

The Magazine of the Consumers' Association of Ireland

# Consumer Choice

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JUNE 2015

## Full Time Care for the Elderly

*Residential care or care at home?*

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- Inheritance Rights

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- Freezers
- Car Tyres

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## June 2015

Dear Member,

We have collaborated with the Food Safety Authority of Ireland (FSAI) and industry representatives over the past year to realise what is the recently released 'FSAI Guidance Note No. 29 on The Use of Food Marketing Terms'.

The guidance note outlines the general legal requirements that food businesses must follow when using marketing terms. However, importantly and uniquely, it provides agreed guidance concerning the use of specific marketing terms which consumers encounter every day. They are:

- Artisan/Artisanal
- Farmhouse
- Traditional
- Natural

The new guidance is intended to ensure that food marketing terms are never used to mislead consumers. Dr. Wayne Anderson of the FSAI has commented that "Marketing terms are designed to resonate

with consumers..... However, they have the potential to mislead when used incorrectly. The guidance..... addresses this concern."

It is important that Irish consumers have confidence in all claims made concerning the food they purchase. For far too long there has been a gap between realism and fantasy in certain of the industry's claims regarding provenance, method of production and simple fact. Hopefully these 'gaps' have been significantly eliminated through the positive engagement of all concerned.

That engagement has produced positive and reliable guidance to the benefit of all concerned. Long may that engagement continue.

Guidance Note on The Use of Marketing Terms ([https://www.fsai.ie/publications\\_food\\_marketing\\_terms/](https://www.fsai.ie/publications_food_marketing_terms/))



Dermott Jewell



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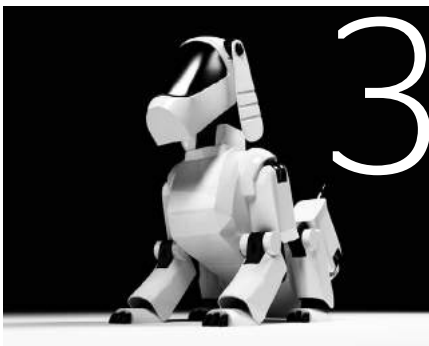
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News Briefs by *Dermott Jewell*

# News Briefs

The latest information  
on the world of the  
consumer

## Open To Interpretation

Courtesy of Silicon Republic, I can pass on the news of how Skype has removed the sign-up requirement for its real-time translator tool. There are currently in excess of 300 million consumers using Skype and a great many of those are Irish consumers, domestic and business, at home and abroad. This access will allow them to translate immediately in four spoken languages: English, Italian, Mandarin and Spanish as well as 50 instant messaging languages. The Skype Translator uses a version of the Windows 8 app to translate speech into text or audio. To access you only need to log on to the Windows store and download the Skype Translator preview application for your Windows 8.1 or Windows 10 PC or tablet and can use it straight away. There is a dedicated plan to expand across as many languages as possible which, I assume, will include a lán focal as Gaeilge?



## Potentially Catastrophic

I see how an Australian researcher is putting forward the argument that digital electronic pets are the future. Dr Jean-Loup Rault, an animal welfare researcher with the University of Melbourne, believes that the world is running out of space, time and the need for our little friends. Affordability is also a consideration, an issue that you will see highlighted elsewhere in our review of Pet Insurances. Dr.Rault indicates 'three potential changes to pet ownership: refinement of how we handle our pets, a reduction in the number of pets or the total replacement by robots'. Across the globe, there are some challenging and thought-provoking discussions taking place that do highlight how there is a definite shift in our attitude towards pet ownership - much of it from the significant and upsetting instances of puppy farming and animal abuse. On the technology debate, many would refer to Japanese ownership of robot dogs. There are hundreds of patents already created for 'robopets' using technology that, it is claimed, will make the switch from organic pets to digital ones not so seismic. It would be in our house!

## A CANE DO ATTITUDE



Three talented students from Birmingham University have created the prototype for a smart-enabled walking cane for the visually impaired. 'XploR' is a mobility cane that is designed to enable blind users to instantly identify family and friends standing within a 10 metre range. The cane comes with inbuilt GPS functionality to facilitate directional functionality. The team conducted market research at the Beacon Centre for the Blind in Wolverhampton to determine key features that the visually impaired would find useful in a mobility cane. As a result, the students have designed the cane to be lightweight, easy to use and to vibrate when detecting a recognisable individual from a bank of images stored on an internal SD memory card. Via an earpiece, the cane can guide users towards people they know, using bluetooth to link the audio with the facial recognition.



# Large · Vocal · Committed!

Just two weeks ago, in Brussels, more than 50 civil society organisations joined forces to create the 'Better Regulation Watchdog' - a network to protect citizens', workers' and consumers' rights.

The network comprises a wide range of public interest groups including consumer, environmental, development, financial, social, and public health organisations and trade unions, and represents tens of millions of European citizens. The

creation of the network is a response to the European Commission's attempts to remove what it deems regulatory burdens under the 'Better Regulation' initiative.

Monique Goyens of BEUC - The European Consumer Organisation (of which the CAI is a longstanding Member) said: "We observe a lack of willingness from the new European Commission to take the measures necessary to protect consumers from unhealthy

food, dangerous chemicals in consumer products or to provide for better labelling. Several initiatives have been delayed or are not being pursued anymore. The Better Regulation Watchdog network which unites civil society interest groups from various sectors is a clear signal to the European Commission not to jeopardise legislation protecting public interests." 'Regulation' - 'Better' - we live in hope.

## A WARM RECEPTION

There has been a stumbling block for decades in determining, precisely where, to the human ear, a sound comes from and how it moves from one ear to the other. A team from the University of New South Wales (UNSW) made recognition of that movement the focus of their research and has found an answer in the ear's array of minute hairs. This is furthered by recognition of the importance not just to focus upon how we are able to locate where the sound is coming from, but also how doing so offers protection against loud sounds in one ear. Known as the olivocochlear reflex, the biological process and what drives the neural reflex linking the cochlea of each ear to the brain's controls was the missing link and it is the cochlea's outer hair cells that are the key to its ability. Given these findings, the researchers believe it could be related to our gradual loss of hearing with age as the fibre connections gradually break down over time. The stated ultimate goal of the research is for cochlear implants in both ears to communicate with each other - providing the ability, at long last, for the manufacture of more accurate hearing aids!



## Air Bag Warning and Recall

It is generally regarded as the largest recall in history and it is important that you know about it and make enquiries to your motor distributor if you have any concerns whatsoever. Japanese manufacturer Takata is one of the world's leading producers of car air bags. A problem has been identified that has generated significant activity at US Government level against Takata. The company, while not acknowledging to be defective, has issued a statement indicating it will cooperate with the US Government and so we have the recall - now global. The problem identified is how the inflator can deploy too aggressively in an accident and spew plastic and metal shrapnel. There have been five deaths in the US and one in Malaysia blamed on faulty airbags and all involving Honda cars. Now, Toyota and Nissan have expressed concern and issued recalls. The numbers are huge with over 33 million recalls in the US so far and an unidentified number of millions as yet determined for the EU. The recall will take years to complete. As I write I understand that those concerned are to be contacted by letter. Personally, I would neither wait for nor rely upon this action to take place and recommend contacting the distributor in Ireland.

# Food & Health

 by Clodagh O'Donoghue

## Lack of sleep contributes to children's weight issues

Safefood's campaign to reduce childhood obesity has turned its attention to the importance of children getting adequate sleep as a way of cutting their risk of becoming overweight as they get older. Recent research has repeatedly identified a link between sleep and weight in children, with an analysis of 11 international studies showing that children who sleep for less than 11 hours a night have a 58% increased risk of being overweight and obesity than children who sleep for longer - and for each additional hour of sleep, the risk falls by 9%.

Research suggests that adequate quality sleep can contribute to maintaining a healthy weight by making children more inclined to exercise and engage in physical activity and less inclined to eat the wrong types of foods. The guidelines suggest that children under five years of age need at least 11 hours of sleep; those between five and ten years need to sleep for at least ten hours; and those aged over 10 years require at least nine hours of

sleep.

But it is not just the quantity of sleep that is important - the quality of sleep is also key. As a result, the Safefood campaign is focusing on the role of screen time in disrupting children's sleep patterns. According to the *Growing Up in Ireland Survey - The lives of 9 year olds*, two thirds of nine-year-olds in Ireland spend between one and three hours watching TV each day, and this does not take into account time spent playing games on a computer, tablet or smartphone. In addition, almost half (45%) of this age group have a TV in their bedroom. To achieve quality sleep, children need to have wind-down time before bedtime, according to Safefood Director of Human Health and Nutrition Dr Clíodhna Foley-Nolan. The Safefood campaign recommends turning children's bedrooms into screen-free zones, charging all mobile devices elsewhere, and having at least 40 minutes of wind-down time to help children relax before

they go to bed. For other tips and tools to help achieve the ideal bedtime routine and ensure your child gets a good night's sleep every night, go to <http://safefood.eu/sleep/sleep.html>.



## Personalised nutrition advice

An EU-funded project, Food4Me, is looking at the potential for personalised nutrition advice to improve population health throughout Europe. A scientific study carried out as part of this project has demonstrated that personalised nutrition advice is more effective in improving an individual's health than providing "one-size-fits-all," population-based advice.

The internet-based study involved 1,500 adult participants from seven European countries. The participants were randomly divided into groups - one control group that was given general, non-personalised dietary advice and three other groups that received personalised advice based on their current diet alone, based on their current diet plus phenotypic data such as their cholesterol level, or based on their diet and on both phenotypic and genetic data. After six

months, participants who had been given personalised dietary and lifestyle advice ate significantly healthier diets - including lower levels of salt, saturated fat and red meat - than the control group participants who had received conventional, population-based advice.

