

The Magazine of the Consumers' Association of Ireland

# Consumer Choice

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APRIL 2014



## Mobile Phone Insurance



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## April 2014

### EDITORIAL

Dear Member,

Those of our long supporting Members will know that, following an initial programme of lobbying and campaigning at home - before we even joined the Euro - from 1998 to 2007, we joined with our colleagues in BEUC and also through our representation on the European Consumer Consultative Group (ECCG) in Brussels, to focus on the abolition of the outrageous roaming charges that were being charged by our highly profitable providers across the EU.

In that time the costs have come down significantly and Irish consumers have seen the cost of their calls while roaming, as well as that of their millions of text messages, drop by 80%. Data roaming - while never recommended by the CAI as it is still so expensive - is now 90% cheaper than it was in 2007.

Now comes the news that, with effect from Tuesday, the 15th of December 2015, and following adoption of new legislation by the European Parliament and Council, roaming charges will at long last be abolished. This means that a call made in any of the Member States of Europe will come at the same cost as if you

were making that call at home in Ireland.

It has to be said, the European Commission and notably its Vice President, Neelie Kroes, through her determined and defiant stance, have been greatly supportive of the consumer lobby in bringing about these changes.

It is now time that we returned to the challenges at home and that, as outlined on my news page and on the website, we move now to change and significantly improve the poor and pathetic levels of customer support and service Irish consumers are receiving from their telecom providers.

We look forward to your support and assistance in making this a reality.



**Dermott Jewell**



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# News Briefs

The latest information  
on the world of the  
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## Eircomallye

Assuming you are sitting down while reading this I pass on the announcement from Eircom that 700,000 Irish homes (roughly accurate) will be capable of receiving 100Mbps broadband via VDSL by the end of March, using vectoring technology that uses noise-canceling technology to boost broadband speeds to homes and businesses. The fact, of course, that you have for years now always been customer # 700,001+ we must ignore – and be delighted. Eircom further outlines how, by the end of this month, vectoring will have been deployed to the vast majority of Eircom's 3,000 fibre broadband cabinets which provides for another Eircom estimate. Which is - when complete, Eircom estimates that around 70% of the roughly 700,000 homes and businesses currently passed by its fibre-to-the-cabinet (FTTC) network will be able to achieve speeds of between 70Mbps and 100Mbps.

Now let me put that another way (bad news): about 490,000 customers will have between or *about* 70 to 100 Mbps or broadband speed on or *about* March. The rest will hopefully have it too – between now or *about* 2016 – or thereabouts.



## NO – Not a Film Script

I read in the Washington Post how the USA's National Security Agency (NSA) has built a surveillance system capable of recording "100%" of a foreign country's telephone calls (yes – the entire country!), which then enables the NSA to rewind and review conversations as long as a month after they take place! This advice comes from Government spokespersons with direct knowledge of the effort and from documents supplied by former contractor Edward Snowden. Importantly, at the request of U.S. officials, The Washington Post is withholding details that could be used to identify the country where the system is being employed or other countries where its use was/is envisioned.

The voice interception programme is called MYSTIC and it commenced use in 2009. The in built 'tool' to facilitate the tracking is called RETRO (retrospective retrieval) and it reached full capacity and was used against the unidentified target country in 2011. A classified summary outlines how the deployed system operates through: collection systems recording "every single" conversation nationwide, the storage of billions of them in a 30-day rolling buffer that clears the oldest calls as new ones arrive. Summarised, the call buffer opens a door "into the past" enabling users to "retrieve audio of interest ....at the time of the original call." Analysts listen to only a fraction of 1% of the calls. Each month, they send millions of voice clippings for processing and long-term storage.

## Calling It As We See It

There is a theme running through the news and editorial this month and it relates to our telecom providers. The CAI is now recommencing its research into and campaigning for a better quality of service for Irish telecom consumers especially with regard to mobile and landline services – or, more to the point, the especially poor quality of support and customer service that is currently being provided. Please watch our website and newsletter for detail of research surveys, media releases and requests for the information relating to your problems, your difficulties and your experiences of poor and unacceptably bad customer service from the regulated telecom entities to whom we pay such significant sums of money – every day, week, month and year.

# Tag Team Wrestle With Problem – Makes Submission



Silicon Republic carried news of a very interesting smart tag, which can indicate to the consumer if the content of a food container has gone off. A team of researchers from the American Chemical Society in Dallas, Texas, revealed their smart tag and showed how it could indicate whether a carton of milk had turned sour and a can of green beans had spoiled and, this is the really impressive addition, without the need to open the containers. They went further and the tag, which would appear on the packaging, could also be used to determine if medications and other perishable products were still active or fresh.

The tag, confirmed to be safe on food and health products, will be a gel and attaching to the container or pack. Initially it will be coloured red or reddish orange to indicate freshness. Then, over time, the tag will change colour to orange then yellow and finally green, which will indicate that the food inside has spoiled. I have spoken in the future tense because I do believe that this will come into full production in time and especially as the cost conscious food industry has been advised by the team that it is an inexpensive tag to produce at US\$0.002 (€0.0027) to be exact.

## Hats Off to Scientists

Apparently, and I kid you not, a team of psychologists at Vanderbilt University has developed an electric thinking cap! The cap was originally designed to try and determine how the sending of a mild electric current into the medial-frontal cortex of the brain could have the effect of facilitating learning at a faster rate. This followed the current research showing how a current would affect the rate of learning, but it was never understood why this was actually happening.

The test result figures showed that there actually was an improvement in the ability to learn, but did little to change the opinion of the test subjects as their error rates only varied by 4% in either direction. However, it was in learning ability where the largest improvement was seen. The EEG spike was almost twice as large on average and was significantly higher in a majority of the individuals tested and, notably, at an average high of 75%. How soon these will be available at a store near you is anyone's guess and, of course, as is the question of whether they will be available in the Computer or the Kitchen Appliance departments!



## Be Aware

Courtesy of Director magazine I read how the first exhibition for wearable technology took place in mid-March at the Olympia Conference Centre in London. This was the occasion where devices that you and I - or more likely, our children and their friends - will seek out in the future

were displayed and featured. Included were the Samsung Galaxy Gear smart watch and the very likely high demand item for the future that is the Sunfriend's wristband that tracks your daily intake of Vitamin D and - very importantly, heightens awareness of the dangers of skin cancer.





by Clodagh O'Donoghue

# Food & Health



## New safety standards for window blinds

Tougher European standards relating to window blinds have recently been adopted in an effort to reduce accidents and fatalities among children. Window blinds, such as roller blinds, are commonly found in homes but the cords used to operate these blinds can unfortunately pose a strangulation risk to children who may become entangled in them. Sadly, in the period 2008 and 2010, ten fatal accidents involving children aged between 15 and 36 months, occurred in Ireland, Finland, the Netherlands,

the U.K. and Turkey. The three new standards are aimed at introducing requirements for safety devices that prevent cords or chains from forming a hazard, for the installation and testing of these devices, and for warnings and instructions to be included on packaging and in point-of-sale information. ANEC, the European consumer voice in standardisation, played a role in the development of the new standards and has welcomed their publication as a move toward providing greater protection for

children. However, ANEC Secretary-General Stephen Russell points out that corded blinds already in installed in homes continue to be a cause for concern and that raising public awareness is key to offsetting the risk. ANEC advises parents to ensure that cords are kept out of reach of children and that cots, beds or playpens are not placed near to a window with corded blinds. Russell adds that retailers may also be able to provide guidance on the use of safety accessories to reduce the risks from blind cords.

## Increased activity on FSAI advice line

In 2013, the number of food-related complaints reported to the advice line of the Food Safety Authority of Ireland (FSAI) increased by 12.5% over the previous year. Of a total of 13,269 queries and complaints, 2,846 were complaints by consumers relating to food and food premises - with 1,190 complaints about unfit food, 566 complaints reporting suspected food poisoning, 587 complaints relating to hygiene standards, 192 complaints on inaccurate food labelling and 311 other. One recurring theme among these complaints was the contamination of food by foreign objects, with examples including

glass in a ready meal, a dirty finger nail in baby food and a human tooth in a Chinese takeaway. All complaints are followed up and investigated by environmental health officers across the country.

