

# CHOICE

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- Stain removers
- Headphones
- Soundbars
- Fridges
- & more

**Driver tracking revs up**



*In the bag*  
**Best tasting tea**



# Futurama

## Sharing the good, bad and plain weird of tech

**T**his month's issue of CHOICE has a focus on technology, which has gotten me feeling quite nostalgic.

Why? Well, once upon a time – not too long ago – I was a technology journalist. For the most part I loved it.

But sometimes it was flat-out unhinged.

The Consumer Electronics Show, an annual conference in Las Vegas designed to showcase cutting-edge tech, sat at the epicentre of the chaos. This was the event where companies like Samsung, LG and major tech companies gave journalists a sometimes terrifying glimpse into the future. It was a living, breathing metaphor for the wide spectrum of tech, from the sublime to the ridiculous.

I've seen things you people wouldn't believe. I saw a strange machine the size of a ute that supposedly ironed and folded your clothes automatically. I saw a toilet that analysed your poop, scanning for potential diseases before you flushed. Perhaps most memorably, I took part in a live demo of a bandaid that was claimed to magically solve premature ejaculation (thankfully tested on my forearm rather than the intended location).

Technology can result in the most incredible life-altering, time-saving devices, but it also spits out bizarre products that initially seem to make zero sense whatsoever. On rare occasions it can be difficult to tell the difference between the two.

Take virtual reality, for example. When I first experienced the current iteration of VR back in 2013, I thought it was a near certainty it would transform the world we lived in. Fast forward 10-plus years, VR hasn't made a dent.

Then there's the iPad. I laughed out loud when Steve Jobs revealed the iPad back in 2010. I couldn't understand how a slightly bigger mobile phone could possibly be worth buying when you could just buy a laptop instead. But 14 years later I've lost track of how many tablets I've owned. My children would struggle to do their homework without them.

What the world will look like in five years, let alone in 20 or 30, is almost impossible to predict, so we don't do much of that at CHOICE. Instead, we take the devices that exist in the here and now, and test them in the most ethically robust way possible. We also stay across the issues and developments in technology that



may improve your life, but may also come with risks or not be in your best interests.

And that's what we're doing in this issue of the magazine. It's what we do almost every single day at CHOICE and we're incredibly proud of it. If you're looking to buy or use any consumer technology that we test, review, investigate or assess, you can rest assured we've done our due diligence. Enjoy the issue, and try to enjoy the future – no matter how it turns out.

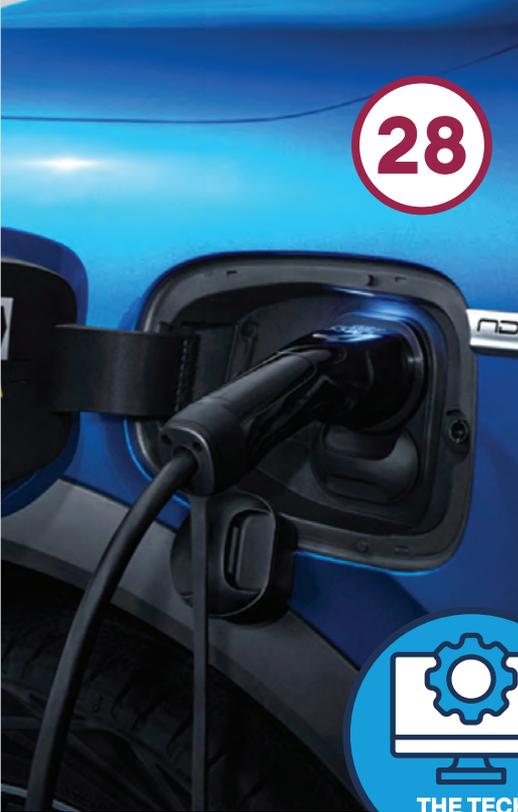
**Mark Serrels**  
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## CHOICE

CHOICE gives you the power to choose the best goods and services, and avoid the worst. Wherever possible, we pay full price for the products we test, so we remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by membership. Memberships include online access and services such as CHOICE Help. CHOICE product ratings are based on lab tests, expert

assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims. **BECOME A MEMBER** To review the full range of membership options and benefits go to [choice.com.au/signup](http://choice.com.au/signup). **MEMBERSHIPS/RENEWALS** Call 1800 069 552 or email us at [ausconsumer@choice.com.au](mailto:ausconsumer@choice.com.au).