It is perhaps not surprising that people are more likely to take notice of advice specifically tailored to them and their individual circumstances but the project also considered consumer behaviour and preferences in relation to personalised nutrition in nine European countries, including Ireland. Researchers found that people would be willing to pay for different types of personalised nutrition services but that providers would need to demonstrate credible expertise and the trustworthiness of their services through evidence of health professional training.

In addition, to reassure potential clients, a secure system would need to be used for storing personal data to maintain user anonymity and privacy.

An amalgamation of medicine and nutrition, these personalised services could be a useful tool to reduce current pressures on health care budgets, according to Food4Me researchers, who have calculated the potential market value of this category to be between €6 billion and €18 billion. With such services already on the market, the Food4Me project looks to assess the challenges ahead for personalised nutrition business models and points to the importance for ethical issues to be addressed in order for these services to be both effective and safe. More information on this European-wide project can be found at [www.food4me.org](http://www.food4me.org).

# Money News

 Money News by *Roisin Moloney*

## Inheritance rights of spouses, civil partners, cohabitants and children

**“We live in a society with many different types of family units and, with the recent referendum, now is a good time to review where we stand when it comes to inheritance rights and how they apply to different relationships.”**

We live in a society with many different types of family units and, with the recent referendum, now is a good time to review where we stand when it comes to inheritance rights and how they apply to different relationships. The goal posts have moved somewhat since the introduction of the Civil Partnership Act, broadening the definition of a partner from previously just being a spouse.

When a person dies having made a will, their intentions are communicated through this will and the assets in their estate are distributed accordingly after all debts of the estate and funeral expenses have been paid.

When someone dies without a will (known as intestate) their estate is divided in the following manner: if at death you leave a spouse only, then the spouse takes the entire estate. If a spouse and children remain, the spouse takes two thirds and the children one third between them. If only children of the deceased remain, then they inherit the estate equally between them. Children born within or outside marriage are afforded the same rights since the Status of Children Act 1987.

A child can challenge a will by making what is known as a Section 117 application to Court. The Court will only make provision for such a child out of the estate if this child can establish that the deceased parent has failed in his or her moral duty to make proper provision for them. In such a case, all the circumstances will be taken into account - particularly the age and position of all the

children and what provision was made for each of them in their lifetime. Such aggrieved children only have six months from the grant of probate to make this application.

The Legal Right Share of a spouse is the spouse's right to a share in the estate of his or her dead husband or wife, as the case may be. This right takes priority over any other gifts made in a will and, in short, it ensures that a spouse cannot be disinherited. It amounts to one third if the deceased has children, regardless of whether they are with the spouse, and if there are no children the Legal Right Share is one half of the estate. If the deceased has made a gift to a spouse in a will, he/she has the right to take their Legal Right Share in partial satisfaction of the gift but cannot take both their gift and their Legal Right Share in addition.

In the case of marital breakdown, it is important to seek advice from a solicitor as spouses living apart and considering themselves to be separated may not be recognised in law as separated, with the result that the Legal Right Share may still exist to be elected.

In the case of Civil Partnership, which is an alternative to marriage offered to couples of the same sex, couples must be aware that, as with marriage, this ceremony revokes any will made previously. Couples that have been together for many years may already have wills made before such a ceremony and may not be aware that the job of making a will will have to be redone. In terms of the inheritance rights of civil partners, they are almost

identical to those of married couples. The same Legal Right Share exists, as well as the same divisions made if the deceased has children.

In the case of cohabitants, changes have occurred in recent years. Previously, couples living together despite the length of their relationship did not acquire any rights against one another. Since 2010, we now have rights for cohabiting couples and qualified cohabitants. Cohabitants are couples who live in an intimate and committed relationship. Qualifying cohabitants are a couple that have been living together for two years or more if they have children together and five years in all other cases. If one of the cohabitants dies, the surviving cohabitant can make an application to the Courts for provision to be made for them out of the estate of the deceased partner. The difficulty here is that it is for the Court to decide whether provision should be made - it is not an automatic right and the Court will also decide how much you are entitled to, but it cannot exceed what a spouse or civil partner would be entitled to. If the deceased cohabitant made provision for you during your life, this will be taken into account by the Court also.

As with all legal matters, each scenario has the potential to get incredibly complicated depending on the surrounding circumstances of individual cases - so it is important to seek professional advice when making decisions on estate planning or, for example, taking a Section 117 application. The information provided here is a general guide only.

# Credit card protection insurance redress

The Central Bank of Ireland has requested that a voluntary redress scheme be put in place for card protection insurance provided by Homecare Insurance Ltd. This cover could have been purchased from Homecare Insurance Ltd through a number of credit card providers including Bank of Ireland, MBNA Limited and Ulster Bank. It is estimated that 161,000 customers in Ireland will be within the scope of this redress scheme. This scheme was set up to compensate customers who were

sold insurance that was advertised as providing certain benefits. It turned out that some of these benefits were already available to consumers from another source. For example, offering cover against unauthorised use if your card was lost or stolen when this was already covered by the card scheme and so consumers did not have to pay for extra insurance for such a loss.

Impacted customers have been receiving letters from their banks and these should be read carefully.

Claim forms received by post should be completed, signed and returned in advance of the indicated closing date if you wish to be considered for redress. If you choose to make a claim, then your policy will be cancelled if it is still in existence. It is highlighted by the Central Bank that customers who have purchased or renewed such a policy after the 1st of August 2006 and have not received a communication should contact their credit card provider right away.

## New Consumer Bill Published

The scheme of a new Consumer Rights Bill has recently been published by Minister for Jobs, Enterprise and Innovation Richard Bruton. This legislation aims to streamline existing legislation, which currently is drawn from primary, secondary and EU sources often resulting in confusion for consumers. This new Bill, if successfully enacted, promises to bestow major rights on consumers. One such protection proposed relates to gift vouchers. The CAI has for some time been calling for regulation of this industry and we very much welcome this announcement – however, we remain cautious as this Bill is at a very early stage and will remain in the consultation process until August. It is expected that it will be enacted sometime

in mid-2016, all going well. The new rules relating to the sale of gift cards include the banning of expiry dates. Other areas to be covered include unfair terms in contracts and new information rights for consumers purchasing healthcare services, including price information for GP and other medical consultations. Consumer rights relating to downloads will be addressed for the first time as well as strengthened rights for consumers purchasing services. This Bill has the potential to deliver real improvements for consumer rights so let us hope that the next general election will offer our Government the motivation required to follow through. The CAI will be keeping a close eye on any developments with this Bill.



## The cost of celebrating a marriage

I know some of us might say we would prefer to see a Court Summons than a wedding invitation come through the door but romantic notions aside, a day in Court may just be more affordable! According to Bank of Ireland's 2015 wedding guest survey, the cost of attending a wedding has soared in 2015. This research has revealed that attending a wedding costs guests over €800. The biggest share of the cost is allocated to purchasing a present, with many spending approximately €200 on a gift for a friend. 87% of respondents gave cash as a wedding gift.

The majority of people will attend two weddings in 2015

but 20% will attend four or more weddings. The costs involved include accommodation and the hen or the stag, each costing on average between €100 and €200. While some manage to recycle outfits, others spend between €100 and €150 on a new outfit for the day.

Being a good-mannered nation, 62% of us say we would never refuse an invitation to a friend's wedding because of the cost. Weddings are a big industry these days and with couples spending so much time, energy and money on planning every detail of the day, most like to be rewarded with cash. Cash is the most popular gift by far - who said romance was dead?





# Product/Tech News

## Shady business

With the arrival of summer, the need to take care in the sun to prevent skin damage is again top of mind and one innovative approach seeks to incentivise beachgoers to seek out the shade. Advertising agency Happiness Brussels has teamed up with the Peruvian League Against Cancer to install towering blue sunshades on the Playa Agua Dulce in Peru and a free wi-fi network that only functions when users are in the shadows. The people behind the concept, dubbed Shadow Wi-Fi, believe that raising awareness about the link between exposure to the sun and skin cancer only goes so far in terms of influencing behaviour - a more effective approach is to give those individuals who like to be connected at all times a compelling reason to get out of the sun.

The sunshades are huge, looming wall-like structures with a directional antenna to ensure that the wi-fi is only delivered to the shaded area. A sensor tracks the sun as it moves throughout the day, altering the rotation of the wi-fi antenna - so as the sun travels and the shade shifts, anyone who wants to stay connected has to move too. The system can reportedly accommodate up to 250 wi-fi users. As well as using positive reinforcement to encourage healthy behaviour in the sun, the system educates users who are provided with information on skin cancer prevention when they sign up and who are sent follow-on emails containing further details.

Happiness has released access to the ShadowWi-Fi software so that non-profit cancer foundations worldwide will be able to set up the system. Following on from the inaugural launch in Peru, Happiness Brussels has plans to extend the campaign internationally over the coming months, working with local cancer prevention organisations in such locations as San Francisco and New Zealand.



Shadow Wi-Fi

## Droning on

Innovative types are thinking up increasingly novel uses for drones - also known as unmanned aerial vehicles (UAVs). The use of a "sheepdrone" by a Carlow farmer to effectively herd his sheep was noted in our News Briefs in the April issue and one protective father recently used a drone to follow his eight-year-old daughter and keep a watchful eye on her as she walked to school on her own for the first time. One use of drones that was first touted at the end of 2013 is Amazon's plan to deploy UAVs to deliver parcels to customers' doors. Movement towards Amazon's goal has been slow but steady. When Amazon first announced its Prime Air delivery service, it drew mixed responses from the public with many sceptical that the use of delivery drones would be feasible in the real world. At the time, Amazon CEO Jeff Bezos noted that electrically powered PrimeAir drones were being developed that would be able to carry objects up to five pounds in weight. Now, a patent that was filed by Amazon in September 2014 and recently made public by the US Patent & Trademark Office reveals some of the finer details of the company's ambitious drone delivery service.

