other governments have for several years required fuel retailers to report prices, which are then compiled on official databases. Prices are made available to consumers via a government-run app or website, such as NSW's FuelCheck, or shared with third-party apps, which then provide live data to drivers.



Currently, fuel price reporting in Victoria is voluntary, and the state government says local data shared on third-party comparison platforms is "often patchy". The government says its service will display live fuel prices from every retailer in the state when it's launched later this year.

LIAM KENNEDY

Households missing out on better energy offers

A report released by the Australian Competition and Consumer Commission (ACCC) late last year delivered both good and bad news for Australian households: more than 80% could move to a cheaper energy plan if they shopped around, but relatively few are doing so.

The report found that households that are on offers that are more than a year old are paying $238 more per year than households on newer offers.

Retail energy prices actually declined in 2024, but at the same time energy pricing became even more complicated. More than half the customers on plans that include demand charges, for instance, are paying more than the government safety net price (also known as a Default Market Offer). This means that many customers who ostensibly tried to get the best deals from their energy provider – which often include time-of-use pricing such as demand charges – are paying more than customers who simply accepted the default offer.

"The increasing complexity in pricing as the smart meter rollout continues presents a real challenge to consumers who are trying to reduce their electricity bills," says ACCC Commissioner Anna Brakey. "If you haven't changed electricity plans in the past 12 months, chances are you are paying more for your electricity than you need to."

ANDY KOLLMORGEN

IMAGES: GETTY

AGL receives record penalty for overcharging customers

Major energy retailer AGL has been fined $25 million for overcharging hundreds of customers who were using a government bill-paying service. The penalty was ordered by the Federal Court and is the largest ever imposed for breaches of national energy rules.

In a case initiated by the Australian Energy Regulator (AER), the court found AGL had charged 483 customers more than required between 2017 and 2021, and also failed to inform and refund these customers within the required timeframes.

The affected customers were users of Centrepay, a federal government service that lets people who are receiving money from Centrelink choose to have bills for essentials deducted from their payments.

Federal Court judge Justice Downes noted that those affected were deprived of almost $1000 on average. The AER says the fact that they were Centrelink customers compounded the impact of AGL's conduct.

"The actions by AGL negatively impacted hundreds of people over an extended period," says AER chair Clare Savage. "Many of these may have been experiencing vulnerability."

LIAM KENNEDY

Origin breaks life-support rules

Energy retailers are required to take special steps with households that have life-sustaining medical equipment. Cutting off power, after all, could pose a risk to people's lives. Retailers are meant to keep a register of such households, to notify power distributors about them and to provide customers with information about the protections and assistance they're entitled to.

The AER recently won a case in the Federal Court against Origin Energy for doing none of these things in more than 500 instances between February 2019 and September 2022. In some cases, Origin disconnected homes with life-support equipment.

"We expect retailers to meet all their obligations when they are informed that a customer has life-support needs. This includes making sure that any third party they engage meets the same requirements," says AER chair Clare Savage, adding that the regulator "will continue to investigate and take action when obligations to support vulnerable customers are not met".

Origin's non-compliance resulted in penalties totalling $12 million.

ANDY KOLLMORGEN

Another $3bn to get the NBN working

The National Broadband Network was initially pitched as a way to make telecommunication services in Australia among the best in the world, but many things got in the way – from technology shortcomings, to pass-the-buck politics, to affordability.

Households in regional Australia generally bore the brunt of the flawed rollout, and digital black spots outside of metropolitan areas remain commonplace to this day.

In January, the federal government committed another $3 billion to upgrade fibre-to-the node (FTTN) technology to more than 600,000 Australian homes and businesses – over half located in regional Australia.

The Australian Communications Consumer Action Network has welcomed the move.

"This investment brings us closer to completing the important task of ensuring more than 95% of remaining homes and businesses have access to high quality NBN full fibre technology," says CEO Carol Bennett. "To further support Australia's most vulnerable citizens, we encourage the implementation of a concessional broadband service, ensuring they can access and maintain essential connectivity."

ANDY KOLLMORGEN

Apple iPad Mini with Pencil Pro

Unlike Apple's annual iPhone releases, we haven't had an update to the iPad Mini since 2021. Along with broad performance updates – including a much faster A17 Pro processor and up to 512GB of storage – Apple has significantly improved the Mini's handwriting capabilities.

The new processor, operating system (iOS 18.3), Apple Intelligence AI software and Pencil Pro deliver very impressive performance when handwriting. Writing on the screen feels accurate and natural, to the point where you probably won't miss a physical keyboard unless you're working on a particularly long piece (or a very angry email).