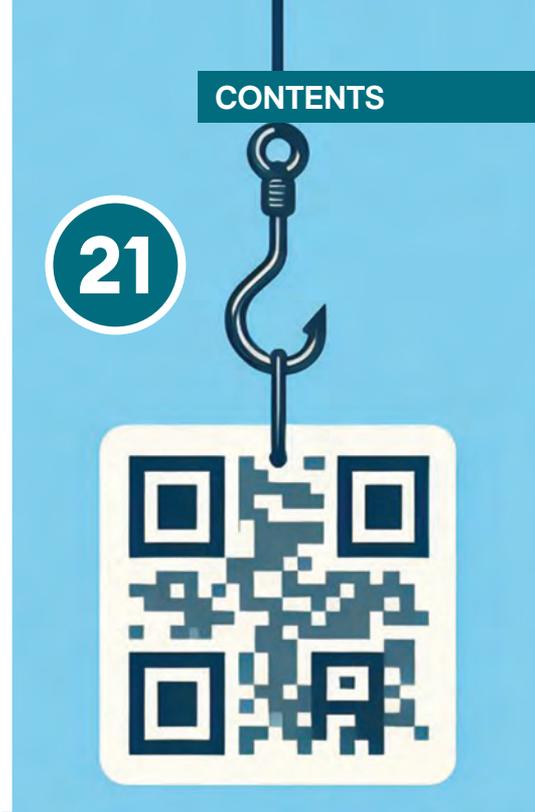
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CHOICE magazine provides a selection of our top product reviews. We can't always include all the models we've tested, but you'll always find the products that scored the best. To view complete results for all our tests, go to [choice.com.au](http://choice.com.au),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

IMAGES: GETTY / BYDCOM

The latest consumer news in brief  
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## Bingo! Have you spotted any dodgy supermarket specials?

It should be easy to work out which products are the best value at the supermarket, but dodgy and confusing supermarket pricing tactics make it hard to know if you're getting a good deal on your grocery shop.

We're currently investigating these tactics and have been asking CHOICE supporters to be pricing champions and send us any examples of questionable pricing tactics they spot at the supermarket. The response so far has been overwhelming, and we've already received a slew of examples – from specials that aren't really specials to confusing and unclear price tags.

Thank you to everyone who has taken the time to get involved. You're helping us fight to hold supermarkets to account and stamp out dodgy deals for good.

If you want to join in and play dodgy 'special' bingo, it's not too late to sign up – the more evidence of confusing supermarket prices we can share with the ACCC and the government, the stronger our call for fair and transparent grocery pricing will be. Learn more about how to get involved and download your bingo card now at [choice.com.au/supermarketbingo](https://choice.com.au/supermarketbingo).

**JORDAN CORNELIUS**



## Lower Victorian energy bills welcomed, but more help needed

Consumer groups have welcomed a draft decision by the Victorian Essential Services Commission that will see annual residential power bills fall by around \$112 on average across the state. But Consumer Action Law Centre CEO Steph Tonkin says while the move is a positive one, more needs to be done to assist energy customers in financial hardship.

“Any reduction is welcome in comparison to last year’s 25% spike, but what is absolutely essential is that there needs to be more focus on ensuring retailers are consistently providing assistance to people struggling with their energy bills,” Tonkin says.

“Every day on our helplines we hear from people who have to choose between putting food on the table and

keeping their lights on, and they are racking up debt they may never pay off.”

Victorian Council of Social Services CEO Juanita Pope says the modest decrease in the Victorian Default Offer (VDO) won’t achieve much.

“Without a dramatic decrease in the baseline price, the VDO will trap even more Victorians in poverty,” says Pope.



JARNI BLAKKARLY



## Optus safety failure affects 200,000

Telecommunications companies have a duty to make sure your mobile phone is contactable by authorities in the event of a natural disaster such as a flood or bushfire, and to make sure any calls to Triple Zero will provide them information on your location. It’s called the Integrated Public Number Database (IPND), but Optus seems to have forgotten it existed.

The company was recently penalised \$1.5 million after its outsourced suppliers failed to upload the required information of about 200,000 customers of the Optus brand’s Coles Mobile and Catch Connect to the database.

Samantha Yorke of the Australian Communications and Media Authority, which applied the penalty, says, “When emergency services are hindered there can be very serious consequences for the safety of Australians. While we are not aware of anyone being directly harmed due to the non-compliance in this case, it’s alarming that Optus placed so many customers in this position for so long.”

In addition to the penalty, Optus has been formally directed to comply with the IPND industry code. Optus has also agreed to undertake an independent review of its compliance where a third-party data provider is used.