It appears that Amazon is not only focussed on getting its flying robots to make house calls - the UAVs will be capable of delivering direct to customers wherever they may be. The patent application outlines plans for drones that can track a customer's GPS position and the company's "Bring it to Me" service aims to drop items into customers' hands, whether they be stuck in a traffic jam and in need of refreshments, out boating on a lake and requiring supplies, or in countless other situations that might require an emergency delivery.

In another step forward for Amazon's plans, the US Federal Aviation Authority (FAA) has granted the company permission to test out its Prime Air drones outdoors within strict limits. Among other conditions, Amazon's test drones must fly no higher than 400ft (122m), no faster than 100mph (161km/h) and remain within the pilot's line of sight. Given this last restriction, there is obviously a long way to go before Amazon's delivery service will be cleared for operation, with the biggest hurdle being to convince the FAA that drones can be safely flown beyond the pilot's line of vision. Ultimately, Amazon hopes to operate autonomous drones in the portion of airspace above 200ft (61m) and under 500ft (152m), where general aviation begins, towing packages of up to 25kg in weight.

**The products featured on these pages have not been tested by the Consumers' Association of Ireland and their inclusion here is not, in any way, an endorsement of them.**



Product News by Clodagh O'Donoghue

## Mite-y cleaning

It is not a pleasant thought but the chances are that the mattress on which you spend around one third of your life is swarming with tens of thousands of dust mites. These tiny creatures like nothing better than to feast on the dead skin cells we constantly shed, leaving behind millions of droppings and causing misery to allergy sufferers. Vacuum cleaner manufacturer Dyson claims that powerful suction is the most effective way to reduce house dust allergens from your mattress and that it has the device to do the job.

Dyson maintains that gadgets that rely on UV light to kill dust mites are ineffective and instead is offering its V6 Mattress – a cordless handheld vacuum cleaner with the manufacturer's latest digital motor – to remove dust mites and other particles from mattresses completely. The motorised brush head features stiff nylon bristles and is designed to agitate the surface of the mattress to dislodge any dust mites that are reluctant to leave their comfy home. And once inside the Dyson device, the mites and allergens will be safely trapped and will not escape again into the atmosphere thanks to the HEPA filter. When fully charged the V6 Mattress will run for 20 minutes, though this will be reduced to 16 minutes if you use the motorised cleaning head and to just 6 minutes when in boost mode. As with the manufacturer's other vacuum cleaners, this device is bagless and the contents may be emptied straight into a bin at the touch of a button. Currently available online in the US, the device costs \$249 (€230 approx.).



## Saving made easy

A new app developed by a Cork-based technology start-up is looking to help us achieve our savings goals and make the most of our money. Entitled iSave, the app differs from other banking and saving apps by letting you physically allocate your money in real time into sub-accounts based on specific personal targets. So if you are saving for several big purchases – maybe a trip away, a great pair of shoes, back-to-school expenses and so on – the app aims to let you put money aside for each of the different goals, lock it away so you are not tempted to spend it, and track the progress of the various mini-accounts. You can set up a direct debit from your bank account, prepaying your iSave card, and then release your money when your target is reached for some guilt-free spending. An added planned benefit of the app is that users may receive special offers tailored to their savings goals from selected companies.

The app is still in development but has garnered positive reaction in the form of grant aid and could prove a useful alternative to the old-fashioned savings method of putting money aside in different envelopes, which are all too easy to dip into should a more fleeting temptation arise, meaning you might never reach that savings target.



## Glow-in-the-dark paint for night-time cycling

A new approach to keeping cyclists safe at night is being developed by car manufacturer Volvo. The Swedish company prides itself on being a pioneer in automotive safety and it is looking out for all road users, including those who prefer two wheels instead of four. Volvo's LifePaint is an innovative light-reflective spray paint that cyclists can use to make sure they are seen in the dark by drivers of other vehicles. The transparent paint is invisible by daylight and is said to make no noticeable difference to the feel or colour of the material. However, when caught by the glare of a car's headlights, any material that has been sprayed with LifePaint will glow white to improve visibility. The paint washes off and each application lasts for around a week. Although designed with bicycles in mind, Volvo notes that the paint could have myriad uses and could be applied to pushchairs, shoes, clothes, helmets, and children's backpacks.

The development of this new product forms part of

Volvo's 2020 Vision initiative, which promises that by the year 2020, no-one will be killed or seriously injured by a new Volvo vehicle. Currently, the glow-in-the-dark paint is being given away at selected bike shops in the UK and, if it proves successful, the company says it will roll out the product internationally.

Commentators have pointed out a couple of flaws with this product, which may have also occurred to you – the first being that, given the fact that the paint is water-soluble, it won't offer much protection on a wet night, when drivers' visibility is most affected. The second is that reapplication is required on a weekly basis, so cyclists will need to be pretty organised to remember to respray their bike that often – and the cost of all that paint could really mount up, as could the pile of used spray cans. For the moment, the tried-and-tested option of a "hi-vis" jacket or reflective strips on your clothing in addition to the legally required front and rear bicycle lights might be the better way to go.



# Taking Cover... A guide to pet insurance

**Pet insurance can save you from a difficult choice between the welfare of your beloved pet and your own financial health.**

**Consumer Choice guides you through the pet insurance market.**



**REPORT** by Clodagh O'Donoghue

**At a glance**

- **Types of cover**
- **Exclusions and excesses**
- **Sample quotes**

When you acquire a pet, you may be gaining a new family member but you are also taking on significant new responsibilities and making a substantial financial commitment. According to the DSPCA, the average cost of a dog that is neutered, vaccinated annually, regularly treated for worms and fleas, and boarded in a kennel for three weeks each year and that lives a healthy, accident-free life for 14 years will total over €24,000 for its lifetime. And this cost will rise significantly if the unexpected happens and your pet is injured in an accident or becomes seriously ill requiring often costly treatment and ongoing care.

In these difficult economic times, when many of us are focused on trimming our expenses wherever possible, pet insurance can seem like a luxury that can be done without. However, when your previously hale-and-heartily pet suddenly meets with an accident or contracts a serious though treatable illness, the saving of the annual insurance premium is dwarfed beside the massive vet bills that may be incurred. A wide range of new treatments has become available in recent years – including dialysis,

chemotherapy and surgical procedures – that can help prolong and enhance the life of your precious pet. However, these can be hugely expensive and place an enormous strain on finances, potentially forcing some harsh decisions about whether or not you can afford the necessary treatment for your pet. As ever, insurance is a gamble and the odds are stacked in favour of the insurers, which are, after all, in the business of making a profit. However, given that, according to the DSPCA, one in two pets will experience a major illness or injury during its lifetime, pet insurance might well be a gamble worth taking. Even if you never need to make a claim on your pet insurance, you have bought yourself peace of mind for the period of the policy – and this, for many, may be money well spent. And for those who are insured and who do need to make a claim for expensive treatment, the yearly or monthly outlay for insurance becomes a very worthwhile investment.

## **The providers**

Consumer Choice first looked at the pet insurance market in 2007, when there was



only one provider in the Irish market – Allianz, the longest established insurer in this category offering policies since 2001. The number of providers had grown to three by 2009, when Consumer Choice again took the temperature of the market – Allianz was joined by 123.ie (with RSA Insurance Ireland) and Petinsure.ie and these companies continue to offer pet insurance here. Since then, Blue Insurance Ltd. has entered the market and trades under its own name and through Petinsurance.ie, which is part of the Blue Insurance Group, as well as teaming up with a number of providers – for example, Sheridan Insurance, quotedevil.ie, and insure4.less.ie. Tesco was offering pet insurance for a time but policies are no longer available to new customers.

### The pets covered

In general, the pet insurance providers in the Irish market cover cats and dogs, both pedigree and non-pedigree. Certain types of dogs are excluded from most policies – such as, working dogs and dogs restricted under the Control of Dogs Regulations 1998. Petinsure.ie also insures rabbits under its Rabbitcare plan – with plans starting at €10.50 a month or around €125 a year – and Allianz now offers Horse and Rider insurance.

Insurers will not insure an animal that is less than eight weeks old and most set a maximum age for starting a new policy. With Allianz and Petinsure.ie, the maximum age is eight years, though if you start the policy before then and renew each year

without a break, your pet will continue to be covered after this age. There may be specific rules that apply to select breeds of dogs that are more expensive to care for or more-illness prone than other breeds – the cut-off age for starting a new policy for these breeds may be five years. 123 does not have a maximum age after which you will not be able to take out a new policy for your pet but pet owners should keep in mind that pre-existing conditions will not be covered.

### Levels of cover

Within the insurance market, there are different levels of cover available, with the premiums rising as the cover offered increases. The most basic level of cover offers insurance for accident and injury and third-party liability. For example, 123.ie's Accident Only plan covers a pet if it needs veterinary treatment after an accident but not if they have an illness and it also provides third-party liability cover if your pet causes damage to property or injury or illness to another person.

At the top end of the scale is lifetime cover, which means that if your pet contracts an ongoing condition or illness – such as diabetes, arthritis or eczema – then the policy will continue to cover any necessary treatment as long as you renew your policy each year. There is no time limit on how long the treatment will be covered and the maximum benefit will be reinstated each time you renew the policy. Lifetime cover is the most comprehensive level of pet insurance and, inevitably, the most expensive. Lifetime cover is provided by Allianz, which offers a single level of cover, with other examples including Petinsure.ie's Care Plan and Care Plus policies and 123's Premium Pet Cover policy.

In between lifetime cover and accident-only policies, insurers may offer a mid-range (12-month) plan that will cover a condition for a year from the onset of the condition but upon renewal of the policy, any condition claimed for in the previous year will be classed as a pre-existing illness and excluded from the insurance cover. A current example in the market is Blue Insurance's Premier policy, providing 12-month cover of a medical condition. Such plans are likely to provide effectively for sudden one-off accidents or illnesses from which a pet makes a full and permanent recovery but not for conditions where ongoing treatment over the pet's lifetime becomes necessary.