The FSAI advice line also received 10,429 requests for information on food-related issues, a rise of 9% from 2012. The FSAI views the increased activity as a positive development, pointing to a growing awareness among consumers of the importance of reporting poor food safety practice and greater demand among food businesses for advice on raising their food safety standards.

According to the organisation's information manager, Edel Smyth, consumers are entitled to the highest standard of food safety and hygiene in all food establishments and across all food products they buy and the FSAI urges consumers who have experienced poor hygiene practice or food safety issues to report the matter so it can be investigated directly. Consumers can call the FSAI advice line between 9am and 5pm, weekdays, on lo-call 1890 336677. Alternatively, they can email [info@fsai.ie](mailto:info@fsai.ie) or use the "make a complaint" section of the FSAI website, [www.fsai.ie](http://www.fsai.ie).

# Money News

 Money News by *Roisin Moloney*

## Facing Nursing Home Bills

**“The average annual cost of private nursing home care is reported to be €50,000”**

There may be numerous aspects to your dread of moving to a nursing home for yourself or organising nursing home care for a loved one and no doubt one of these aspects will be the financial costs. Should you find yourself in this situation, you should understand the basics of the Nursing Home Support Scheme or Fair Deal provided by the Health Service Executive (HSE). In 2009, this scheme replaced what was known as the Nursing Home Subvention Scheme. Under this scheme, the applicant makes a contribution towards the cost of care provided by the nursing home and the State pays the balance of the costs.

In order to qualify for assistance under this scheme, you must firstly need long-term nursing home care. If you require only

short-term care you will not qualify. Qualifying for assistance does not depend on whether you choose a private, public or voluntary-run home. You must also be ordinarily resident in the State to qualify. Under the scheme, long-term residential care services and numerous activities and other services, such as hairdressing, are excluded.

Once you qualify for the scheme, the HSE will examine your income and assets and decide what portion of your care expense will be covered. You may be required to contribute a maximum of 80% of your income and 7.5% of the value of your assets within the year. All income will be taken into account and the first €36,000 of your assets if single, €72,000 if married, will be exempted. Owning assets is not a requirement for qualifying for assistance, however

- assets can come in the form of property, stocks, savings and if you are married or in a civil partnership only half of the income or assets will be assessed. If your only assets are land and property, you can defer using these assets as payment until after you die. Also, the family home will be used but to a maximum of 22.5% of the value if you spend more than three years in a home, or 11.25% if you are a couple and your partner remains in the home.

Opting out of the scheme may be appealing to those on higher incomes but, with the average annual cost of private nursing home care reported to be €50,000, you would need a substantial income. Such payments are, however, subject to tax relief and significant saving can be made here.

## The European Small Claims Procedure to be extended to larger claims

If consumers are having difficulties with traders in other European countries and if all attempts to resolve complaints have failed, consumers may opt to use the European Small Claims Procedure. The European Small Claims Procedure provides consumers and businesses all over Europe with a uniform and inexpensive recovery process for low value claims on cross-border cases without the need to be legally represented. This procedure has traditionally applied to civil and commercial matters where the value of the claim has not exceeded €2,000. The procedure uses standard forms used by parties across EU countries and gives strict time limits.

In November 2013, the EU Commission published a proposal to

extend the European Small Claims Procedure from €2,000 to €10,000. The advantages of this procedure mainly include the lack of legal representation required and therefore the financial saving involved. The procedure is mainly paper based but oral hearings may be held if it is considered necessary and should be aimed to be done using technology.

The aim of this initiative is to streamline decisions across EU member states and to keep costs down. Many cross-border claims are never pursued because of long delays as well as high costs. While the Irish Government has confirmed its support for this proposal many other member states are not happy with it, claiming that €10,000 is not a small

claim, particularly given the average monthly income in member states. There is some concern that there is no provision for legal representation for parties who may need it and that people may be disadvantaged by the need to conduct the case on paper, to deal with another language and to use electronic communications. For now, it is simply a proposal.

In Ireland, the service is provided through the District Court by the District Court Clerk, called the Small Claims Registrar. A court fee is currently €25. Further information on the European Small Claims Procedure and the relevant forms can be obtained from the Courts Service website [www.courts.ie](http://www.courts.ie) or at your local District Court.

# Holy Communion on a budget

A child's first Holy Communion can be an expensive event, so Consumer Choice has some tips for capping the costs. Yes, parents are responsible for the spiritual life of their child but this event also tests parents' willingness to keep up with the Joneses, bending to mounting pressure from eight-year-olds and standards set by other parents and retailers that have become social norms. Also a test of parents' event-organising skills, hosting skills and patience, Holy Communion can cause parents a lot of financial worry.

With mounting pressure parents can be forced to lose all reason, so keep in mind a degree of pestering is to be expected but it is likely that these beautiful and expensive dresses and suits will never be worn again. It is even more likely that the equally expensive and ever expanding list of matching accessories will only get an outing on that day and never be worn again. The outfit, which is a major contributor to the expense of the day, is now being offered for sale in so many high street shops that a bit of shopping around as well as mixing and matching could result in a unique outfit at a reasonable cost. Aldi is

offering communion wear for the first time at prices as low as €24.99. Dunnes Stores is also offering a range of communion wear designed by Paul Costello with a price range between €50 and €95 for girls' ranges and a boys' range of blazers between €32 and €35, shirts from €20 to €25 and trousers between €26 and €28. However, boys' ranges are without doubt more likely to be worn again. Debenhams offers a range from €42 to €122 in girls' dresses. Other high street stores worth checking out are Marks and Spencer and TK Maxx. There is always the option of second-hand shops, ebay, and asking family and friends if they have any suitable outfits used by their children. Of course, the outfit contributes greatly to the overall cost of this event but remember less is more!

Know what your budget is and stick to it. Try to avoid borrowing and if it is necessary to borrow, have a plan for repayment. Perhaps friends or family members also celebrating a communion on the same day may be interested in sharing the costs. Maybe a party at home can save costs and you could agree with guests that they bring a starter, main or dessert. Watch out for deals; try

to keep a flexible attitude when it comes to the particulars of the menu, entertainment etc.; and of course package the event, the outfits and the day in confidence. This will ease the judgement of others and help your child deal with any pressure he/she may be experiencing in the classroom.

The First Holy Communion is also a good opportunity to teach your child about money, it could be the beginning of a saving habit for your child.



## The gift of good money habits

Instilling good money habits in your children is the gift that can give for a lifetime. Reflect on your own approach to money and consider that this is exactly what your children observe. With the somewhat unhealthy approach our society has been taking to money over recent times, actively teaching your child some key principles about personal finance has never been so important.

A good place to start, after reflecting on your own attitude towards money, is to identify some key principles of good money management. Then try to identify areas of your own life where you use these principles and perhaps where you could use these principles more consistently. Of course, children must understand that money has its place in our lives. It is a resource that supports an efficient way of living. Good money management will avoid

excess debt and associated difficulty but a balance must be struck.

Some basics - such as earning perhaps through doing household tasks - will encourage children to learn to enjoy the independence of earning for themselves. Learning about spending is just as important. The money we hold gives us choices and in order to maximise our choice we should shop around. Children must also understand the importance of budgeting, striking the balance between wants and needs. Giving your child the space to learn the consequences of their choices also means letting them go without when they make choices with their cash that they later regret. Of course, saving is a valuable ability that every child should get the opportunity to learn. It enables us to work towards a goal, to build some security and hopefully you can instil the view that saving actually reflects

you paying yourself before giving your cash away for purchases.

Unfortunately for today's children, the consequences of reckless lending and borrowing is all around them but addressing the basics of good borrowing for long term goals as opposed to lifestyle borrowing is important. If you agree to loan your child money, later forgiving the debt may be doing them a great disservice.