ANDY KOLLMORGEN

## Australians want better AI regulation

This year, the theme for World Consumer Rights Day (15 March) was fair and responsible AI for consumers. In honour of the day, CHOICE released the results of a nationally representative survey into consumer expectations of AI regulation. The findings revealed a wide gulf between expectations and the current reality. The survey of more than 1000 people found almost four in five Australians believe businesses should have to ensure their artificial intelligence system is fair and safe before releasing it to the public. Yet no such requirements exist in Australia.

“The message couldn’t be clearer,” says CHOICE consumer data advocate Kate Bower. “Australians want the government to place obligations on business to mitigate the risks of AI systems.”

The government has committed to several actions to improve AI regulation but intends to leave most uses of AI, which tend to fall in low- and medium-risk categories, to be governed by existing laws. Bower says that, while government action is welcome, the response so far falls well short of consumer expectations.



“It’s clear the government is going to have to seriously beef up their response if they want to meet consumer expectations and restore consumer trust,” says Bower.

**RAFI ALAM**

## ACCC takes stock of state of search

The competition watchdog has been hearing what Australians think of popular search engines such as Google, after previously calling for greater competition in the sector. The ACCC has been seeking feedback from consumers and businesses as part of its inquiry into the supply of digital platforms.

“We are eager to hear about their experiences with search services to better understand how regulatory and industry developments are affecting the level of competition and consumers in the market for general search services,” says ACCC chair Gina Cass-Gottlieb.

In calling for submissions, the commission noted there have been big changes in the search landscape since its last probe in 2021.

“We’ve seen new laws introduced overseas that place obligations on so-called gatekeeper search engines and the emergence of new technologies, like generative AI, that have changed the way consumers search for information online and may be impacting the quality of the service they are receiving,” says Cass-Gottlieb.

Last year, the federal government agreed in principle to ACCC recommendations that it establish new laws to boost competition in digital platform services, including a code ensuring consumers have more choice when it comes to search services.

**LIAM KENNEDY**



FIRST  
LOOK**APPLE iMac DESKTOP**

**PRICE** \$3278 (includes keyboard, mouse and trackpad)

**CONTACT** [apple.com/au](https://apple.com/au)



Impressive speakers deliver great detail and clarity in vocals and higher frequencies, a surprising amount of bass and a generally warm, full-bodied sound overall. But the iMac still supports Bluetooth and a 3.5mm output if you'd prefer to plug into something with a little more grunt or some good quality headphones. The new iMac perfectly walks the line between the power of a high-end laptop and a compact desktop computer. There are times when a proper workstation is preferred, and Apple's latest all-in-one will hit the mark for almost all consumer needs in a stylish little package.

**ELIAS PLASTIRAS**

## Apple iMac desktop

Desktop computers aren't as popular as they used to be, and with good reason. Laptop processing technology has reached a point where a traditional tower isn't necessary for computing speeds fast enough to satisfy most users. But, that does not mean the desktop computer doesn't have certain advantages.

This is where the latest iteration of Apple's iMac fits in. It's essentially a non-portable laptop with a 512GB SSD, 16GB of RAM, improved audio, a larger display and four fast USB-C ports (2 x Thunderbolt 4, 2 x USB 3). And it's all packed into a frame that's just 1.1cm thick.

The highly efficient Apple Silicon M3 processor with integrated graphics (also in the MacBook Pro and Air laptops) is powerful enough to handle all but the most demanding

tasks. Design, photo and video editing, 3D rendering and 4K video streaming are all within its wheelhouse, and it even holds its own against the big dogs for gaming. Just don't turn the settings up to maximum.

The 24-inch, 4480 x 2520 monitor quality is excellent, with vibrant colours, plenty of detail and good viewing angles. Though it uses a gloss finish, the coating does a great job of minimising reflection. You also have the option to let the iMac adjust colour and brightness based on ambient lighting in the room with the included TrueTone mode, which works well.





## Bloomex cops a \$1 million penalty

In a case of bad behaviour finally catching up, Shonky Award-winning online florist Bloomex has been ordered to pay a \$1 million penalty for publishing misleading star ratings, promoting fake discounts and engaging in drip pricing.

The Canada-based company, which has facilities across Australia, was taken to court by the ACCC in December 2022 and fined in Federal Court in March this year.

“Bloomex misled consumers about the quality and price of its products for a long time, and this penalty is an indication of how seriously the court views this conduct,” says ACCC Commissioner Liza Carver.

“Misleading online reviews and star ratings are an issue of significant concern to us because they can influence consumers into purchasing from a business, when they would not otherwise have done so,” says Carver.

Bloomex earned a 2022 CHOICE Shonky for delivery failures and poor-quality bouquets. The company has acknowledged in the ACCC case that its tactics contravened the Australian Consumer Law.