### What is covered

With accident-and-liability-type plans, cover is confined to any treatment costs arising from an accident or injury to your pet. This



is generally understood to mean a sudden, unforeseen, and unintended external event causing injury to a pet.

Third-party liability cover may be limited to dogs by some insurers and arises if your property is damaged or someone is injured or falls ill due to an incident involving your pet. All insurers on our table have a maximum benefit of €250,000 (€125,000 in the case of a rabbit) to cover compensation and costs awarded against the pet's owner as well as legal costs and expenses incurred from defending the claim.

Other categories of cover that are provided by the more comprehensive policy plans are the following:

**Death by accident/illness** – this covers the purchase price of your pet if it dies or has to be put to sleep by a vet due to an accident or illness.

**Lost and found (advertising and recovery)** – this covers the cost of advertising if your pet goes missing and the amount of the reward offered (to be agreed with the insurance company).

**Theft and straying** – this covers the purchase price of your pet if it goes missing or is stolen and is not recovered or returned.

**Boarding kennel/cattery fees** – this covers the cost of boarding your pet at a kennel or cattery if you are in hospital through illness or accident and are unable to take care of your pet.

**Holiday cancellation** – this covers travel and accommodation expenses that you cannot recover otherwise in the event that you have to cancel your holiday because your pet is injured or becomes ill and requires immediate life-saving surgery.

Table 1 lays out the cover provided, the maximum benefit amounts per policy per year, the excess payable and other details of some of the plans offered by insurers in the Irish market. The benefit amounts are the maximum sums that the insurer will pay out in this category in the policy year.





**TABLE 1: PET INSURANCE POLICY FEATURES**

Plan	Policy features					Level of cover						
	Min. age (weeks)	Max. age (years)	Lifetime cover?	Excess	Vet fees	Third-party liability	Death by accident	Death by illness	Lost and found (advertising and recovery)	Theft and straying	Boarding kennel/cattery fees	Holiday cancellation
Allianz	8	8 <sup>1</sup>	✓	100	4,000	250,000	1,000	1,000	500	1,000	1,000	1,000
Petinsure.ie Care Plus	8	8 <sup>1</sup>	✓	90	3,500	250,000	800	800	500	800	800	800
Petinsure.ie Care Plan	8	8 <sup>1</sup>	✓	150	3,500	250,000	800	800	500	800	800	800
Petinsure.ie Rabbitcare	8	8	✓	150	1,750	125,000	400	400	250	400	x	x
123.ie Accident Only	8	x	X	69 <sup>2</sup>	2,000 <sup>3</sup>	250,000	500	x	x	x	x	x
123.ie Premium Pet Cover	8	x	✓	69 <sup>2</sup>	2,500 <sup>3</sup>	250,000	1,000	1,000	600	1,000	1,000	1,000

<sup>1</sup> For select breeds of dog, the policy must be started by 5 years of age

<sup>2</sup> The excess is €69 for pets under 8 years, €69 +15% of the benefit claimed for pets over 8 years

<sup>3</sup> per condition

<sup>4</sup> Or 15% of the purchase price

## The exclusions

As with all insurance policies, pet insurance comes with a list of exclusions, the most common being that insurers will not cover any pre-existing conditions or illnesses – these are any conditions that have occurred prior to the start date of the policy. Although you are unlikely to be able to insure against any further incidences of this condition or for any ongoing treatment, you may be able to take out insurance for your pet that will cover everything apart from the pre-existing condition. In addition, any preventive or planned treatments - such as vaccinations, neutering, and flea/worm medications - will generally be excluded from insurance policies as are costs relating to pregnancy, behavioural problems and routine dental visits. As always, it is important to read through the details of any policy you are considering purchasing to determine how much cover you will receive.

Most policies include a stand-down or waiting period, generally the first 14 days after the policy is put in place, when cover is provided only in the case of an accident. After this waiting period is over, the full cover under the policy becomes available.

## The excess

Each policy sets an “excess” – the amount you will have to pay yourself for each claim before the insurance cover kicks in. Often, the excess is a fixed amount that is levied per condition per policy year. So if your pet is receiving treatment for arthritis, you will pay the excess amount for the first treatment in the policy year and the insurer will cover all other treatments for arthritis up to the maximum benefit amount. You will not

have to pay the excess for treatment of that condition again until the following policy year. If the maximum benefit is reached in a policy year, you will have to pay any further fees incurred, but once you have successfully renewed your policy, the maximum benefits will be replenished for the new policy year. When choosing a policy, you may be able to opt for a lower premium by accepting a higher policy excess – for example, Petinsure.ie’s Care Plus plan has an excess of €90, but for a lower premium, its Care Plan has a higher excess of €150. As pets grow older, a higher excess may apply – for example, 123’s policies provide for an excess of €69 for pets aged under eight years and an excess of €69 plus 15% of the benefit amount (the amount claimed) for pets over the age of eight years.

## Discounts offered

The different insurers surveyed offer some discounts that may help you to bring the cost of your premium down. Here are some examples:

### 123 offers

- a 10% discount on the total premium when you insure two or more pets

### Allianz offers

- a 10% discount for booking online
- a discount of €15 for a dog and €8 for a cat if the pet is microchipped
- a discount of €15 for a dog and €8 for a cat if the owner is over 60 years
- a discount of €15 for each dog and €8 for

each cat if three or more pets are insured

### Petinsure.ie offers

- a reduction of around €20 for booking online compared with over the phone
- a discount of €15 for a dog and €8 for a cat on Care Plus and €12 for a dog and €6 for a cat on Care Plan if the pet is microchipped
- a discount of €15 for a dog and €8 for a cat on Care Plus and €12 for a dog and €6 for a cat on Care Plan if the owner is over 60 years
- discounts for the third and fourth pets if three or more pets are insured

Table 2 provides sample quotes, obtained in mid-May 2015, for the annual premiums on a range of insurance plans for some different pet types. The figures represent online quotes – the premiums of policies not booked online may be higher - and assume that the pet is not microchipped and the owner is under 60 years of age.



**TABLE 2: PET INSURANCE PREMIUMS - SAMPLE QUOTES**

	123.ie Accident Only	123.ie Premier Pet Cover	Allianz	Petinsure.ie Care Plan	Petinsure.ie Care Plus
6-year-old domestic cat	56.86	121.84	140.74	89.45	108.15
3-year-old Persian cat	56.86	138.09	129.81	101.00	121.35
4-month-old crossbreed dog	102.70	183.39	174.60	123.55	148.30
2-year old Collie	94.14	235.35	203.72	172.24	208.77
3-year-old Siberian Husky	94.14	235.35	217.31	174.70	216.00
4-year-old Irish Terrier	94.14	235.35	244.46	174.70	216.00

## Paying your premium

As an alternative to paying your premium in one go, insurers may provide different options for phased payments. Allianz will allow you to pay by direct debit in 12 monthly instalments - simply divide the annual premium by 12 to gauge your monthly payments - and no service charge is levied on the direct debit. Similarly, Petinsure.ie does not apply an additional charge to direct debit payments, which are payable in ten monthly instalments. With 123, you can opt to pay an initial deposit and the balance of the premium may be paid in eight monthly instalments with an 8.5% service charge applied.

## Choosing a policy

The decision to take on a pet is not one to be taken lightly, given the significant commitment involved. Similarly, if you decide that you are going to take out pet insurance, you should research the market carefully, getting a range of quotes but keeping in mind that price is not the only important factor to consider. You will need a policy that provides adequate cover into the future and that offers true peace of mind as well as value for money. Weigh up such considerations as the level of cover provided, the excess amounts, whether you will be able to avail of any discounts and what payment options are on offer. Take time to read the policies through so that you can make a fully informed choice and know exactly what you are buying. The best policies provide lifetime cover with maximum benefit levels that will be reset each year as long as you renew the policy without a break and that will continue to pay out for ongoing or recurrent conditions from one year to the next, ensuring that your pet can continue to

receive treatment for a long-term illness. It is best to take out an insurance policy on pets when they are young and healthy, before any illnesses or conditions have had time to develop - as you may find it very difficult to insure your pet later on. In addition, you need to take time over choosing the best policy for you at the beginning given the fact that, as your pet grows older, the likelihood of developing health problems increases and you may well find that you are locked into your insurance policy as a new insurer will exclude any pre-existing conditions. So if pet insurance is for you, choose wisely at the start.

## Useful websites

**Dogs Trust Ireland**  
tel 01 879 1000  
[www.dogstrust.ie](http://www.dogstrust.ie)

**DSPCA**  
tel 01 499 4700  
[www.dspca.ie](http://www.dspca.ie)

**The Irish Blue Cross**  
tel 01 416 3030  
[www.bluecross.ie](http://www.bluecross.ie)

**ISPCA**  
tel 1890 515 515  
[www.ispca.ie](http://www.ispca.ie)

## Microchipping

Discounts are currently offered by Allianz and Petinsure.ie if you have your pet micro-chipped but the other clear benefit of microchipping is that it greatly increases the possibility that lost pets will be reunited with their owners. From September of this year, new regulations make it compulsory for all puppies to be microchipped and this requirement will be extended to all dogs from March 2016. The rules are aimed at protecting the welfare of dogs, cutting down on strays and helping to speedily return lost dogs to their owners. In addition, the rules should have the effect of acting as a deterrent for those who abandon dogs as well as helping to identify marauding dogs and those that pose a threat to livestock or people. The DSPCA has also welcomed the move as a significant step in the prevention of animal trafficking in Ireland.

So what does microchipping involve? Essentially, a small electronic chip approximately the size of a grain of rice is inserted under the pet's skin between the shoulder blades using a needle. There is no need for an anaesthetic and the procedure is similar to a vaccination. The chip, which is not visible on the animal's skin, will remain in place and is designed to last for the lifetime of the pet. The chip can be read by a scanner and is coded with a unique number, which is registered in a database along with details of the pet's breed, sex and owner's name and address.