But, while these text, writing and grammar tools are most likely to be used every day, it's the calculation function features that deliver the biggest wow factor. The Mini does a very impressive job of generating X and Y graphs and solving equations scribbled across the screen, with the option to adjust these on the fly. Tweak something and, in most cases, the Mini will quickly display an adjusted, correct answer.

Writing on the screen feels accurate and natural ... you probably won't miss a physical keyboard

However, though impressive, there's not much else that's been added to the new iPad Mini. The hardware improvements are handy, but not earth-shattering and probably not worth the current asking price. If you can take advantage of the AI updates to handwriting day-to-day, wait for the Mini with the Pencil Pro to drop below $1000.

EMMA GALLAGHER

FIRST LOOK

APPLE IPAD MINI WITH PENCIL PRO
PRICE $1113
CONTACT apple.com/au
★★★½☆

IMAGES: GETTY | APPLE

The trouble with Temu

Product safety shouldn't depend on where you shop or how much you can afford to spend – everyone deserves to be protected.

Last year, an eight-year-old girl from Queensland was seriously injured after her jumper, bought from online marketplace Temu, caught fire. The product was later recalled because it didn't have the mandatory fire danger warning label. Incidents like these are devastating, and are a stark reminder of Australia's inadequate product safety protections. Sadly, it often takes someone being seriously injured or even killed before a product is recalled.

When we tested 15 products from Temu that contained button batteries, we found that every single one of them failed to meet at least one requirement of Australia's mandatory coin and button battery safety standards. This level of non-compliance is simply not good enough – easy-to-open battery compartments can quickly lead to injury and death.

So how do we solve this problem? Temu's not the only company we've found problems with and it won't be the last. That's why we continue to call on the government to introduce a general safety provision to make it illegal to sell unsafe products. Sign the petition to add your support: **choice.com.au/productsafety**.

ANDY KELLY

Bank caught charging fees to deceased customers

It seems reasonable to expect that a bank would stop charging fees once we die, but in January, the Banking Code Compliance Committee (BCCC), which oversees the Banking Code of Practice, sanctioned the Bank of Queensland (BOQ) and its subsidiary brands BOQ Specialist and Virgin Money Australia for charging a combined $158,834 in fees and interest to the estates of deceased customers. The bank either failed to stop the fees or to provide refunds in around 2500 instances between 2019 and 2023.

BOQ has since reimbursed the affected estates, but BCCC chair Ian Govey says it shouldn't have happened in the first place. "Banks must ensure their compliance frameworks are strong and appropriate for the complexity of their operations. BOQ's response to its breaches [of the Banking Code] lacked urgency. It took far too long to implement effective measures to address the root causes and to prevent recurrence."

ANDY KOLLMORGEN

Sneaky health insurance price hikes

The federal government has picked up on a CHOICE exposé of health insurers' sneaky use of a loophole to inflate premiums to unaffordable levels.

Every year, health insurers must seek government approval to increase their premiums on 1 April. But the insurers only need approval to raise premiums for existing policies, not new policies. CHOICE found that health insurers avoid the premium approval process by closing existing policies and opening a new policy with the same or similar cover, but with a jacked-up price.

This has contributed to out-of-control health policy inflation. Gold hospital cover in particular has increased by about 45% in the past four years. The 'approved' premium increase over the same period was 11.9% across all hospital and extras policies.

Minister for Health and Aged Care Mark Butler says the practice highlighted in the CHOICE investigation is "not strictly against the law" but "underhanded and contrary to the spirit of the law". The minister called on health insurers to change their behaviour, or he'll "consider legislative options to outlaw the practice into the future".

JODI BIRD

IMAGES: GETTY | TEMU

The Los Angeles wildfires could raise Australian insurance premiums

The wildfires that swept through Los Angeles, California in January resulted in mass evacuations, 24 deaths and the destruction of over 12,000 homes and businesses. The damage is estimated to cost as much as $450 billion, with only $32 billion covered by insurance.

As reinsurers try to recuperate their losses from the wildfires, experts predict that higher premium prices will be felt across the world. This will be unwelcome news for most Australians, but for the 15% of Australians experiencing acute insurance stress, it could be devastating. Higher premiums could force people to reduce or abandon their insurance altogether.

With 230,000 homes in Australia at risk of flooding every 20 years and 5.6 million homes at risk of bushfires, it is essential that we make a plan to address unaffordable and inaccessible insurance. The government should consider measures such as improving transparency in insurance pricing, introducing financial incentives for people to mitigate the risk to their homes and making a plan for relocating communities at the highest level of risk.

Sign our petition and call on the government to make a plan for affordable and accessible home insurance that covers the risks of extreme weather: **choice.com.au/insurancepetition**.