ANDY KOLLMORGEN

## Your experience with extended warranties

**H**ave you ever been sold an extended warranty?

In many cases, extended warranties sell you some of the same rights you already have under the consumer guarantees outlined in the Australian Consumer Law. Despite what the salesperson may lead you to believe, you may be entitled to a remedy if your product fails outside the initial warranty, even if you haven't purchase an extended warranty.

We think selling you something you already get for free, or giving you the runaround if you don't buy it, is unfair, but a gap in the law allows businesses

to get away with a host of unfair business practices. That's why CHOICE is calling on the government to make unfair business practises illegal. If you've been sold an extended warranty, we'd like to hear from you. Your story will help to ensure this gap in consumer law is closed and businesses are no longer allowed to treat consumers unfairly. Email: [campaigns@choice.com.au](mailto:campaigns@choice.com.au) to share your story.



YELENA NAM



## Overall scam losses almost halved in 2023

Federal Treasury has welcomed a recent report from the National Anti-Scam Centre (NASC) showing scam losses almost halved in the last year.

The NASC was established in July 2023 with aims to disrupt scams before they reach consumers and raise community awareness of how to identify and avoid scams. The government plans to develop mandatory codes that will create new obligations for industries like banking, telecommunications and social media to safeguard their consumers.

“Behind every dollar lost to scams is a heartbreaking story – we are working hard to intercept these malicious criminals before they can inflict pain on innocent Australians,” says Assistant Treasurer and Minister for Financial Services Stephen Jones

Jones urges people to stay vigilant and to stay up to date with ACCC scam advice to keep safe.

**BRENDAN KEARNS**

## Social media scam losses up by 249%

New data from the National Anti-Scam Centre quarterly report shows that while total scam losses almost halved in 2023, social media scam losses are on the rise. The report found that losses from social media scams reached \$95 million, which is a 249% increase since 2020. And 76% of 2023's losses were through Meta-owned companies such as Facebook, WhatsApp and Instagram.

Between October and December 2023, people aged over 65 experienced the highest losses of any age group, with 30% of all losses from social media belonging to people in this category. This is a 57% increase compared to the previous quarter for this age group.

Digital platforms need to do more to stop scammers exploiting their services to steal from people, but so far they aren't coming to the table. Big tech companies have an incentive not to act on scams because they generate advertising revenue from scam ads. So it's clear that only strong mandatory rules to prevent scams developed and enforced by a regulator will result in any meaningful change for consumers.

**ALEX SÖDERLUND**

## Account issues on the rise at super funds

**W**hen Peter checked his superannuation account one Friday afternoon, he noticed an alarming detail: three complete strangers were listed as beneficiaries who would get his super when he died.

Understandably, Peter was spooked. He feared someone had hacked his account. He reached out to his super fund but didn't hear anything back. He spent a sleepless weekend before his fund finally contacted him and said it had made an administrative error.

Peter asked the fund to escalate the matter, but they never told him anything more about it. A few months later, Peter noticed his statement had disappeared from his fund's online portal.

In the 2022/23 financial year, 63% of superannuation complaints to the Australian Financial Complaints Authority were about account issues. Super Consumers Australia policy manager Rebekah Sarkoezy says it's time for action.

"If super funds can't manage their members' accounts or communicate with them properly, we need laws to help them do this. Australians deserve peace of mind their fund is looking after their super accounts properly," says Sarkoezy.

**DANIEL HERBORN**



## Government releases draft BNPL regulations

**T**he federal government has released its draft legislation for regulating buy now, pay later (BNPL) products and is consulting with industry and consumer groups.