The DSPCA notes that it costs an average of €50 to have your pet microchipped - so it is worth keeping an eye out for any microchipping events where the service may be available at a low-cost rate. In addition, organisations like the Irish Blue Cross and Dogs Trust offer discounted or subsidised microchipping for pet owners in need or those in receipt of certain social welfare benefits.



REPORT by *Róisín Moloney*

# Full Time Care for the Elderly

**The CAI investigates the options available for elder care on a full time basis. Residential care or care at home? What financial supports exist?**

At a glance

- Ageing population
- Fair Deal Scheme
- Care at home

You may have heard that we have an ageing population but are we aware of how far reaching the effects of this are for society? A recent report published by the ESRI highlights some of the obvious side effects of an ageing population, beginning with the fact that the number of people in the standard working age bracket (20-64 years) will fall. The difficulty with this arises when, all else being equal, this smaller pool of workers will have to support a larger number of dependants. A second difficulty reported with an ageing population is that the proportion of older workers will rise and, despite weak evidence of its truth, there remains a commonly held assumption that older people are less productive. The conclusion drawn from this research, however, is that society will have to adapt to encourage and facilitate the extension of working lives. Evidence of this school of thought can be seen with the age for state pension receipt having increased from 65 to 66 since 1st January 2014 and future

changes will include waiting until you are 67 for the state pension in 2021 and a further wait to 68 years by 2028. Perhaps we must take the good with the bad - it appears that we are living longer and working longer but unfortunately we may not be supported in our old age to the extent that previous generations were. The picture this paints is one of uncertainty and it inevitably forces us to consider the future expenses that may lie ahead for ourselves or for loved ones. As we age, the need for care of varying degrees is a likely prospect. It is estimated, however, that approximately one fifth of people aged over eighty-five years need full time care. It is best to be armed with the knowledge of your options and to consider how you might deal with a situation where you require care in the future.

## Residential care

Nursing homes, a necessary evil perhaps - but how much do they cost? A year in a

nursing home could cost you €50,000 on average. This is a figure out of the grasp of many and particularly when you consider that an indefinite number of years of care may be required. The government has sought to address this situation with what is known as the Fair Deal Scheme, where you pay a contribution towards the cost of your care and the state pays the balance. Fair Deal is only available to those in need of long term care and a medical professional will be appointed to assess your needs and confirm that this long term care need exists.

If the scheme is suitable for you, the HSE will means test you. Both your income and assets will be taken into consideration and this will be the deciding factor in the amount of contribution you will pay. As a rule of thumb, you contribute four-fifths of your income and 7.5% of the value of your assets per year. If you do not own assets, you can still qualify and your income, regardless of how big or small, will be

considered. All income will be included. If you do own assets - for example, the family home - then when calculating how much you would pay, the first €36,000 of the value of your asset will not be taken into account and this increases to €72,000 if you are married and your spouse resides in the home. If the family home, with or without land, is the only asset that you own, you can defer using these assets until after your death. This is known as a Nursing Home Loan. If, however, you are in possession of savings, stock and shares, these will be used in satisfaction of your contribution first. A special rule applies to the family home in this situation - after the first three years in a nursing home, a cap of 22.5% (or 11.25% if you are married and your partner remains in the home) of the value of your home will be payable. It is also important to note that the Fair Deal Scheme covers just the basics and many extras that appear as standard offered by the nursing home will not be covered by the scheme - so iron out from the beginning what is covered in any particular package offered.

The Fair Deal Scheme is not for everyone - for example, it may not be suitable for the very wealthy. If you are lucky enough to earn a sizable pension, such as €100,000, then up to €80,000 of that depending on the cost of your care would be used to pay for this care. So, effectively, you would pay the full amount and the state may also have a stake in your estate after you die. If it is the better option for you to cover the cost in full yourself, then remember that these payments are tax deductible. It is, therefore, prudent to have these payments made by a person earning in the higher bracket of income tax - be this yourself or a relative, using taxable income to pay rather than assets or savings. Planning your finances for retirement and for old age should certainly involve making a will and organising power of attorney by appointing someone you trust to make decisions or take actions on your behalf when or if you find that you no longer can. Making family gifts in contemplation of nursing home costs will unfortunately not escape the bill by making the state pick it up because a process known as the five-year look back rule applies and any gifts or transactions that happened within this timeframe will mean the assets subject to such transactions will be taken into account when calculating the individual's contribution to the cost of care.

## Care at home

If you wish to remain in your own home

and be cared for there, this certainly is an option and the choice in service providers appears to be increasing. Choosing this option means that you cannot take advantage of the Fair Deal Scheme but tax relief can be claimed by the bill payer at their marginal rate of tax, either at 20% or 40%. You can claim for an allowance for employing a carer by filling out a HK1 form, which is attached to the IT47 "Employed Person Taking Care of an Incapacitated Individual" form and is available from the Revenue Commissioners. You can claim this tax relief through other family members also if that is more suitable but only up to a total of €75,000 at their marginal tax rate.

One care provider company called Care For Me illustrates the price range for home care services - however, each individual has unique circumstances and different locations also influence the price that will be paid. For a care service to include personal care and be 24 hours per day, seven days per week, a price of €1,175 per week is quoted. If you could have a family member paying tax in the 40% bracket then, after claiming tax back, the cost per week would amount to €705. Over a year, the cost would amount to approximately €36,660 after tax relief is claimed. If you required slightly less care, perhaps with working family members available at the weekends, you could opt for a 24-hour, five days per week care. This would cost approximately €503.40 per week after tax relief is claimed at 40% and annually this would amount to €26,176.80 per year. If you do not have the option of taking advantage of tax relief at 40%, you may be able to take advantage at the 20% rate, which will substantially increase the final cost.

Staying at home may also entail expense in adapting your home to facilitate your mobility and ability levels. In some circumstances you can apply for a Housing Grant for people with a disability. The application is made to your local authority and, if successful, this grant could help make your house wheelchair friendly or build on a ground floor toilet or stair lift. An initiative run by the Sustainable Energy Authority of Ireland (SEAI) known as the Warmer Homes Scheme includes funding towards attic insulation, draught proofing, lagging jackets, energy-efficient lighting and cavity wall advice.

## The future of elder care

A recent expert report has suggested that the increasing demand on the health system when it comes to long term care for the elderly should be funded by increasing

both the contribution of income and assets of the individual receiving care. Other options available to government to meet the shortfall have been reported as including decreasing the amount of money excluded from the financial assessment of those applying for the Fair Deal Scheme, such as the first €36,000 or €72,000 (if married and your partner resides at the property) of the value of your family home. There is also talk of increasing the state stake in your assets to 10%, currently at 7.5% each year. A cap of a maximum of three years at 7.5% currently applies to the value of the family home and this was reported as possibly increasing to 10% along with a possibility that the level the resident pays could be increased from the current 80% of their income.

We are given some assurances by Minister for Older People Kathleen Lynch when she calls these suggestions unrealistic - however, she does consider the situation with the Fair Deal Scheme as a serious problem. Last month, the government announced an additional €44 million for Fair Deal, which when added to the existing allocation brings Budget 2015 total allocation for the Fair Deal Scheme to €993 million. It remains to be seen if this level of funding is sustainable and depending on your own age it may influence you to consider what assistance will be available when you reach your golden years.







# Freezers

Find a freezer you can rely on with the results of our independent tests.



REPORT by Clodagh O'Donoghue

## At a glance

- Chest freezers versus upright freezers
- Freezer efficiency
- Frost-free models
- Five Choice Buys

A great freezer will help you make the most of your grocery purchases and reduce food waste. A freezer is very useful for those who end up cooking more than they can eat or who want to have homemade dinners for the week safely stored away. Freezers also come into their own for those who like to bulk buy food items or avail of discounts and who will not be able to consume all their purchases at once. So, although not cheap to buy, freezers can be a great investment and can help you save money and time.

In our tests, we look for freezers that will freeze food fast to preserve nutrients and quality, that will maintain a stable temperature regardless of whether the surrounding room heats up or cools down, and that will keep food safely frozen in the event that the power is cut off for a period. We also note features that will make life easier for users and that will increase the efficiency and utility of the appliance. Our five Choice Buys excel in all areas and

include chest, upright, tall and under-counter models.

## Chest freezers versus upright models

The available space you have at your disposal to house a freezer will largely determine the type of appliance you opt for. The choices are, essentially, a chest freezer or an upright model, which both have their advantages. Here are some factors you might like to consider:

**Storage:** Chest freezers are essentially wide open boxes, sometimes with a couple of hanging wires baskets or vertical dividers, and - compared with upright models - they are better able to fit bulky items like a leg of lamb or a turkey. Upright models, which take up less floor space than chest freezers and which open like a fridge, have removable drawers that fit on fixed shelves and that may not be deep enough to accommodate

anything very large or awkwardly shaped.

**Ease of use:** Even with one or two hanging baskets, chest freezers can be cavernous containers in which food is hard to organise and you may need to be reasonably fit and nimble to reach down to an item at the bottom of the appliance. In contrast, upright freezers have the advantage that food items can be sorted into different drawers that are easily accessed, making loading and retrieving your frozen assets a breeze. This added convenience comes at a price though, as upright freezers tend to be more expensive than chest models.

**Features:** Chest freezers tend to be simple appliances with few bells and whistles. In contrast, if you opt for an upright freezer, you may be able to avail of a number of handy features, including a fast-freeze function to provide an added boost of cooling power when needed. Alarms or warning lights can

be useful to let owners know if the door has not closed properly or if the temperature begins to rise. If you dread the thought of periodically defrosting your freezer, it might be worth seeking out a model with a frost-free feature that prevents ice from building up in your freezer in the first place.

**Energy efficiency:** As well as being cheaper to buy, chest freezers tend to be less expensive to run. Due to their design, they are generally slightly more energy efficient than upright appliances and the fact that they have a lid on top means that not as much cold air escapes when you open them up.