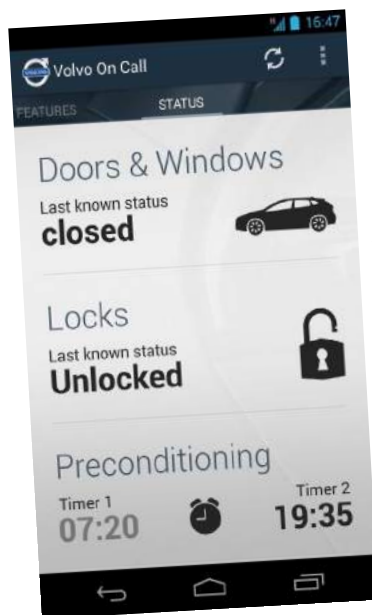




# Product/Tech News

## One for all

Many of us have amassed a wide array of chargers in our homes, with a new one needed for every phone purchased, but a common charger that will fit all devices and get rid of the all-too-familiar tangle of wires could be on the way. In March, members of the European Parliament approved an update to radio equipment laws that should drive the development of a universal charger for all mobile phones sold in the EU. The MEPs voted overwhelmingly to approve a draft bill to revise the Radio Equipment Directive that lays down harmonised rules for placing radio equipment devices - such as mobile phones, car-door openers, and modems - on the market and ensuring that these devices do not interfere with one another while also adhering to essential health and safety requirements. MEPs also agreed on the need for the introduction of a common charger for certain types of radio equipment, especially mobile phones, as it would simplify their use as well as reducing unnecessary waste and costs. According to MEP Barbara Weiler, a common charger would serve the interests of both the consumer and the environment, as it would help eliminate charger clutter and 51,000 tonnes of electronic waste annually. The draft law still has to be formally approved by the Council of Ministers and member states will then have two years to incorporate the new rules into their national laws. After this, manufacturers will have an additional 12 months to switch to the new design.



Volvo On Call telematics app

## Home deliveries to your parked car

Shopping online is a very convenient option for many of us these days, but not so convenient is the fact that couriers tend to try to make home deliveries during the day - when most people are out at work. This leads to frustration all round, with the couriers having to make a second trip and customers left waiting for their deliveries. However, car company Volvo has a potential solution - it wants to let drivers use their parked cars as mobile delivery points.

The manufacturer's "roam delivery" service builds on its existing Volvo On Call telematics app, which enables users to do things like remotely turning on the heating or air conditioning in their parked car. In the case of the experimental new service, users would provide the courier company making the delivery with a one-time-use digital key. The delivery person then uses that key - via their smartphone - to open the door of the parked car, deposit the package inside, and lock the vehicle. After the process is completed, the key ceases to exist and the car owner is notified of the time at which their vehicle was unlocked and relocked. In pilot tests, the service has reportedly garnered favourable reactions but as yet, there is no word on when - or if - the system will be introduced for general use.

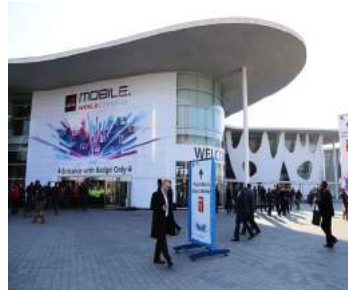
**The products featured on these pages have not been tested by the Consumers' Association of Ireland and their inclusion here is not, in any way, an endorsement of them.**



Product News by Clodagh O'Donoghue

## Samsung S5

Launched at the Mobile World Congress in late February and due to become available this month, Samsung's latest smartphone offering is the Galaxy S5 - a successor to the outstanding Galaxy S4. The new phone boasts a slightly bigger screen - 5.1 inches versus the S4's 5 inches - with the same stunning resolution as its predecessor, and Samsung has added a customer image chip in the S5 that dynamically adjusts the colour range and contrast depending on the ambient light, so that the colours really pop under different lighting conditions. Other enhancements include an improved 16-MP camera with 4K video-recording capabilities and a bigger battery for longer life with a useful power-saving mode that will detect when the power is low, turning the screen black and white and switching off nonessential services to maximise the remaining battery life. With health gadgets very much in vogue, the S5 offers a built-in heart rate sensor so you can measure your heart rate simply by placing your finger on the monitor on the back of the phone. And as anticipated, the S5 has a fingerprint sensor that you can use to unlock the device and also to authorise secure payments via Paypal and other mobile wallet services. First impressions of the device are generally very good indeed, but when it comes back from our independent labs, we will be able to see how it fares against the many other excellent smartphones on the market.



## Touchy-feely tablet screen

Also showcased at this year's Mobile World Congress (MWC) in Barcelona was a prototype tablet pc from Japanese technology company Fujitsu that has a "tactile sensation" screen to convey different textures to match the images on the display. Although it looks like an ordinary touchscreen, the Fujitsu screen with dynamic haptic feedback uses sonic waves to create the feeling of texture by varying the friction between the touchscreen and the user's fingers. For example, sonic vibrations that reduce friction and create a floating effect can be used to convey a slippery sensation, whereas rapidly cycling between high and low friction can deliver a rough or bumpy sensation. At MWC, visitors were able to touch an image of an alligator and the screen mimicked the sensation of the animal's rough skin. Fujitsu said it hopes to have the technology on the market in 2015 and that it has a wide range of potential applications.

## Speedy reading

According to Boston start-up Spritz, the most time-consuming aspect of reading is moving your eyes around to locate the next word. Apparently, we spend just 20% of our reading time actually taking in the words and up to 80% physically shifting our eyes around to find the right spot to read each word from. To eliminate all this wasted time and help readers retain more of the information that they read, Spritz has developed a technology that streams text to the reader in a small box, one word at a time. The words are presented in a clear, large, reader-friendly font and the box only displays a maximum of 13 characters at one time - so very long words are broken up. In tests, Spritz found that new users were able to learn how to "spritz" and double their traditional reading speed in only a few minutes and that spritzing also increases comprehension. Spritz co-founder Dr. Maik Maurer says that further research will focus on whether spritzing can also boost a user's traditional reading speed and comprehension. The Spritz app will debut on Samsung's upcoming Galaxy S5 smartphone and Gear 2 smartwatch and the company says it is working with other manufacturers of mobile devices, wearable technology and e-readers to make spritzing more widely available in the future. Or you can put your speed reading skills to the test right away on the Spritz website, [www.spritzinc.com](http://www.spritzinc.com).

## Smart brushing

Unveiled at this year's Consumer Electronics Show, the Kolibree smart toothbrush with its accompanying app helps users to maintain a good brushing regime to keep their teeth plaque-free and gleaming. French company Kolibree designed its electric toothbrush to track users' brushing efforts and to make sure they were not missing out on those harder to reach places. The toothbrush is fitted with an accelerometer, gyroscope and magnetometer - all of which help the device to record such details as the duration and frequency of brushing and which teeth are being well-cared

for and which are getting left out. This information is sent via Bluetooth to a smartphone app that users can use to monitor their brushing habits and see how well - or badly - they are doing. The toothbrush, which has a rechargeable battery and a replaceable brush head, is due to become available later in 2014, priced at between \$99-\$199 (€71-€143) depending on the model chosen, with a set of three brush heads likely to cost around \$18 (€13). The mobile app will be free and will be compatible with Bluetooth 3.0-equipped Apple and Android devices.



# Getting Tough on Tobacco Report by Clodagh O'Donoghue

On 26th February, 2014, the European Parliament formally approved the revised Tobacco Products Directive with one key aim being to make tobacco products and tobacco consumption less attractive in the European Union (EU), particularly for young people. Revisions to the directive were necessary to update the first



Tobacco Products Directive adopted more than ten years ago. The revised directive takes into account new scientific evidence that has emerged - including findings on tobacco flavourings and the effectiveness of health warnings - and the introduction of new products, such as electronic cigarettes, to the market.

A major driver behind the move to strengthen rules on tobacco products is the serious negative impact of tobacco consumption on health. As the European Commissioner for Health and Consumer Policy, Tonio Borg, noted in welcoming the European Parliament's approval of the revised directive, tobacco use is responsible for an estimated 700,000 avoidable deaths in the EU each year and results in 14 fewer years of life on average for smokers and more years spent in ill health. It has been documented that the vast majority of smokers begin smoking when very young - with 70% taking up the habit before the age of 18 and 94% before they reach 25. Many of the revisions in the new directive are directly aimed at helping to deter young people from experimenting with, and becoming addicted to, tobacco.