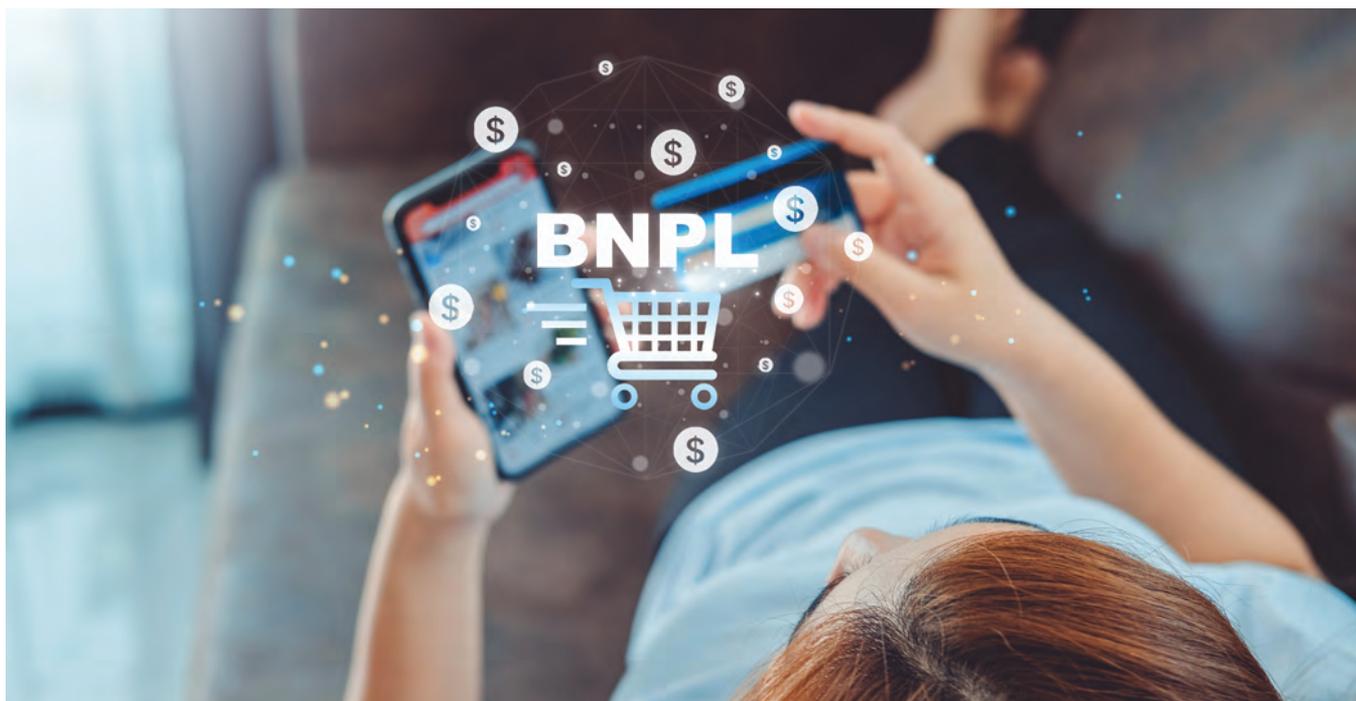
"BNPL isn't subject to the regulatory framework that applies to other credit products," says Minister for Financial Services Stephen Jones.

"This can lead to poor product disclosure, inadequate dispute resolution processes, excessive default fees and unaffordable lending practices that lead to hardship and financial stress."

Under the proposed reforms, BNPL providers will be required to hold an Australian credit licence and have to comply with requirements under the Credit Act, including dispute resolution and hardship assistance. They will be required to take steps to make sure they are lending responsibly.

While CHOICE welcomes the reforms, we have concerns about potential loopholes and the complexity of the legislation.

**JARNI BLAKKARLY**



## Telcos in trouble for poor training and switching regimes

The communications regulator has told one phone service provider to prove that it is properly training staff, and warned another about transferring customers to its services, following separate investigations.

The Australian Communications and Media Authority (ACMA) issued directions to Urban Telecom and Star Telecom to comply with the telecommunications consumer protections (TCP) code after it probed both companies' practices.

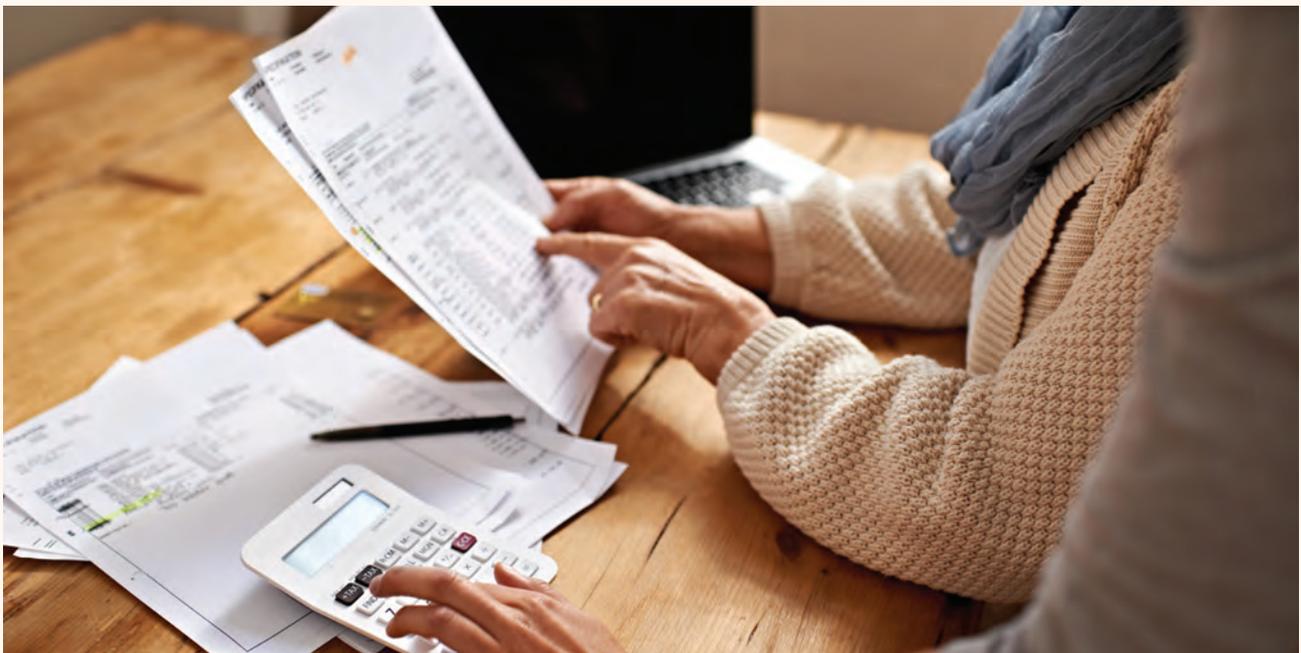
The ACMA says Urban Telecom was unable to demonstrate that its sales representatives were trained in how to responsibly sell telecommunications products