**Insulation:** Chest freezers are better at keeping food frozen in the event of a prolonged power cut and could be worth considering if you live in an area where power outages are common.

### Freezer efficiency

Like all refrigeration appliances, freezers are always-on machines that can significantly push up energy bills. To minimise running costs, choosing a more energy-efficient model when buying a freezer is key. There are also other ways to cut down on energy costs.

- As we have seen, appliances with a frost-free function will push up energy bills more than a freezer that has to be defrosted manually. However, freezers that have a lot of ice build-up use more energy so, to keep a manual-defrost freezer running at maximum energy efficiency, you will need to defrost it regularly.

- Food is safely frozen at -18°C, so the freezer does not need to be any colder than this. Keeping your freezer colder than -18°C is a waste of energy. You can use a freezer thermometer to check the temperature of the appliance and adjust accordingly.

- Don't leave the door open longer than necessary as warm air enters and the freezer has to put in extra effort to lower the temperature again.



## The pros and cons of frost-free models

Defrosting a freezer is a time-consuming, labor-intensive, and sometimes messy job that few enjoy. Those in the market for an upright freezer may be tempted by appliances offering a frost-free feature. The main and obvious advantage of frost-free models is that they do away with the unpopular chore of having to defrost your appliance several times a year.

Frost-free freezers have a fan that circulates the air around the freezer cabinet to remove moisture and prevent ice from forming. As this requires additional energy, appliances with this feature will be costlier to run than manual-defrost freezers – so this will affect your energy bills. In addition, due to the dry interior and the moving air in frost-free models, stored food is more likely to suffer “freezer burn.” Caused by dehydration and oxidation, freezer burn is the name given to the unappealing white or grey spots that may appear on frozen food. The safety of the food is not affected but there may be some deterioration in its quality. To minimise freezer burn and to keep frozen food in optimum condition, you should make sure to wrap it well leaving no air gaps.

As well as generally being more energy efficient, manual-defrost freezers are usually quieter than frost-free models, which may be an issue if you are planning to house the freezer in a living area like an open plan kitchen. With self-defrosting freezers, it is also more important to allow space around the appliance as the air needs to circulate.

However, any drawbacks to frost-free models may feel fairly minor and insignificant given that they eliminate the need for regular defrosting, which can take hours.

A well-organised freezer cuts down on the time spent rummaging around with the door open and transparent drawers let you see what is inside without having to pull out each drawer.

- Similarly, the door seal needs to be making good contact and be free from frost to keep warm air out and to avoid added running costs.

- Features like door alarms or warning lights are useful as they alert you when the door is not properly closed, enabling you to rectify the problem quickly - thereby stopping the freezer from having to use additional energy in the effort to keep food frozen, as well as preventing your frozen food from thawing unexpectedly and ending up in the bin.

- Do not put freshly cooked food straight into the freezer, as this will warm the appliance up and it will have to work harder to reduce the temperature again. Cooked foods should be cooled before being popped into the freezer and you can speed the cooling process up by dividing the food into smaller portions – which could also be handy when it comes to defrosting, as it may save you from having to defrost a far larger portion than you need.

- Do not overfill your freezer, as cold air needs to be able to circulate around the appliance to work properly.

### Useful contacts

#### Grundig

tel 0044 845 603 1234  
[www.grundig.co.uk](http://www.grundig.co.uk)

#### Lec

tel 0044 844 8153737  
[www.lec.co.uk](http://www.lec.co.uk)

#### Zanussi

tel 0044 3445 612 612  
[www.zanussi.co.uk](http://www.zanussi.co.uk)



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### 1. Lec CF200LW €303 (freestanding, chest)

For those in the market for a chest freezer, the **Choice Buy** Lec CF200LW is an excellent option. Although it does not come with a lot of fancy features, this appliance will do a great job of performing the main tasks of freezing food quickly to the recommended -18°C and the temperature will remain stable within this appliance regardless of fluctuations in temperature in the surrounding room. This freezer scored very well in terms of energy efficiency and it delivers superb insulation, keeping food safely frozen for around 52 hours in the event of a prolonged power cut. Chest freezers are not as easy to use as upright models but the wire basket that comes supplied will help you arrange your frozen food within this Lec appliance, which has an impressive capacity of 196 litres. If this freezer sounds appealing but is too large for your available space, a narrower version, the Lec CF100LW, holds almost 98 litres of food and offers a similarly impressive performance for the lower price of around €220. Though not stocked in shops in Ireland at present, these freezer models may be bought online.



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### 2. Zanussi ZFT11100WA €250 (freestanding, upright, under-counter)

The **Choice Buy** Zanussi ZFT11100WA is the cheapest of our Choice Buys and delivers a great performance at an affordable price. The freezing power of this under-counter, freestanding appliance is impressive so that, even without a fast-freeze function, your food will be frozen down to -18°C very quickly, preserving more nutrients and delivering a fresher result when it is thawed. Temperature stability is first-rate with the temperature within this appliance remaining unaffected even when the surrounding room warms up and a warning light will indicate if the temperature rises for some reason. The Zanussi ZFT11100WA will also provide great insulation, keeping your food safely frozen for up to around 26 hours if the power is shut off, and around 78 litres of food can be stored in the appliance's three plastic drawers. This freezer is reasonably energy efficient and as it is not a frost-free appliance, it will need to be defrosted manually. This is a white model, and an equally excellent stainless steel version, the Zanussi ZFT11100XA, is also available.



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### 3. Zanussi ZFT10210WA €400 (freestanding, upright, under-counter)

Another freestanding, under-counter freezer from Zanussi, the **Choice Buy** ZFT10210WA holds a little more than our previous Choice Buy as well as offering some useful features and delivering excellent freezing power. Food will be frozen very quickly, preserving quality and colour, and if an extra boost is needed - such as if you are adding a large load of fresh food at once - you can make use of the handy fast-freeze function. With superb temperature stability, this appliance will be immune to rising temperatures in the surrounding room and will keep your food safely frozen. Insulation on this appliance is not as impressive as on other models but in the event of a power cut, food will stay frozen for a quite satisfactory 21 hours before starting to thaw. This freezer did not score well in our energy-efficiency tests but the four plastic, removable drawers hold a very decent 83 litres of food and as it is a frost-free appliance, you will not have to spend time defrosting it manually.





#### 4. Zanussi ZQF11430DA €430 (built-in, upright, under-counter)

Those looking for an under-counter freezer that can be built into their fitted kitchen might like to consider the **Choice Buy** Zanussi ZQF11430DA. With excellent freezing power, it does not take long for food to be chilled to -18°C and there is also a fast-freeze function if you feel an added boost of cooling power is called for. You will be able to fit a very decent 79 litres of food inside this appliance, which offers four removable, transparent drawers. Food frozen inside this appliance will be kept at a safe temperature, regardless of how the room warms up or cools down. If the power is cut off, this freezer will maintain food at safe temperatures for an impressive 32 hours and there is a high temperature alarm to warn you if there is a problem. Reflected in the ease-of-use score is the fact that the control panel is located at the bottom of the appliance, making access a little tricky, and you will need to defrost this freezer manually as it is not frost free.



#### 5. Grundig GFN13820W €750 (freestanding, upright, tall)

Those who need a spacious, upright, tall freezer might like to consider the **Choice Buy** Grundig GFN13820W. This roomy appliance has a very generous usable capacity of 204 litres, as measured in our tests, and contains six plastic, removable drawers - one of which is extra deep for storing bulky items - plus two freezer shelves with flaps for stowing flat items like ice-cube trays. A fast-freeze function can be used to speed up the freezing process, and with top-notch temperature stability you will not have to worry about your food remaining safely frozen, even when the surrounding room experiences wide variation in temperature. Even in a power outage, this appliance can be relied upon to maintain its freezing temperatures for up to 28 hours. Despite its large size, the Grundig GFN13820W is very energy efficient and it is also the quietest of our Choice Buys. In addition, this high-end appliance is frost free, so there will be no need to tackle the tedious job of defrosting.



## The lengths we go to...

When it comes to testing freezers, it is important to find out how quickly each appliance will freeze a load of food placed inside and how long it will keep that food frozen in the event of a power cut. In our labs, each freezer model is run in for at least 24 hours in a room in which the ambient temperature is 25°C. Testers then load the freezer with gel packs - to which are fitted temperature sensors - to simulate the food that would typically be stored in these appliances. Tests involve measuring the length of time it takes for a heavy load (20kg/100l of net volume) and a light load (4kg/100l of net volume) of gel packs to reach -16°C and -18°C. To gauge how well insulated the freezer is, our testers fill the freezer with gel packs and allow them to reach -18°C before turning off the power to simulate a power cut. Measurements are then taken for how long before the temperature rises to -9° - the point at which food would be need to be thrown away.