New rules will mean that in the future cigarette packs will feature mandatory picture and text health warnings covering 65% of the front and back of packets and placed on the top edge. This follows scientific studies that have found that picture

warnings are more effective than text warnings only, especially among young people, and that large pictorial health warnings on the front and back of packs are effective deterrents for non-smokers and increase cessation among current smokers. The introduction of pictorial warnings has been shown to help reduce smoking rates in Canada and Brazil.

In addition, 50% of the sides of packets will feature health warnings, replacing the current printing of tar, nicotine and carbon monoxide levels. To ensure the visibility of the health warnings, cigarette packs will have to be cuboid in shape and each pack will contain a minimum of 20 cigarettes. Slim or "lipstick-style" cigarette packs, often targeted at young women, will no longer be permitted. Scientific studies have shown that slim cigarettes mislead by giving a false impression of reduced harm compared with standard size cigarettes and that young people tend to associate slim cigarettes with femininity and elegance.

When it comes to flavourings in cigarettes, the new rules will state that these must not be used in quantities that give the product a distinguishable or "characterising" flavour other than tobacco. Menthol is considered a characterising flavour and will be banned following a phase-out period of four years. Scientific research has shown that flavours, such as menthol, facilitate inhalation and may play a role in smoking initiation. In addition, the use of menthol cigarettes has been found to be significantly more common amongst newer, younger smokers. According to Commissioner Borg, "by ensuring that tobacco products look and taste like tobacco products, the new rules will help to reduce the number of people who start smoking in the EU."

Similar rules will apply to roll-your-own tobacco products and the revisions contain stringent measures aimed at combatting the illicit trade of tobacco products and mandatory reporting requirements for manufacturers regarding the ingredients contained in their

products and the associated emissions. In general, the directive seeks to improve the functioning of the tobacco market in the EU at the same time as ensuring a high level of public health.

The revisions also address the issue of nicotine-containing electronic cigarettes - a relatively new product category with a rapidly growing market share. The revisions will provide for improved safety and quality requirements for these products as well as new packaging and labelling requirements. Although recognising that e-cigarettes may have a role to play in smoking cessation, the revisions will seek to ensure that these products are not attractive to young people and non-smokers and to offset the potential risk that they will become gateway devices into nicotine addiction.

The new measures are expected to produce a 2% decline in tobacco consumption over a period of five years, which would mean roughly around 2.4 million fewer smokers across the EU. As well as contributing to longer, healthier lives for individuals, this projected reduction in tobacco consumption equates to an annual healthcare saving of €506 million.

The new directive should come into force in May 2014 and member states will have two years to bring national legislation into line with the revisions, so that most of the new rules should apply by the first half of 2016.



# Is there any value in mobile phone insurance?

**Consumer Choice** scans the market for the best policies available.

 **REPORT** by *Roisin Moloney*

## At a glance

- Why insure your mobile phone?
- Network insurances
- Gadget insurers

With mobile phone theft soaring and the cost of smartphones as high as €1,000, is mobile phone insurance a worthwhile investment? For many consumers, mobile phone insurance has often been considered too expensive with too many get-out clauses available to insurance companies to be considered good value. Some of the most common catches in these contracts include the situation where theft of your mobile phone occurs in the street without the threat of physical violence, resulting in your claim not being covered. If consumers fail to report a loss within 24 hours, their claim may be turned down. However, with the current cost of replacing smartphones so high, consumers are now feeling more vulnerable and are more likely to take out insurance, particularly insurance offered to them by their own network when purchasing the phone. This can be the easiest and most convenient way of getting cover but it can also be the most expensive.

Table 1 compares some of the main features of the policies offered directly from networks including O2, Vodafone, Meteor and Three, using the example of a medium to high-end smartphone valued between €500 and €1000.

Determining whether such a policy is good value will depend on the exclusions and excess charges, some of which are listed below. It is crucial, however, that individual policies are read in order to understand the actual level of cover. For example, some policies will not cover you for loss or damage arising out of your phone being left on the roof of your car. Most insurance providers reserve the discretion to not cover you if your phone has been unblocked. Other conditions to successfully making a claim are making it within a 30-day period, reporting loss or theft within 24 hours to both the Gardaí and to the insurance company and you may only be covered if your SIM card is actually in the phone. Overall, this type of insurance appears

very expensive - as table 1 demonstrates, at a monthly cost of €12.99 and an excess for a second claim of €125, a claim after a year's insurance can cost €280 on a phone that perhaps costs €540, meaning the consumer bears approximately half the cost.

Another route open to some consumers is to add their phone to their home insurance policy as an extra possession outside the home, if their provider is willing to offer this type of cover. This is very often greatly cheaper than some policies outlined below but it varies from company to company.

Consumers must also check the excess, which could be as high as €150, and of course they need to weigh up the consequences for their home insurance premium if they were to actually make a claim. Many contents insurance policies now give significant no-claims discounts, meaning a claim could drive up significantly the cost of your insurance.



**TABLE 1**

Covered	Meteor insurance provided by Mobile Cover Ltd	Vodafone insurance provided by ACE European Group Ltd	Three.ie Insurance provided by Pier Insurance	Telefonica insurance provided by Telefonica Insurance
Loss	YES	YES	YES	YES
Theft	YES	YES	YES	YES
Accidental damage	YES	YES	YES	YES
Accessory cover	€130.00	€130.00	€250.00	€130.00
Max no. of claims in 12 months	2	2	2	2
Excess on 1st claim	€65.00	€65.00	€50.00	€35.00
Excess on 2nd claim	€75.00	€125.00	€75.00	€35.00
Mechanical, electrical, electronic or computer breakage, failure or breakdown	NO	NO	NO	NO
Damage covered by manufacturer's warranty	NO	NO	NO	NO
Theft from unattended vehicles unless locked in boot or closed glove compartment	NO	NO	NO	NO
Premium Monthly	€12.99	€11.99	€12.99	€9.00

**TABLE 2 CHILL GADGET INSURANCE IS ARRANGED BY  
MOBILECOVER LTD.**

Another avenue worth checking is some of the many insurance providers willing to insure smartphones. These providers come with their own set of exclusions and, of course, the excess you are required to pay in making a claim is vitally important to know when judging a policy. Table 2 illustrates the cover available from Chill.ie for a Samsung Galaxy S.

Accessory replacement or repair will not exceed €130. Liability in total will not exceed €1000 in respect of fraudulent calls. Many of the same exclusions and conditions apply, including reporting the loss or theft within 24 hours.

Cover	Essential	Extra	Complete
Accidental Damage	YES	YES	YES
Liquid Damage	YES	YES	YES
Unauthorised Calls	NO	YES	YES
Worldwide Cover	YES	YES	YES
Accessories Covered	YES	YES	YES
Theft	NO	YES	YES
Loss	NO	NO	YES
Max Claim Amount	€1000.00	€1000.00	€1500.00
Premium Monthly	€5.99	€8.99	€12.99

**TABLE 3**

Cover	Gadget Insurance	Gadget Insurance with added loss cover
Accidental Damage	YES	YES
Liquid Damage	YES	YES
Unauthorised Calls	NO	YES
Worldwide Cover	YES	YES
Accessories Covered	YES	YES
Theft	YES	YES
Loss	NO	YES
Max Claim Amount	€1000.00	€1000.00
Premium Monthly	€7.99	€9.99

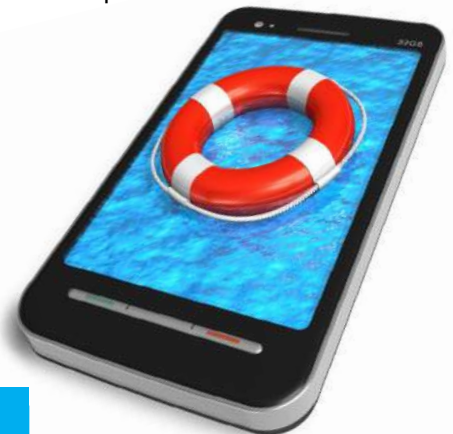
Another major presence in this market is protectyourbubble.com which is a trading name for Assurant Direct Ltd and Table 3 demonstrates what is offered using the example of a Galaxy S smartphone.