in line with the consumer protection framework. The regulator also found the company wasn't keeping accurate records of customer consent to have their services transferred.

Star Telecom also came in for a warning to follow the TCP code after the ACMA found the company had transferred customers to its services without consent, or could not produce evidence that users had agreed to a transfer.

Telcos face penalties of up to \$250,000 for breaching ACMA directions to comply with the TCP code.

LIAM KENNEDY



## Government promises to work with industry for safer 4G switch

Major telecommunications providers Telstra and Optus are shutting down their 3G network this year, raising concerns that up to 740,000 phones will no longer be able to call Triple Zero. Of particular concern are a subset of devices that generally use 4G to make calls, but are configured to use 3G to call emergency services.

The government has set up a working group that promises to support a safer changeover to 4G. The group is comprised of Telstra, Optus, TPG and their peak industry body, the Australian Mobile Telecommunications Association.

It will advise the government on helping consumers check if their devices are affected, and finding affected customers. The government has advised consumers to contact their providers to see if their device is impacted.

"The government will continue to monitor this issue closely and consider options under law if warranted in the public interest," says Minister for Communications Michelle Rowland MP. The government can use regulatory intervention to delay the switchover if needed.

BRENDAN KEARNS



## Mosaic Brands heading to court – again

**F**ashion retailer Mosaic Brands is in trouble with the ACCC again, this time for failing to deliver hundreds of thousands of products within the promised timeframes. The issue affected delivery of goods from the company's various brands, which include Noni B, Rivers, Katies, Millers, Rockmans, Autograph, Beme, Crossroads and W. Lane.



The stated delivery timeframes ranged from two to 17 days, but around a quarter of the items didn't leave the warehouse for 20 to 40 days after they were purchased.

"The ACCC has received hundreds of complaints about Mosaic Brands in relation to delivery delays," says Commissioner Liza Carver.

"Excessively late deliveries can be incredibly frustrating and inconvenient for consumers, especially if they decided to buy goods for a special occasion, such as Christmas, based on the advertised delivery times which were not met," says Carver.

The regulator commenced legal proceedings in March.

In 2021 Mosaic Brands was hit with a \$630,000 penalty in a case brought by the ACCC following a CHOICE investigation that found the company was promoting pandemic-related "Health Essentials Products" that would have offered little protection against COVID-19. As part of our investigation, we commissioned testing on a bottle of hand sanitiser sold by Mosaic that was labelled 70% alcohol but turned out to have only 23% alcohol.

**ANDY KOLLMORGEN**

## Ultra Tune gets record fine for tuning out after ruling

**C**ar servicing brand Ultra Tune has been fined \$1.5 million for not improving its practices after a previous court ruling found it broke consumer law. The penalty is the highest ever levied following a contempt of court proceeding brought by the ACCC.

"These fines demonstrate the importance of compliance with court orders," says ACCC Commissioner Liza Carver.