BEA SHERWOOD

Closing the knowledge gap in super

How much do you know about superannuation? Do you know the rate your employer's super contributions are usually taxed at? Do you know what percentage of your pay goes to super (known as the superannuation guarantee)? And is it true that once you turn 50, you can usually access your super? *

In Super Consumers Australia's latest Pulse survey, we found that around half the people who responded couldn't answer those questions correctly.

When it comes to knowledge of super, we found it increases with age, and with super balance. First Nations and culturally and linguistically diverse people know less about super than others in the community.

At Super Consumers Australia, we want to see this knowledge gap closed. The federal government is currently reviewing the retirement system and how well people are set up to make the most of their money when they retire. We're calling on the government to introduce a one-stop shop for retirement planning that would offer free, impartial advice to all Australians.

(*Employer contributions are usually taxed at 15%. Currently the super guarantee rate is 11.5%, and the preservation age – at which you can access your super – is between 55 and 60.)

ANTOINETTE DYCE

Consumers warned to beware of rogue locksmiths

Homeowners and renters looking for help from locksmiths are being urged to beware of businesses charging prices higher than advertised and forcing customers into making payments. State and territory consumer protection agencies say some operators claiming to help residents locked out of their homes or needing locks replaced have misled customers about their prices and harassed or bullied them into paying. Consumer Affairs Victoria recently revealed some customers of one locksmith were charged more than double the price they expected to pay, while others were charged exorbitant amounts for faulty services.

The warning comes as groups representing the locksmithing industry say there has been a surge in complaints about scammers posing as professional locksmiths and intimidating residents into paying high fees for poor-quality services. The Master Locksmiths Association of Australasia urges consumers to beware of any locksmith with online advertisements quoting as little as $15 for their services, saying such prices are unrealistic in the industry. It says locksmiths should be open about their total costs upfront and provide a realistic estimate of what the consumer will pay.

LIAM KENNEDY

RANTS AND RAVES

Cooling off after an endless summer of sales

If sales are meant to be seasonal, the latest retail trends reflect some kind of climatic confusion. Suddenly, discount events can happen at any time. New sales promising bountiful savings are seemingly always being thrust upon us, and anyone half-serious about looking after their money is being told to mark these events in their calendars.

That's if we can nail them down to a particular date, or even stretch of time. Because retailers, once they've got us used to a particular sale, have a habit of moving discount events around.

Sales seem to start earlier every year. If you're a shopper sticking to last year's schedule, you risk coming to the party too late and finding the coffee machine you had your eye on has already sold out.

Exhibit A of this floating sale phenomenon? Black Friday. This is hardly surprising, considering the event is meant to coincide with a date few Australians could place on the calendar. Ask me "What day is Thanksgiving?" and I wouldn't know what to say, except maybe "unnervingly close to Christmas" – one month is not enough time between two holidays dedicated to turkey and puddings.

An American phenomenon, the Black Friday sales were originally limited to the last Friday in November (the day after Thanksgiving). Australian retailers began latching onto the trend in the early 2010s but, unbound from the obligation to link their bargain frenzy to a date of significance for customers, they seem to have taken it upon themselves to reinvent the concept. Black Friday is now several weeks of sales leading up to the day itself, and extending to the following weekend.

In 2023, the first Black Friday deals from Australian brands began showing up in mid-November. Last year, they were dropping within the first week of the month. They're also ending later: Cyber Monday, the Monday after Black Friday, traditionally marked the end of the season, but more and more retailers are keeping their prices down for a few days beyond this cut-off. This means Black Friday, having already swallowed up November, is crowding out the December Christmas period as our year's premier shopping event.

> **Shoppers sticking to last year's schedule risk being late to the party**

And in a case of not letting a good opportunity go to waste, retailers are also getting imaginative with Boxing Day. While you'd think the lead-up to Christmas would be the safest time to try to sell products for full price, last year, plenty of brands were already flogging Boxing Day discounts before December 25 had even arrived.

Having more sales is, of course, a good outcome for cash-strapped consumers, but with retailers able to flick the sale switch quicker than ever before thanks to digital marketing, they risk not only cheapening their image and that of their products, but also leaving fatigued shoppers wondering if all these deals are too good to be true.

And this scepticism might be well placed. In the wake of last year's Black Friday, the ACCC revealed it was investigating some of the claims made by retailers during the sale period, saying vendors may have misled consumers by making discounts seem better and more widespread than they actually were. So, with summer now over, perhaps we'll get a chance to cool off from all the sales hype and find out if all those deals were really as good as they seemed.

LIAM KENNEDY

IMAGES: GETTY

ASK THE EXPERTS

Got a niggling question our team can help with?