MODEL		SPECIFICATIONS							TEST PERFORMANCE							SCORE %
		Price (€)	Freestanding or built-in (F or B)	Energy label	Size (cm) (hxxwx d)	Usable freezer volume (litres)	Fast freeze function	No frost freezer	Energy use	Freezing power	Temperature stability	Ease of use	Recommended thermostat setting	Noise and vibrations	Freezer insulation	
1	Lec CF200LW	303 online	F	A+	84.3x96.1x56.6	196.3			★★★★	★★★★	★★★★★	★★★	★★★★	★★★	★★★★★	72
2	Zanussi ZFT11100WA	250	F	A+	84.4x55.3x65	77.7			★★★	★★★★★	★★★★★	★★★	★★★★★	★★★	★★★★	69
3	Zanussi ZFT10210WA	400	F	A+	84.3x60.3x66.4	83	✓	✓	★★	★★★★★	★★★★★	★★★★	★★★★★	★★★	★★★	69
4	Zanussi ZQF11430DA	430	B	A+	82.5x60x54.3	79	✓		★★	★★★★★	★★★★	★★★	★★★★★	★★★	★★★★★	68
5	Grundig GFN13820W	750	F	A++	184.8x60.1x71.7	204.2	✓	✓	★★★★	★★	★★★★★	★★★★	★★★★	★★★★	★★★★	67
6	Bosch GSN36VL30	900	F	A++	186.3x59.7x72.5	195.3	✓	✓	★★★★	★	★★★★★	★★★★	★★★★★	★★★★★	★★★	65
7	Beko TFF577APW	430	F	A+	178.7x54.7x65.8	152.5	✓	✓	★★★	★★★★★	★★★★★	★★	★★★★★	★★★	★★	65
8	Bosch GID18A20GB	540	B	A+	87.1x53.9x54.7	73.9	✓		★★★	★★★★	★★★	★★★	★★★★★	★★★★	★★★	58
9	Miele F12011S-1	440	F	A+	85.4x55.5x62.4	71.6	✓		★★	★★★	★★★★★	★★★★	★★★★★	★★★	★★★	51
10	Logik LUF55B13	150	F	A+	84.6x55.9x57.4	60.6			★★	★★	★★★★★	★★	★★★★★	★★★★	★★★★	48
11	Hotpoint RZAAV22P	220	F	A+	85.2x55x58.9	63.4			★	★★★	★★	★★	★★★★★	★★★	★★★★	40

USING THE TABLE

Star ratings are out of five.

**SPECIFICATIONS**  
*Price:* Typical retailer's price if you shop around. Prices found online are indicated.  
*Usable fridge volume:* The usable storage space as measured in our labs.

**TEST PERFORMANCE**  
*Energy use:* Ratings for the energy consumption of the appliance over 24 hours with the ambient room temperature at 10°, 25° and 32°.  
*Freezing power:* The time taken to cool down a light load in the freezer to an average temperature of -18°C.  
*Temperature stability:* The evenness and stability of the temperature in the freezer at room temperatures of 10° and 32°.  
*Ease of use:* Includes ratings for the ease of opening the door and accessing the contents, adjusting the controls, cleaning the exterior and interior of the freezer and for the quality and handling of the storage features.  
*Recommended thermostat setting:* A rating for the accuracy of the thermostat settings on the appliance.  
*Noise and vibrations:* The level of noise and vibration emitted by the appliance when switched on, while running and when switched off – the more stars, the quieter the appliance.  
*Freezer insulation:* A rating for how long the freezer will be able to keep food at a safe temperature in the event of a power cut.



# Car Tyres

REPORT by *Clodagh O'Donoghue*

**Need to replace your car tyres? Consumer Choice gets to grips with 25 tyres in two sizes to steer you in the right direction.**

## At a glance

- 25 Tyres on test
- Part-worn tyres
- 11 Choice Buys

The point is often made that four patches of rubber, each about the size of a human hand, are your only contact with the road when you are driving along – so your car tyres need to be up to the job in terms of safety and performance. Our rigorous tests look in detail at how tyres cope with both dry-road and wet-road conditions, with testers assessing directional stability, steering response and braking performance as well as providing independent ratings for fuel consumption and interior and exterior noise levels. We also evaluate how long a tyre will last by mounting tyres onto a weighted test rig, measuring the rate of wear after 5,000km and extrapolating the results to predict how far the tyres will be able to travel before tread depth falls below the legal limit of 1.6mm.

In our current batch of tests, we looked at two tyre sizes. Size 185/60 R14 tyres are fitted to superminis and medium-sized cars, such as the Fiat Punto, Honda Civic, Hyundai Accent, Skoda Fabia and VW Polo. The second tyre size tested – 205/55 R16 – is fitted to medium-sized cars, saloons and

MPVs (multi-purpose vehicles), such as the Renault Megane, Opel Astra and Zafira, Seat Leon, Kia Soul and the VW Passat, Touran and Golf.

## Tyres on test

In tests for tyre size 185/60 R14 H, a VW Polo was used and all tyres were run in for approximately 400-500km prior to the start of testing. Six tyre models achieved Choice Buy status in this category, with Continental and Goodyear tyres revealing themselves to be the best performers in the all-important wet-road tests. Under conditions of simulated continuous rain, Goodyear delivered the best braking performance whereas Continental impressed most in terms of handling. The Nokian, Dunlop, Vredestein and Hankook tyres also performed strongly in the wet as did the Pirelli Cinturato P1 Verde, but its high fuel consumption score prevented it from becoming a Choice Buy. The test results suggest that the Kumho tyre has a development conflict, in that it is the best performer for fuel consumption and garnered

one of the highest scores in tyre wear but its weak wet-road rating pushed it far down our table. In the dry-road tests, Goodyear's EfficientGrip Performance again impressed as the best of the bunch, with testers also noting its accurate steering response and good grip level, while the Dunlop tyre measured the shortest braking distance of 37m. The Goodyear, Continental and Dunlop tyres in this test offer great all-round performance and those looking for a particularly long-lasting tyre combined with very good braking and handling ability might like to consider the Nokian Line.

When it came to testing for size 205/55 R16V – for which a VW Golf 7 was used – five tyre models were determined as being Choice Buys, all from major, well-known manufacturers. This category also included some eco models, which generally did not impress in wet conditions and did not offset deficiencies with major advantages in terms of tyre wear or fuel consumption. However, Continental's ContiEcoContact 5 did show a significant improvement in tyre wear

compared with the ContiPremiumContact 5. Tests revealed that the maximum difference between models in terms of fuel consumption was just 5% whereas, with tyre wear, the maximum difference was 100%. The Michelin and Continental tyres scored top marks in the dry-road tests, with Michelin's Primacy 3 measuring the shortest braking distance at 36m, though this was only 0.5m ahead of the braking distance of Continental's ContiPremiumContact 5. Test scores for the Michelin tyre confirm the longevity of the manufacturer's products, with the Primacy 3 the best performer in tyre wear of the products on our table while also turning in a very good wet-grip performance.

## Tyre prices

We last tested tyre size 205/55 R16V in June 2012, and a direct comparison of the prices quoted then and those that appear on our current table shows a significant price decrease. This is partly due to the online availability of tyres with the resulting price competition representing good news for the consumer. The prices quoted on our table have all been obtained online and include VAT and free delivery within the Republic of Ireland. Upon delivery, which can often be to either your home or a local fitting centre, the tyres will need to be correctly fitted to the car by experts for a separate fee. A quick survey suggests that fitting generally costs between €10 and €20 per tyre.

## Part-worn tyres

Cash-strapped consumers may look to minimise their motoring costs by buying part-worn tyres instead of brand new products. Ireland's Road Safety Authority (RSA) has some advice for those considering such a move to ensure that the second-hand products bought will be sufficiently safe and fit for purpose.

- Check that the tyre has an E mark, as this is a requirement for the NCT.

- Check the tread depth of the tyre. Your car's safety and performance, particularly in wet conditions, are reduced as tyres wear. The minimum legal requirement is for a depth of 1.6mm but, for safety, tyres should have at least 3mm of tread depth. At the NCT, you will be informed if your tyres have a tread depth of less than 3mm and your car will receive a "pass advisory", so it will not fail the NCT but you are advised that your tyres may soon need to be changed. You can measure the tread depth of a potential purchase using a tread depth gauge or the handy pop-out card that comes in the RSA leaflet entitled *Your Guide to Tyre Safety*, which you can pick up in a range of locations including NCT centres, NDLS centres, driving test centres, pharmacies, and social welfare offices. Tread depth should always be measured at the centre of the tyre and not at its edges.

- Ask the seller to confirm that the tyre has been through a condition check to ensure that it satisfies the minimum legal requirements and that it has no defects – such as tears, lumps or bulges – either externally or internally. You will not be able to see any damage that has occurred on the inside of the tyre but the seller may be able to show that the tyre was x-rayed to prove there is no internal damage.

- Make sure that the tyre is the correct size and design for your car and that it has the proper load and speed rating for its intended use. You can obtain information on the correct tyre for your particular vehicle from the manufacturer or from the owner's handbook.

- Ask the age of the tyre and ensure that it is

no more than six years old. At the NCT, a six-year-old tyre is again a "pass advisory" item and you will be informed that the tyre will need replacing soon. The risk of tyre failure increases as tyres age and tyres may begin to exhibit signs of aging – such as crazing and cracking on the side wall – after they pass the six-year mark. The serial number on the sidewall of the tyre will indicate the year in which it was made. See the box below for what to look for.

- Be sure that you are getting value for money by buying a part-worn tyre instead of a new tyre. Much will depend on how much tread depth you are getting for your money. As the RSA points out, if you buy a second-hand tyre with 3.6mm of tread depth for €30, it will provide 2mm of usable tread depth before reaching the minimum legal limit of 1.6mm and end up costing €15 per millimetre. In contrast, a brand new tyre costing €80 and typically offering 8mm of tread depth, has 6.4mm of usable tread depth and will ultimately cost €12.50 per millimetre. So in the RSA's scenario, buying new represents better value.

Thus, there are a number of aspects to consider when buying part-worn tyres – so check them out carefully before handing over any cash and do your homework and some mental calculations to see if buying new would be a better deal in the long run.



## How to tell the age of your tyre

Whether you are thinking of buying part-worn tyres or checking the existing tyres on your car, it is important to know when your tyres were manufactured and how far they are into their life cycle. Fortunately, the date of manufacture should be visible on the tyre itself. Among the many markings on a tyre sidewall is its serial number, the last four digits of which refer to the date the tyre was made, with the first two of these digits indicating the week of manufacture (from 01 to 52) and the final two digits indicating the year. So, if the production date code is 1512, that means the tyre was manufactured in the fifteenth week of 2012.







### 1. Continental ContiPremiumContact 5 €57 (Size 185/60 R14 H)

The **Choice Buy** Continental ContiPremiumContact 5 is a great all-round tyre. It provides excellent handling on dry roads and was judged to be the best overall performer in the wet, with very good braking capabilities in all conditions. The only slight weakness shown was in the test for aquaplaning when turning a corner but the tyre's ability to disperse water in this situation is still satisfactory. Among the Choice Buys for this tyre size, the ContiPremiumContact 5 is the quietest overall. These are very fuel-efficient tyres that, judging by the results in our tyre wear tests, should last a long time on your car.