Exclusions similar to other providers also apply here – however, it should be noted that where a phone is left unattended when you are away from your home you will not be covered for theft. Also if your phone is stolen from your bag or luggage it will not be covered for theft unless it

is you or a member of your family that is carrying such luggage. You will not be covered if you leave such luggage unattended. Also unauthorised calls are covered only to the value of up to €100, significantly lower than other policies that cover up to €1000 and even €1500 for fraudulent calls charged to your bill.

Many gadget insurers offer better value for customers who insure numerous gadgets such as smartphones and electronic devices like satnavs, media players, laptops and digital cameras. However, all consumers should remember that

after taking out any insurance policy you are required to be given 14 days cooling off period and should you change your mind within this time you can opt out of the contract.



## IMEI Number

Every handset sold has a unique number called an IMEI - International Mobile Equipment Identification number. When you first purchase your handset, you should record this information and register it with your network provider. In the case of your handset being stolen, this number can be used to make your handset unusable to all networks. To get further information, contact your network provider.





## Write to us!

**Write:** The CAI, 26, Upper Pembroke Street, Dublin 2

**Or E-Mail:** [cai@thecai.ie](mailto:cai@thecai.ie)

### **Q> Dear Consumers' Association of Ireland,**

I am having serious problems with Eircom regarding an account that I opened in February 2013 and cancelled within days. I have contacted Eircom on a great number of occasions, on no occasion would the representative give me his or her name for reference, but I cannot be more specific than to say that I outlined how the service had been really poor, that I was cancelling and that I had been doing so frequently without success.

The problem with all of this is that what was an initial bill sent to me for the first month of €25.78 plus VAT is now well in excess of €350 and increasing. To add to the problem I now have received a letter from a collection agency requiring me to pay the balance outstanding plus their fees and warning me that non payment or delayed payment will affect my credit rating. I am very upset with all of this and to the point where I am losing sleep with worry. I am a Member of the Association and greatly appreciate your efforts on behalf of the Irish consumer. I am hoping that you might be able to help or offer me some guidance as to what I should or could do to try and resolve this mess.

**W.S. Rialto, Dublin 8.**

### **A> Dear W.S.,**

We understand your problem and would appreciate a copy of your bill so that we can refer the matter directly to Eircom on your behalf.

### **CAI Comment**

We made contact with Eircom, explained who we were and why we were calling. We requested the name of the Head of Customer Service there but were advised that names of employees would not be disclosed.

So, on the 27th of February, a letter was issued addressed for the Head of Customer Service at Eircom headquarters in Dublin. In the letter we quoted the customer's account number, outlined the problem and requested urgent attention in light of the threat to the consumer's credit rating. No reply was received.

A further call was made to Eircom and, again, the issue and its urgency was outlined to the unknown agent who answered. We were again advised that names would not customarily be given out to the public, but, as it was the CAI calling, it was suggested that we could refer our correspondence for the Attention of Mr. M.B. there. This we did on March 7th together with copies of all documentation and including a copy of the initial bill to W.S. of Rialto (just around the corner from Eircom HQ).

On the same date we sent an email to that same named individual. We would say that we were unsure if this was the correct email address.

Suffice it to say that, at the date of completion of this page, there has been no response from Eircom and neither has there been any attempt by them to make contact with their customer.

We will not stop here and will keep Members advised of our progress.



# Microwave Ovens

**Looking for a microwave oven that provides super-fast heating and swift defrosting? Consumer Choice has ten Choice Buys that can deliver and do lots more besides.**



**REPORT** by Clodagh O'Donoghue

## At a glance

- Features and functions
- What to look for
- Ten Choice Buys

Known in Welsh slang by the appealing name of a "popty ping," the microwave is a fairly standard device in most kitchens, providing a fast cooking option for those in a hurry. Microwaving can also be a healthy way to cook, particularly when it comes to vegetables - with more vitamin C retained than with other forms of cooking. And for those who find it tricky to think ahead and take food out of the freezer in good time, a microwave is endlessly useful as a quick way to defrost your dinner before you cook it. All our Choice Buys will perform heating and thawing tasks extremely well - but some are combination microwaves that go beyond these standard functions and offer grilling and convection oven features as well.

Although in most circumstances they do not obviate the need for a full-

sized oven in a kitchen, these combination machines can be effective and fast and could certainly be a great option for caravans or holiday homes where space is at a premium and cooking requirements are more limited. Combination machines have all the features of a microwave oven plus a top and bottom element so you can grill, roast, or bake food as well as microwaving it - or use a mixture of cooking methods. Combination microwaves can be used to roast chickens, bake scones and even cook pizza - though they rarely perform these tasks quite as well as an ordinary oven.

A grill microwave does not offer convection oven functions but has a top element to brown food, something a solo microwave won't be able to do and which provides a more appealing appearance to some dishes. However, if you only

use your microwave for heating and defrosting, a solo microwave will probably suit your needs better and is a cheaper option.

### What to look for

Once you have decided whether you are looking for a solo microwave or a combination machine, there are a number of other considerations you might like to take into account when shopping for a new device:

### Usable space

A slim-line or more compact microwave might save on countertop space but you need to make sure the interior will not be too small. Consider if the microwave oven you are planning to buy will be big enough to accommodate your cookware and large plates – and if these will have sufficient room to rotate on the turntable.

### Ease of use

Make sure that the door opens easily

and that the controls are user-friendly and intuitive or have good instructions on the display – so you won't have to be constantly referring to the instruction manual.

### Visibility

If you like to check on your food as it is cooking, look for a model with a bright interior light and large transparent viewing window so you can see what is happening inside your microwave.

Often, microwaves offer additional features and programmes designed to make life easier and add versatility – here are some you might find handy:

### Automatic settings

These let you enter the weight and type of food and will automatically calculate the time required for heating or defrosting purposes.

### Multi-stage cooking

Microwaves with this feature can be

set to carry out a sequence of functions, first defrosting a dish and then cooking it, without the need to reset the controls between stages.

### Delayed start

This feature lets you programme the microwave to start cooking at a preset time – though for reasons of food safety it is important not to leave food in the oven too long before cooking.

### Sensor programmes

These settings take automatic functions one step further by detecting the steam emitted by food as it heats and adjusting the cooking time accordingly, with the theory being that this eliminates overcooking.

### Catalytic linings

Microwaves with catalytic surfaces in their interior that break down food waste are easier to clean.

## Cleaning

A microwave oven is an appliance that can get overlooked on the weekly cleaning rota. Because the door of a microwave oven is almost always closed, the nastiness within can go unnoticed for quite some time. Best practice is to regularly wipe the inside and the outside of the microwave to get rid of food splatters that can bake on and salty spills that can erode the interior. And even if you have let that tomato-based pasta sauce explode and forgotten about it for a week, a microwave can be freed of dried on, encrusted spills in a matter of minutes using eco-friendly, inexpensive and readily available household items. Essentially, you pop a bowl of water in your microwave and set it to heat up for around five minutes. The steam released from the heated water loosens the hard crud on the inside of the microwave and enables it to be wiped off easily afterwards. It is a good idea to add either vinegar, a couple of teaspoons of baking soda, or slices of lemon to the water before heating, as these ingredients all act as a deodoriser to eliminate smells. It is important to be careful when removing the bowl of heated water from the microwave as this will be very hot and might be subject to "superheating," where it erupts when disturbed. Placing a non-metal object, such as a wooden stirrer or cocktail stick, in the bowl before turning on the microwave will reduce the risk of superheating.