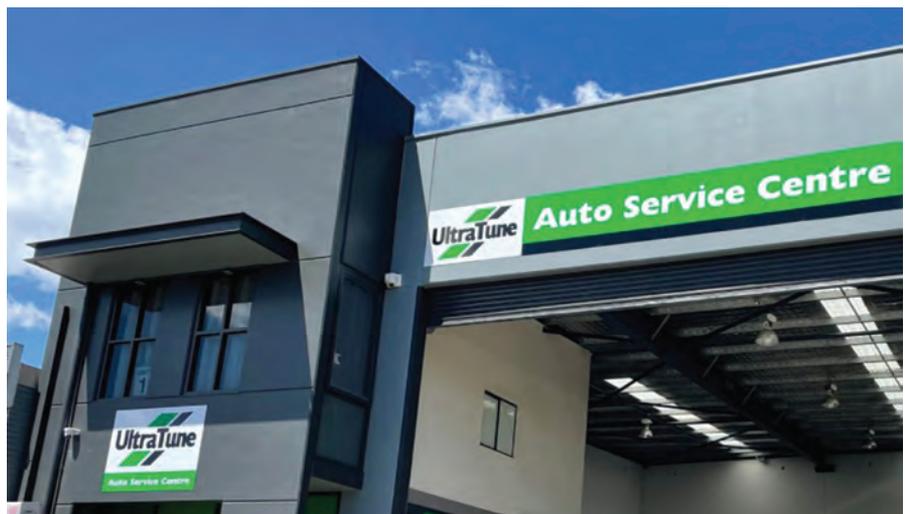
"The ACCC took this action because it was concerned that Ultra Tune had failed to improve its compliance with the requirements of the Franchising Code, despite previous ACCC action and court-imposed penalties," says Carver.

In 2019, Ultra Tune was found to have breached Australian Consumer Law and the Franchising Code of Conduct. Following the ruling, the franchisor was directed to provide certain documents and statements to franchisees and to implement a compliance program to reduce the risk of further rule-breaking. However, in 2022, the

ACCC took the company back to Federal Court, alleging it wasn't following these orders.

The Commission says Ultra Tune wasn't updating or preparing required documents and statements on time and had failed to report on its compliance program for three consecutive quarters.

**LIAM KENNEDY**





# RANTS AND RAVES

## The unreal promise of virtual reality



**V**irtual reality wasn't always annoying. Once upon a time I was a believer. In fact, back in May 2013, I might have been

one of the first people in Australia to use an Oculus Rift, a virtual reality headset.

Nowadays Oculus is owned by Facebook's Meta and part of a failed venture into making people care about the metaverse and virtual reality workspaces. But over 10 years ago the Oculus Rift was a crowdfunded product designed to test the viability of virtual reality as a concept.

A friend of mine was an early backer and, because of this, received one of the earliest versions of the product – the Oculus Rift DK1. Knowing that I was a technology and video games nerd, he brought it over to my house so I could check it out. And I was completely, utterly blown away.

I'll never forget putting the headset on for the first time. A bulky, heavy, low-resolution headset burdened with all sorts of cables. It didn't matter. I was immediately absorbed into a new world, a new universe. It was bewildering, overwhelming and incredibly inspiring. I distinctly remember the conversations we had afterwards about the potential for this technology. It felt like the beginning of something revolutionary.

But that was 10 years ago. In the wake of that first experience, VR has become a dead duck technology with a low install base limited to



nerds like myself. And even early adopters like me don't use VR on a daily basis. Every VR headset I've ever owned is now gathering dust, waiting to be pulled out at parties for a 15-minute sideshow and then abandoned, until the next time I feel the need to show off.

The thing is, despite advances in technology and the fact we lived through a pandemic that kept us locked up in our houses

for both work and play, regular people simply don't

want VR. I've spent heaps of time and money on VR – but even I don't really want VR.

Regardless, it feels like tech oligarchs are obsessed with implementing a sci-fi future few of us are invested in. Sony released a second VR headset for its wildly successful PlayStation 5 console (and it bombed so hard they've stopped producing new units). Mark Zuckerberg was so invested in virtual reality he acquired Oculus

for \$2 billion, changed his incredibly successful company's name to "Meta" and invested billions of dollars in online metaverse platforms that almost nobody was interested in using.

It's a classic case of trying to make "fetch" happen.

The terrifying part: big brains in Silicon Valley are still trying to make VR a thing. This year Apple released its long anticipated "mixed reality headset" that combines virtual reality with "augmented reality". It's received mostly mixed reviews and the base version will set you back a cool \$6399 if you buy it from Dick Smith. Love that accessible pricing.

At this point it's near impossible to imagine a future where VR is mainstream, implemented into daily life in the way tech fetishists want it to be. Isn't it time to just... accept this tech for what it is? A product designed for early adopters, a handful of niche industries and people who want to play very intense video games once every six months or so.

Or maybe we should just be content to let those bulky, expensive headsets gather dust for a while.

**MARK SERRELS**

**At this point it's near impossible to imagine a future where VR is mainstream**

# ASK THE EXPERTS

Got a niggling question our team can help with?