### 2. Goodyear EfficientGrip Performance €55 (Size 185/60 R14 H)

Whereas the Continental tyre won the accolade for "best on wet" in the current batch, the **Choice Buy** Goodyear EfficientGrip Performance earns the award for best performer on dry roads. The handling and stability of these tyres in dry conditions is first-rate with a very good braking distance. In wet conditions, these tyres also do a great job in terms of handling, directional stability and resisting aquaplaning both when driving in a straight line and around a corner. Not the quietest tyre, the Goodyear EfficientGrip Performance is, however, very fuel efficient and hardwearing and so should represent good value for money.



### 3. Nokian Line €58 (Size 185/60 R14 H)

The **Choice Buy** Nokian Line is a very solid all-round performer. These tyres can be relied on in both dry and wet conditions to deliver very good handling and braking, with our tests revealing a slight weakness in just one area - directional stability in the wet. These Nokian tyres will resist aquaplaning whether you are driving in a straight line or around a corner. Where the Nokian Line tyres really shine is in their ability to withstand tyre wear and indeed they are the hardest-wearing tyre among our current Choice Buys in this size so you will be able to do a lot of travelling before having to replace them.



### 4. Dunlop Sport BluResponse €56 (Size 185/60 R14 H)

The **Choice Buy** Dunlop Sport BluResponse garnered great scores in our tests across the board. In particular, these tyres deliver excellent handling on dry roads and they also provided the shortest braking distance of the tyres on test in this size category, taking 37.3m to stop. In addition, if it rains, these Dunlop tyres can still be relied upon to provide great directional stability, handling, braking distance and resistance to aquaplaning. One of the loudest tyres in our current batch, the Sport BluResponse scored poorly in both interior and exterior noise tests but fuel consumption is low and tyre wear is very satisfactory.



### 5. Vredestein Sportrac 5 €50 (Size 185/60 R14 H)

When it comes to handling, stability and braking on dry roads, the **Choice Buy** Vredestein Sportrac 5 does a great job. These tyres also deliver a very good performance generally in wet conditions, though in our wet-road tests, their braking score was no more than satisfactory. Nonetheless, they had no problem avoiding aquaplaning both on straight and circular tracks. These tyres are fairly quiet if you are inside the car, though their exterior noise score was less impressive. Fuel consumption is low and tyre wear is very good, so tread life should be quite long.



### 6. Hankook Kinergy Eco K425 €50 (Size 185/60 R14 H)

The **Choice Buy** Hankook Kinergy Eco K425 shone in our dry-road tests, scoring top marks in the areas of stability and handling with braking distance also very good. These tyres did a great job across the board in tests under conditions of simulated continuous rain, delivering good scores for handling, stability, braking and resistance to aquaplaning. Fuel consumption is fairly low on cars fitted with these tyres, and although not quite as hardwearing as some of our other Choice Buys in this size category, this Hankook tyre should last car owners for a reasonably long time.



### 15. Michelin Primacy 3 €82 (Size 205/55 R16 V)

The **Choice Buy** Michelin Primacy 3 is ideal for those with a high annual mileage who do not want to have to choose between the lifetime of the tyre and the safety and grip it provides. This Michelin tyre delivered a flawless performance in our dry-road tests, overtaking all others in this size category for handling, stability and braking. These tyres are also great for handling and braking in the wet, though they did struggle slightly in our aquaplaning tests both on the straight and circular tracks. Impressively, the Michelin Primacy 3 tyre was also our best performer in tyre wear and its fuel consumption is low – making it a great investment.



### 16. Goodyear EfficientGrip Performance €73 (Size 205/55 R16 V)

In wet conditions, the **Choice Buy** Goodyear EfficientGrip Performance was the best tyre on test in this size category. These tyres showed no weaknesses across all our wet-road tests, resisting aquaplaning with ease and demonstrating superb braking ability. These tyres are also very good when the weather is dry, particularly impressing in terms of handling and braking. From inside the car, these Goodyear tyres are very quiet, and they are not too noisy from outside the car either. Added to these qualities are low fuel consumption and great tyre wear for an all-round excellent tyre option.



### 17. Continental ContiPremiumContact 5 €76 (Size 205/55 R16 V)

The **Choice Buy** Continental ContiPremiumContact 5 demonstrated excellent handling, braking and stability on dry surfaces to tie with the Michelin Primacy 3 as best performer on dry in our tests in this size category. On wet roads, these Continental tyres were also great at handling and braking and coped easily with the aquaplaning tests where other tyres can struggle. Though quiet from the inside of the car, these tyres are fairly noisy when assessed from the outside. As well as being low in fuel consumption, our tests showed that these tyres are long-lasting so there should be no need to replace them too often.



### 18. Dunlop Sport BluResponse €72 (Size 205/55 R16 V)

The **Choice Buy** Dunlop Sport BluResponse tyres were most impressive in our tests when driving on dry surfaces. Here, they handled extremely well, felt very stable and had one of the shortest braking distances in this size category. These tyres did not disappoint in wet conditions either, delivering accomplished performances across all wet road tests and resisting aquaplaning with ease. These Dunlop tyres are not quite as good in wear as some other Choice Buys but will nonetheless last a very satisfactory length of time. When tested, interior noise levels were very good, though from the outside these tyres were quite loud.



### 19. Bridgestone Turanza T001 €69 (Size 205/55 R16 V)

The **Choice Buy** Bridgestone Turanza T001 performed particularly strongly in our dry-road tests, with excellent handling and superb stability. Generally, these Bridgestone tyres are also great in the wet, faring very well across all tests with the exception of braking, where they took a slightly longer distance to stop than our other Choice Buys but still garnered a satisfactory score. Fuel consumption is reasonably low for these tyres and tyre wear is very decent, ensuring that you won't need to buy new tyres too soon. Whereas the interior noise level is quite quiet, the exterior noise level is much louder, resulting in an average score overall.



MODEL		SPECIFICATION	TEST PERFORMANCE					SCORE %
		Price (€)	Dry road (20%)	Wet road (40%)	Tyre wear (20%)	Fuel consumption (10%)	Noise (10%)	
Tyre size 185/60 R14 H								
1	Continental ContiPremiumContact 5	57	★★★★	★★★★	★★★★	★★★★	★★★	67
2	Goodyear EfficientGrip Performance	55	★★★★	★★★★	★★★★	★★★★	★★	66
3	Nokian Line	58	★★★★	★★★★	★★★★★	★★★★	★★	66
4	Dunlop Sport BluResponse	56	★★★★	★★★★	★★★★	★★★★	★★	65
5	Vredestein Sportrac 5	50	★★★★	★★★★	★★★★	★★★★	★★	65
6	Hankook Kinergy Eco K425	50	★★★★	★★★★	★★★★	★★★★	★★	63
7	Michelin Energy Saver+	63	★★★★	★★★	★★★★★	★★★★	★★	60
8	Firestone Firehawk TZ300alpha	56	★★★★	★★★	★★★★	★★★★	★★	59
9	Sava Intensa HP	51	★★★	★★★	★★★★★	★★★	★★	58
10	Pirelli Cinturato P1 Verde	61	★★★★	★★★★	★★★★★	★★★	★★	56
11	Yokohama BluEarth AE-01	56	★★★★	★★★	★★★★	★★★★	★★	49
12	GT Radial Champiro Eco	54	★★★	★★★	★★★★	★★★★	★★★	43
13	Semperit Comfort-Life 2	56	★★★	★★★	★★★★★	★★★★	★★	43
14	Kumho KH27 Ecowing ES01	53	★★★★	★★	★★★★★	★★★★★	★★★	33
Tyre size 205/55 R16 V								
15	Michelin Primacy 3	82	★★★★★	★★★★	★★★★★	★★★★	★★★	72
16	Goodyear EfficientGrip Performance	73	★★★★	★★★★	★★★★	★★★★	★★★	68
17	Continental ContiPremiumContact 5	76	★★★★★	★★★★	★★★★	★★★★	★★★	67
18	Dunlop Sport BluResponse	72	★★★★	★★★★	★★★★	★★★★	★★★	66
19	Bridgestone Turanza T001	69	★★★★	★★★★	★★★★	★★★★	★★★	66
20	Fulda EcoControl HP	66	★★★★	★★★	★★★★	★★★★	★★★	57
21	Hankook Ventus Prime2 K115	64	★★★★	★★★	★★★★	★★★★	★★★	57
22	Semperit Speed-Life	77	★★★	★★★	★★★★	★★★★	★★★	56
23	Falken ZIEX ZE914	71	★★★★	★★★	★★★	★★★★	★★★	54
24	Continental ContiEcoContact 5	76	★★★★	★★★	★★★★	★★★★	★★★★	47
25	Kleber Dynaxer HP 3	66	★★★★	★★★	★★★★★	★★★★	★★★	42

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

**Price:** Typical retailer’s price if you shop around. All prices were found online and include VAT and delivery within the Republic of Ireland.

TEST PERFORMANCE

**Dry road:** The stability, handling and braking of the tyres in dry conditions.

**Wet road:** The braking distance, directional stability, handling and ability to resist aquaplaning of the tyres in wet conditions using simulated continuous rain.

**Noise:** The noise rating of the tyres based on subjective assessments from inside the car and technical measurements from outside the car.

**Fuel consumption:** Fuel consumption measured at a constant speed of 100 kph.

**Tyre wear:** The durability of the tyres.

Useful contacts

Bridgestone

www.bridgestone.ie

Continental

www.conti-online.com

Dunlop

www.dunlop.eu

Goodyear

www.goodyear.eu

Michelin

www.michelin.ie

Nokian

www.nokiantyres.com

Vredestein

www.vredestein.co.uk



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