**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★

### 1. Panasonic NN-ST479S €200 (solo microwave)

Many of us only ever use our microwaves to perform the two basic tasks of heating and defrosting and the **Choice Buy** Panasonic NN-ST479S is a solo microwave that does an excellent job of both. This 900W device offers 18 automatic cooking programmes in all, with 13 heating programmes, three defrosting programmes and two reheating programmes for food that has already been cooked. As well as being fast to heat up, this microwave distributes heat evenly throughout the food and is very effective when defrosting both manually and using one of the auto-defrost settings. The manufacturer touts this as a "family size" appliance and indeed it offers 21 litres of usable space and can accommodate large dinner plates. The control panel is clearly marked and fairly easy to use, though the attractive stainless steel exterior may take a little extra effort to keep clean.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★  
**Grilling**  
★★★★★

### 2. Whirlpool JT369 €320 (combination microwave)

For those who want their microwave oven to do more than heat and defrost, the **Choice Buy** Whirlpool JT369 is a combination microwave that offers versatility and plenty of features. The 1000W microwave option delivers quick and even cooking as well as doing a good job of reheating cooked food, and the manual defrost function is particularly impressive. This device also provides convection cooking and grilling options, both of which deliver good results. The catalytic back wall is a useful feature that makes this appliance easier to clean and the door, which opens downwards, is easy to see through so you can keep an eye on what you are cooking. This microwave has a clear display but the controls on the control panel are small and not well spaced, affecting the ease-of-use score.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★  
**Grilling**  
★★★

### 3. Panasonic CT-562M €245 (combination microwave)

Another combination microwave, grill and oven, the **Choice Buy** Panasonic CT-562M delivers excellent microwave cooking, heating and defrosting and is also great at convection cooking. There are 13 automatic programmes in total for defrosting, cooking and heating different food types or you can manually set the device using times and power settings recommended in the instructions – with very satisfactory results all round. The grilling function was less impressive but combination cooking using both grill and microwave works extremely well. Visibility through the door is good so you can check on your food as it cooks and the exterior is generally easy to clean. However, the control panel did not impress in terms of being particularly easy to use. Although touted by the manufacturer as being a slim-line device, this microwave is not noticeably smaller than many other Choice Buys and has plenty of room inside.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★

### 4. Whirlpool Max 35 €150 (solo microwave)

The **Choice Buy** Whirlpool Max 35 is a solo microwave that comes in a range of colours - including silver, cream, and purple - and has an unusual rounded design. Its curved back means it can fit into the more awkward corners of your kitchen and it is more compact than many of our other Choice Buys, though this also means less space inside. As well as being stylish, this microwave performs to a high standard. It cooks and reheats very quickly and quite evenly and the defrost function provides accurate and fast defrosting of foods on both manual and automatic settings. There is no grilling option, but this microwave does offer a steam function - which works with the aid of a special steamer vessel within the microwave cavity - and four auto-steam programmes.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★

## 5. Kenwood K20MSS10 €130 (solo microwave)

For those who don't have a lot of countertop space, the **Choice Buy** Kenwood K20MSS10 is a compact solo microwave that will do a great job in terms of heating and defrosting. This 800W microwave won't keep you waiting around too long, as it is fast when heating food, delivering reasonably even results. A stylish stainless steel device, it is particularly excellent at defrosting using either the manual setting or one of the two automatic settings. There are eight automatic cook or reheat programmes to choose from and this Kenwood microwave also offers two-stage cooking, which means that you can set it to first defrost and then cook your meal. While some may find its compact size convenient, for others it will not be roomy enough inside to be practical, with large dishes and plates struggling to fit in.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★

## 6. Neff C57W40N3GB €749 (solo microwave)

The price of this **Choice Buy** might look like a misprint but the Neff C57W40NGB does indeed cost more than twice as much as our next priciest model and almost ten times as much as our cheapest offering – but it is an excellent machine. Exceptionally stylish, this built-in model would look attractive in any fitted kitchen and will deliver a superb performance when heating food, producing even results in a very fast time. It also does a great job of defrosting, but as this is a solo microwave, there are no grilling or baking options. There are nine automatic cooking and defrosting programmes to choose from and overall, this is an extremely user-friendly machine with an intuitive display. It is also very spacious for dealing with large dishes and the door opens downwards, making it easy to lift cookware in and out.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★★★  
**Grilling**  
★★★★★

## 7. Sharp R-959SLM €300 (combination microwave)

The **Choice Buy** Sharp R-959SLM is a sizeable combination microwave that offers great versatility and performs impressively whether using the microwave, grilling or convection oven options. It has two shelves so you can cook more than one dish at a time and the touch controls offer eight automatic programmes and express-cook and express-defrost settings as well as five power levels for greater flexibility. By choosing your food type from the auto-cook menu, this machine will work out cooking times for you. As well as microwaving food quickly and evenly and providing a very effective defrosting function, the Sharp R-959SLM excels at grilling. You will also get great results from combination cooking on this appliance, and the roomy interior means that preparing large quantities in one go is not a problem – though it also means that the unit itself will take up a fair amount of space on your countertop.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★

## 8. Panasonic NN-SD271S €170 (solo microwave)

The **Choice Buy** Panasonic NN-SD271S is a solo microwave that offers a number of handy features as well as performing the basic tasks to a high standard. This 950W microwave delivers a fast performance when it comes to heating and cooking food, giving even results with no cool spots. The manual defrosting function is also very good, and the auto-defrost settings, in particular, are excellent. In all, there are ten automatic settings, which are generally easy to use, and there is a useful multi-stage option, so you can set the microwave to defrost your meal and then cook it at a different power level while you get on with other things. Other useful features include a delayed-start option and a memory function but, for some, this microwave might not be spacious enough inside.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★

### 9. Currys Logik L25MDM13 €80 (solo microwave)

By far the cheapest of all our current **Choice Buys**, the Currys Logik L25MDM13 is a solo microwave that focuses on the basics and does them very well. This machine is great at reheating and cooks food evenly and very quickly. It also does a good job of defrosting frozen food, with both a manual setting and an auto-defrost option that lets you key in the weight and the microwave then calculates the time needed. There are 11 power settings and eight auto programmes to choose from using the control dial and buttons and the Logik L25MDM13 also offers multi-stage programming, so you can set it to defrost and then cook your meal without needing to reset the controls between steps. The glossy, black exterior looks attractive but can be tricky to keep free of fingerprints and the dark, mirrored front makes it hard to see inside to check on your food.



**Microwave heating**  
★★★★★  
**Evenness of heating**  
★★★★★  
**Manual defrosting**  
★★★★★  
**Ease of use**  
★★★

### 10. Ikea Hushalla €350 (solo microwave)

If you are looking for a built-in microwave, the **Choice Buy** Ikea Hushalla could be a good option. This solo microwave does not grill or bake but it is excellent at all basic heating and defrosting tasks. Cooking times are fast on this 750W machine, so you won't have long to wait for your food, and you are unlikely to find any cool spots, with Ikea crediting its 3D emission system for ensuring even heat distribution. This microwave is also good at defrosting food, with a choice of manual or auto-defrost settings. It has a roomy interior to accommodate large plates and the door opens wide for ease of lifting items in and out. Its stainless steel front may take a bit of effort to keep clean. Cheaper than many other built-in models, the Ikea Hushalla comes with a comforting five-year guarantee.

#### Useful contacts

**Ikea Ireland**  
tel 1890 987 938  
[www.ikea.ie](http://www.ikea.ie)

**Kenwood**  
tel 0044 239 239 2333  
[www.kenwoodworld.com/uk/](http://www.kenwoodworld.com/uk/)

**KAL Group**  
**Neff**  
tel (01) 413 6400  
[www.kal.ie](http://www.kal.ie)

**Panasonic**  
tel (01) 289 8333  
[www.panasonic.com/uk](http://www.panasonic.com/uk)

**Sharp Ireland**  
tel 0800 262958  
[www.sharp-electronics.ie](http://www.sharp-electronics.ie)

**Whirlpool Ireland**  
tel (01) 623 1013  
[www.whirlpool.ie](http://www.whirlpool.ie)





**For those planning on getting serious about their photography, Consumer Choice has some high-end cameras that are worth looking into.**



REPORT by Clodagh O'Donoghue

#### At a glance

- Bridge cameras
- Compact camera systems
- DSLRs
- Eight Choice Buys

If you want to take your photography to the next level, you may need to look beyond compact digital cameras to more advanced offerings. For those planning on moving from a point-and-shoot model, there are a number of options that will give you an increasing level of control over your shots and ever-greater possibilities for creative photography. Those in the market for a high-end camera will need to choose between bridge models, compact system cameras (CSCs) and digital SLRs (DSLRs).

#### Bridge cameras

Consumers dipping their toe into more advanced photography might like to consider a bridge camera. These are bigger than compact cameras though smaller than full SLRs and they often come with a large zoom range. One major advantage over compact

devices is that bridge cameras offer the flexibility of manual controls that let you get creative with your shots. Unlike CSCs and DSLRs, bridge cameras have a fixed lens so there is no option to switch the lens to suit different situations. However, it does mean that bridge cameras are very portable and they can be a great option for recording your adventures when travelling.