Q I recently bought a toaster that turned out to be faulty. I contacted the manufacturer and they agreed to replace it, but asked me to send it back. This is fine with me, but I had to pay for the return postage myself – the manufacturer said they wouldn't cover the cost. Is this legal?

A CHOICE customer service: For an item like a toaster that can be sent via post for a reasonable cost, the consumer is generally responsible for returning it and bearing the associated costs. However, if the manufacturer confirms that it is faulty, the consumer must be reimbursed for any reasonable postage costs associated with its return. So we suggest you remind the business of their obligations before you send it and make sure you keep your receipt. Tell them that as per your consumer rights, you will be requesting a refund for your postage costs once they've received the item and confirmed that it is faulty.

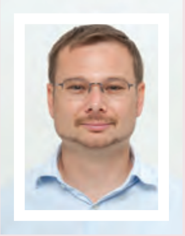
If the business refuses to refund you for your postage costs after they determine the product was faulty, you can write to them via a formal letter or email and inform them that under Australian Consumer Law they are responsible for the cost of postage for returning a faulty item. If they continue to refuse to cover the cost, you can escalate the matter by getting in touch with the consumer agency in your state or territory.

ASK US

Email your question to **asktheexperts@choice.com.au** or write to Ask the Experts, CHOICE, 57 Carrington Rd, Marrickville, NSW 2204.

You can also tap into the 'brains trust' at **www.choice.community**.

Q I am looking into renewing my comprehensive car insurance. I have children who live interstate and on rare occasions they may borrow my car. They would then be unlisted drivers on my insurance. I want to know what the excess would be if I lent them my car and they were involved in an accident. All the policies talk about excesses for people under 25; listed or unlisted drivers; and inexperienced drivers (over 25 and held their licence for less than two years). But in my case, my children are all over 25 and have held their licence for over two years. What are the rules for drivers that fall into this category?



A CHOICE insurance expert Jodi Bird: As you note, car insurers may charge an additional excess for drivers under 25, but most insurers don't count drivers over 25 as 'young drivers'.

So the main variation you would see for covering other drivers over 25 to drive your car (regardless of whether they're your children or not), is whether there's an unlisted driver excess, or additional premium. Some policies will insist you list all drivers, and pay an extra premium to avoid the additional excess. Other policies will let anyone else over 25 drive the car.

Q I'm trying to use an insurance calculator and I'm confused. Your advice suggests to be careful about underinsurance for building compliance and professional fees but the Cordell/Core Logic Sum Sure calculator you suggest using excludes this. How does a consumer know which company includes this in its valuations, or how much in principle I might need to add to my sum insured to allow a safe margin for this?

A CHOICE home insurance expert Daniel Graham: Cordell's technology is used by most of the major insurers for their own calculators, which have been tailored to suit their products. What we suggest people do is use the calculator specific to the insurer they're considering. For example, if you try QBE's calculator it will give you estimated costs for professional fees and demolition, since they need to be included in your sum insured. AAMI (again, just for example), covers these costs on top of the sum insured, so their calculator doesn't factor those costs in. (This usually results in a lower sum insured estimate.)

Be aware: you're ultimately responsible for setting your sum insured, so if you rely on the insurer's estimate and end up underinsured, they aren't liable for the shortfall.

CHOICE Help

Fridge fail

Member Mim got in touch with us about her LG fridge that had failed after less than three years. We told her that even though the fridge was out of the warranty period, it could still be covered by consumer law, which stipulates that goods must be of 'acceptable quality', meaning they should be safe, durable and free from defects for a reasonable period of time.

Even though the fridge was out of the warranty period, it could still be covered by consumer law

We explained that what is 'reasonable' depends on the nature of the goods; the price paid and its age; and any statements or representations made about the goods in any packaging or labelling by the supplier or manufacturer.

Considering the cost and age of the fridge, we suggested Mim contact LG via a formal complaint letter or email and to mention that the fridge does not meet the consumer guarantee of acceptable quality, noting that she would like a repair (if repairable) or replacement/refund (if not repairable) under the consumer guarantees of the Australian Consumer Law.

We recommended adding that she would like a resolution within a few business days and that a complaint with NSW Fair Trading would be lodged if there was no resolution within that time.

Mim then had a technician come and assess the fridge (from the service company that does LG repairs in her local area). He confirmed that the issue was a faulty compressor.

LG agreed to replace the compressor and pay all associated costs, although they had to be contacted once more to have the approval for repairs sent to the service company.

CHOICE Help is our in-house advice service for CHOICE members. We'll arm you with the information and tools you need to tackle your consumer issue and help you work towards a solution.

CONTACT US at **choice.com.au/choicehelp**.

CHOICE