**Q** I've had health insurance in the past, but I cancelled my Medibank policy during the COVID-19 pandemic. Now I am 70 years old and I would like to take out a policy again, but the fund I have gotten a quote from is saying it will charge me the maximum Lifetime Health Cover (LHC) loading of 70%. I understand that I may be liable for some kind of loading for my years without health insurance, but surely I shouldn't be paying the maximum? Can you advise?

**A** CHOICE health insurance expert Uta Mihm: I agree that something seems to have gone wrong here. Every person is entitled to 1094 days (three years minus one

day) without hospital insurance, without a negative impact on their LHC rating. As you were most likely without hospital insurance for longer than that, you will have to pay a 2% surcharge for every additional year that you didn't have cover. So depending on the exact dates of your cancellation, you'll have to pay a 2% to 4% surcharge (plus any surcharge you were paying to your old health fund – if any).

I advise you to contact your old insurer and request a clearance certificate. This will show the dates that you held your previous policy,



## ASK US

Email your question to [asktheexperts@choice.com.au](mailto:asktheexperts@choice.com.au) or write to Ask the Experts, CHOICE, 57 Carrington Rd, Marrickville, NSW 2204. You can also tap into the 'brains trust' at [www.choice.community](http://www.choice.community).

as well as the loading you were paying (if any). Your new insurer should be able to use this information to correctly calculate the LHC you are liable for.



**Q** Can you recommend a reliable contents insurance calculator? I am getting very wide variations in the value of my contents using different online calculators.

**A** CHOICE home insurance expert Daniel Graham:

I don't think any sum insured calculators are necessarily reliable on their own. Most calculators are built on the same dataset, with extra adjustments done by the insurer to account for variations in their products.

For that reason I usually suggest using the one provided by your insurer, as it should be configured with your policy in mind. I'd pin a big caveat to that though. Due to the lack of transparency from the builders of these calculators, we don't know how well they are keeping up with inflation, and it's plausible that some insurers are inflating their sum insured recommendations to account for it, while others aren't.

Ultimately, the best sum insured calculator is still the manual approach of noting down your valuable items and finding the retail price online, then going room by room and estimating the replacement cost of your smaller items.



**Q** I've been seeing a lot of pans being marketed as a non-toxic alternative to non-stick pans.

**Are non-stick pans really toxic and are these alternatives worth the extra money?**

**A** CHOICE household expert  
**Rebecca Ciaramidaro:**



Non-stick pans have been around since the 1950s, but they were subject to controversy in the early 2000s because certain types were found to contain toxic, harmful chemicals known as PFOAs, which have now been phased out from use in pans.

These days, non-stick pans are often made with coatings such as Teflon, the brand name for a chemical coating known as polytetrafluoroethylene (PTFE). The chemicals used in this coating only start to break down and release harmful toxins in temperatures above 260°C, and research suggests that no toxins are released from cookware used at or below normal cooking temperatures. The toxins may cause headaches, nausea and damage to the respiratory tract.

So while it should be safe to use non-stick pans at a lower heat, there are legitimate concerns around toxins released when cooking at higher heats.

This is part of the reason why some people may prefer 'non-toxic' alternatives. For example, you can buy ceramic cookware that uses a glass-like material derived from beach sand to create a non-stick effect. Make sure you look for ceramic pans marketed as being free from chemicals such as PTFE and PFOA.



IMAGES GETTY



**Q** I am having some carpets installed in my home. The company that is providing the service has asked me for full payment for the job before they even start. This doesn't seem fair to me. Is it legal?

**A** CHOICE Customer Service: The Australian Consumer Law website has a useful guide for this. Head to [consumer.gov.au/consumers-and-acl](http://consumer.gov.au/consumers-and-acl) and click through to download the PDF document titled "Preventing unfair terms in window and floor covering agreements".

The guide says that the normal right of consumers is to pay the full price only on installation, and if the product and workmanship are satisfactory. You should have an opportunity to inspect the work before payment.

You may be asked to pay a deposit, but this should only be an amount that ensures that the consumer is serious about going ahead with the contract – normally, not more than 10% of the price.

The supplier can also ask you for a 'part payment' that should be limited to the amount necessary to start work on the contract. Unlike deposits, which are forfeited in the case the job is cancelled, part payments should be refundable, minus any real losses suffered by the supplier.

It seems that asking for full payment prior to installation can not be justified either as a deposit or a part payment, and is likely to be considered an unfair contract term. We recommend that you share the PDF of the guide mentioned above with the company in order to negotiate a fair and appropriate fee to be paid prior to installation.