#### Compact camera systems

CSCs debuted a few years ago and are gaining momentum. These devices are designed to offer a similar image quality and degree of control over your photographs as DSLRs but within a smaller camera body and with fewer confusing buttons so that they are less complex for the budding photographer to operate. CSCs have no mirror inside, making them less bulky than DSLRs - though it also

means that they won't come with an optical viewfinder. However, some models offer an effective electronic viewfinder instead. CSCs have good-sized sensors that deliver superbly detailed photos and they can be used with a range of interchangeable lenses that can be swapped to suit different kinds of situations. These lenses are often smaller than those used with DSLRs so are easier to carry around.

### Digital SLRs

DSLRs give you the most control over your photos and the best picture quality – which is why professionals prefer DSLRs over the other camera types. SLR stands for single lens reflex and these devices use a moving mirror system to reflect light into the photographer's eye so you can see exactly what the final picture will look like. DSLRs have large, high-resolution sensors that deliver impressive detail and accurate colour reproduction and these cameras offer full manual controls to really let you get creative with your shots. Sometimes DSLRs are sold without a lens, or a standard kit lens may come supplied. As the lens on a DSLR is interchangeable, you can swap between lenses for shooting in different situations, such as wide-angle interior shots or sports photography. A drawback to DSLRs is that they are heavy and bulky and when you add an assortment of lenses and other accessories, they become even less user-friendly for travelling around.

## Some technical terms explained

### Aperture

The lens aperture is the hole through which light passes and adjusting this controls the depth of field in your photo, enabling you to select how much of the image is in or out of focus. A wider aperture lets in more light and allows you to blur the background, whereas a smaller aperture lets in less light and captures more detail, enabling you to keep both the background and the foreground of the picture in focus.

### White Balance

Different light sources produce different kinds of "white" light that may not be noticeable to the naked eye but can introduce odd colour tones into your photos. Automatic white balance makes adjustments for the many different colours of light to help ensure that your photos' colours are as accurate as possible. However, sometimes a better result can be achieved by using the camera's manual controls and modifying the white-balance settings yourself.

### ISO setting

The ISO setting on a digital camera expresses how sensitive the sensor is to light. A higher ISO setting can make it easier to get a good shot without using the flash and decreases the chance of blur. However, a higher ISO setting can also mean more noise – coloured dots are more visible in even areas of colour on your photo, making pictures look grainy and detracting from image quality.

### RAW:

As well as recording photos in the traditional JPEG format, most of the cameras on test are able to capture RAW image files. These are digital photography's equivalent to a negative in film photography and contain all of the detail needed to create an image. Rather than let the camera "develop" the images for you to create the JPEG, saving your photos in RAW files means that you have far greater control over the end result when you edit the images on your computer afterwards. However, RAW image files do take up more space on a memory card than JPEGs.

### Shutter delay

This refers to the length of time from when the shutter button is pressed until the shutter opens to take a picture. The quickest cameras have a shutter delay of less than one-third of a second so you won't miss that fleeting photo opportunity.

## the lengths we go to...

To bring you these results, these cameras undergo rigorous testing in our independent laboratories. The conditions are kept constant for test batches and samples to guarantee accurate results and fair comparisons. All-important image quality is evaluated by five people, at least three of whom are experienced camera users who are trained in assessing images.

For the viewing tests, a range of photo types are taken on each device, including portraits in a living room with and without flash, outdoor landscape scenes in bright sunlight, and an indoor image of a range of objects. When testing low light performance, an image is taken of a high-contrast reference chart that is rotating on a turntable and this is scored for sharpness and image noise. The images are displayed on high-quality monitors with high resolution and, to evaluate colour reproduction, testers can compare the objects used for the photos under the appropriate lighting conditions. Testers also look at distortion, focussing and vignetting (changes in saturation and brightness at the edges of the image). When considering ease of use, our testers put each camera through its paces, trying out such actions as inserting and removing the memory card, changing the battery, adjusting the settings, zooming, recording video, using manual settings and swapping between lenses, if applicable. Measurements are taken of how quickly the camera is ready for operation after being switched on, the speed of the shutter delay and the time taken between pictures in continuous shooting mode.





### 1. Nikon Coolpix A €1,100 (bridge camera)

Undoubtedly a very expensive bridge camera, the **Choice Buy** Nikon Coolpix A comes with plenty of impressive specifications and advanced features. Not much bigger than a regular digital compact camera, the Nikon Coolpix A is very portable but it also offers a raft of shooting options with manual controls as well as automatic settings. It has a 28mm fixed focal length lens and a manual focus ring at the front that allows you to override autofocus and that delivers good results. Picture quality is great, even with shots taken in low-light conditions, and this camera also produces very good video quality. There is no zoom or viewfinder, but the LCD screen is excellent and despite all the advanced features, the Nikon Coolpix A is quite easy and intuitive to use. However, given that it costs twice as much as the other Choice Buys, it may only be for more ambitious photographers prepared to make full use of its capabilities.

### 2. Sony Cyber-shot DSC-RX100 M2 €540 (bridge camera)

The **Choice Buy** Sony Cyber-shot DSC-RX100 M2 is small and compact so that it is easy to carry around and yet it delivers excellent results approaching those of a DSLR. The quality of pictures taken on this 20-MP bridge camera is excellent, even for shots taken in low-light conditions. Videos recorded in HD on this device are also of a high quality. The LCD screen shows plenty of detail and can be tilted up or down, giving you more options when framing shots. This camera features a 28-100mm zoom lens and a hot shoe for adding accessories like a viewfinder or flash as well as offering NFC and built-in wi-fi to let you easily share your photos to a tablet or smartphone. The Sony Cyber-shot DSC-RX100 M2 is easy to use, with 20 automatic scene modes and face detection features that let inexperienced photographers get great results as well as a plethora of manual controls that give more serious photographers lots of scope to get creative.



### 3. Panasonic Lumix DMC-LF1 €370 (bridge camera)

The **Choice Buy** Panasonic Lumix DMC-LF1 is the least expensive of our current Choice Buys and offers a good option for photography enthusiasts looking for a pocket-sized camera with lots of features and manual controls. At just 192g, the Lumix DMC-LF1 is very lightweight but this compact device offers some impressive specifications, including a good-sized sensor with 12.1 MP resolution, a 28-200mm zoom range, and a 7x optical zoom. The picture quality delivered by this camera is very good generally, even in low-light situations. In addition to a range of automatic settings and scene modes, you can take full manual control of this camera to get the shots you want. Its electronic viewfinder scored high marks in our tests and the LCD screen is first-rate. Useful features include built-in wi-fi for easy sharing and viewing of photos on smartphones or tablets, and these devices can also be turned into a monitor and remote control for taking both photos and video on the DMC-LF1.

### 4. Canon PowerShot G16 €600 (bridge camera)

The **Choice Buy** Canon PowerShot G16 is an easy-to-use, fixed lens camera that has plenty of features to satisfy serious photographers. This 12-MP camera comes with a 28-140mm zoom and a good-sized sensor for producing sharp, detailed images. Whether outdoors or indoors, the PowerShot G16 takes great photos - with good results in all lighting conditions. As well as a wide range of automatic scene modes, keen photographers can manually set aperture, focus, shutter speed and so on to get the effect they want. Unusually for a bridge camera, this device has an optical viewfinder, though our testers were not overly impressed by its performance and you might prefer to use the effective LCD screen for framing shots. This camera also delivers high-quality HD video recordings, though audio quality is not great. Although it does not match the speed and performance of a DSLR or CSC, the PowerShot G16 is a good option for those looking for a fairly compact and versatile device.



#### 14. Panasonic Lumix DMC-GX7 €950 (compact camera system)

The **Choice Buy** Panasonic Lumix DMC-GX7 is a CSC that offers some SLR-like features and great image quality in a portable, stylish package. This 15.8-MP camera delivers excellent photos that are sharp and clear, whether taken outside or inside. Video recordings captured in full HD are also of a high quality even when lighting conditions are less than ideal. As well as automatic features that can help the less experienced photographer achieve good results, there is a full range of manual controls for enthusiasts to experiment with. The electronic viewfinder scored top marks in our tests and the tiltable LCD monitor with useful touchscreen control is also first-class. This device offers both wi-fi connectivity and NFC, making it quick and simple to share photos with smartphones and tablets. Overall, the Lumix DMC-GX7 is easy to use and a pleasure to handle and it came out way ahead of the other CSCs on test - although it does come with a hefty price tag.



#### 20. Canon EOS 700D €700 (digital SLR)

Our top **Choice Buy** among our DSLR offerings, the Canon EOS 700D provides ultimate control and a high degree of versatility in a relatively easy-to-use package for those ready to make the move into more advanced photography. This 18-MP device offers a range of scene modes to automatically select the right settings for the situation as well as the ability to choose aperture priority, shutter and ISO speed and exposure settings manually for those who want to take complete control of their photos. As it is a DSLR, you have the option to change lenses to suit the subject being photographed. Picture quality is excellent in all lighting conditions and you won't be disappointed with video footage taken on this camera. The optical viewfinder lets you see exactly what the shot will look like and there is also a very effective LCD monitor that offers touchscreen control and is rotatable to enable you to experiment with interesting angles, such as a ground-level viewpoint or shooting over the top of crowds.



#### 21. Canon EOS 70D €1,150 (digital SLR)

The **Choice Buy** Canon EOS 70D is an updated version of a previous Choice Buy, the Canon EOS 60D, and is a great option for a keen photographer, providing plenty of scope for creativity. With a 19.9 MP sensor, this device delivers excellent picture quality with sharp detail and great colour reproduction in all lighting conditions and situations. The EOS 70D also impresses in terms of the quality of its video recordings captured in full HD, with great audio quality to match. In addition to the first-rate optical viewfinder, this device has a "vari-angle" touchscreen LCD monitor for framing shots. Start-up times on this DSLR are very speedy; its autofocus is particularly fast; and there is little shutter delay. With wi-fi connectivity, you can readily share photos or use a smartphone or other mobile device to remotely control your camera. Though fairly large and bulky, serious photographers may well feel that this DSLR is worth the effort of carrying around.



#### 22. Canon EOS 100D €550 (digital SLR)

Those on a tighter budget but eager to have access to the features of a full DSLR might like to consider the **Choice Buy** Canon EOS 100D. Lighter and smaller than many other DSLRs, this device is relatively portable, and with a wide range of interchangeable lenses to choose from, it provides the creativity options of a DSLR at a price similar to that of many bridge camera models. The 18-MP sensor means that photos have plenty of detail and overall image quality is great for both indoor and outdoor shots, whether taken in either bright or dim lighting conditions. There is a good selection of automatic scene modes and the more confident photographer can manually control such aspects as shutter and ISO speed to achieve the desired effect. You can frame your shots using either the effective optical viewfinder or LCD monitor with touchscreen control. Apart from the fact that the LCD screen does not rotate, the EOS 100D has similar specifications to the larger and heavier EOS 700D - and it costs €150 less.

MODEL		SPECIFICATION							TEST PERFORMANCE						SCORE
Bridge Cameras		Price (€)	Weight (g)	Size (wxhxd) (mm)	Resolution (MP)	LCD screen size (wxh) (mm)	Touch- screen	Viewfinder - Optical or Electronic	Image quality (40%)	Ease of use (30%)	Video quality (10%)	Monitor (10%)	Flash (5%)	Viewfinder (5%)	%
1	Nikon Coolpix A	1,100	327	111x64x40	16.1	60x45			★★★★	★★★★	★★★★	★★★★★	★★★★	na	71
2	Sony Cyber-shot DSC-RX100 M2	540	279	104x63x39	20	60x45			★★★★	★★★★	★★★★	★★★★	★★★★	na	70
3	Panasonic Lumix DMC-LF1	370	192	103x63x32	12	62x41		E	★★★★	★★★	★★★★	★★★★★	★★★★	★★★★	68
4	Canon PowerShot G16	600	385	109x79x41	12	60x45		O	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	67
5	Nikon Coolpix P7800	550	438	128x80x50	12	60x45		E	★★★★	★★★	★★★★	★★★★	★★★★	★★★★	64
6	Fujifilm X20	500	386	117x69x56	12	56x42		E	★★★★	★★★★	★★★	★★★★	★★★★	★★★★★	64
7	Pentax MX-1	430	415	122x60x51	12	60x45			★★★	★★★★	★★★★	★★★★★	★★★★	na	64
8	Panasonic Lumix DMC-FZ72	400	643	132x97x118	15.9	62x41		E	★★★	★★★★	★★★★	★★★★	★★★	★★★★	62
9	Canon PowerShot S120	500	218	100X62X30	12	60x45	✓		★★★★	★★★	★★★	★★★★	★★★	na	61
10	Leica D-Lux 6	769	314	111x62x30	10.1	62x41			★★★★	★★★	★★★	★★★★	★★★	na	60
11	Panasonic Lumix DMC-LX7	420	310	110x67x45	9.9	62x41			★★★★	★★★	★★★	★★★★	★★★	na	60
12	Leica V-Lux 4	799	644	125x86x110	12	62x42		E	★★★★	★★★★	★★★	★★★★	★★★	★★★	60
13	Panasonic Lumix DMC-FZ200	500	627	125x86x110	12	62x42		E	★★★★	★★★★	★★★	★★★★	★★★	★★★	60
Compact System Cameras															
14	Panasonic Lumix DMC-GX7	950	421	132x74x52	15.8	62x41	✓	E	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	74
15	Samsung NX1100	550	418	118x64x38	20	60x40			★★★★	★★★	★★★	★★★★	★★★	na	64
16	Canon EOS M Kit	500	435	110x70x35	17.9	65x44	✓		★★★★	★★★	★★★	★★★★	★★★★	na	59
17	Nikon 1 S1	400	350	102x60x29	10	62x41			★★★★	★★★	★★★	★★★★	★★★★	na	59
18	Olympus Pen Lite E-PL5	500	471	110x63x38	15.9	65x37	✓		★★★★	★★★	★★★	★★★	★★★	na	59
19	Sony Alpha 3000	525	432	128x91x82	19.8	65x37		E	★★★	★★★★	★★★★★	★★★	★★★★	★★★★	58
DSLRs															
20	Canon EOS 700D	700	847	133x99x78	18	64x43	✓	O	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	73
21	Canon EOS 70D	1,150	807	141x107x82	19.9	64x43	✓	O	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	72
22	Canon EOS 100D	550	658	116x90x69	18	64x43	✓	O	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	70
23	Nikon D5200	750	555	129x98x78	24	61x46		O	★★★★	★★★★	★★★	★★★★	★★★★	★★★★★	65
24	Pentax K-50	680	677	128x100x78	16	60x44		O	★★★★	★★★★	★★★	★★★★	★★★★	★★★★★	64
25	Pentax K-5 II	950	740	131x97x73	16	62x46		O	★★★★	★★★★	★★	★★★★	★★★★	★★★★	63

## USING THE TABLE

The more stars the better.

**SPECIFICATION**  
***Price:*** Typical retailer’s price if you shop around. Some CSCs and DSLRs are sold body only and prices may rise significantly depending on the lens and accessories you choose.  
***Resolution:*** Effective pixel count, stated in millions of pixels.  
***Weight:*** The weight of the camera in grams, with the battery and memory card.

**TEST PERFORMANCE**  
***Image quality:*** The quality of photos of different scenes, taking into account resolution of the images, colour reproduction, sharpness, image stabilisation and distortion in both normal and low light settings.  
***Ease of use:*** The ease of following the manual, inserting and removing the memory card and battery, focussing, setting camera modes, and changing lenses, if applicable.  
***Video quality:*** The quality of video recordings shot in bright light and low light conditions - videos are scored for sharpness, colour reproduction and audio quality, among other things.  
***Monitor:*** The accuracy and clarity of the image and how reflective the screen is in bright conditions.  
***Flash:*** The flash’s ability to produce sufficient light and illumination for indoor photos taken at one, three and five metres and at long distance.  
***Viewfinder:*** The size and accuracy of the viewfinder and its usability in bright light and poor indoor lighting conditions.

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