DECEMBER 2025 / JANUARY 2026

CHOICE

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TVs & more

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Cabanas, tents & sails for shady beach havens

Solar power

A guide for beginners

THE SUMMER ISSUE

Plus Best appliance brands, vanilla ice cream taste test & more

Slip, slop, slap

(And don't forget to seek and slide!)

Summer is awesome, we all know this. Me? I'm a big summer guy. The clocks change, the temps increase, the days stretch and I start thinking about beach trips, Christmas holidays, diving into my swimming pool and getting the barbecue fired up.

But this time it feels like summer is tinged with a mild anxiety. In short, I'm living in fear of my mortal enemy: The Sun. Because despite being a pale Scotsman, I've always been fairly lackadaisical about the impacts of UV rays. This has resulted in me getting regularly sunburnt in ways that scale from the hilarious to genuinely alarming.

Yes, you should continue to buy the sunscreens that are currently on the shelves

But now things have changed. Now I'm thinking a little bit more about how to protect myself and – more importantly – my kids from those blistering Australian summer rays.

Thanks to CHOICE sunscreen testing, in 2025 I've spent the majority of my professional life writing, talking and thinking about sun protection in ways that were previously alien to me. Until this year I didn't even know that "seek" and "slide" had been added to the legendary "slip, slop, slap" awareness campaign launched by the Cancer Council back in the 80s.

This year, I'm locked in. I've bought myself a pair of sunglasses, which I absolutely intend to "slide" on throughout the summer. I'm far more inclined to "seek" shade, but also – I have zero intention of forgetting to "slip, slop, slap".

Ever since we published our sunscreen testing, the question I've been asked more than any other is: "can we trust sunscreens?". Despite the fact that many sunscreens on our test failed to meet their SPF claims, my answer is always the same: yes.

Yes, you should use the sunscreen you already have. Yes, you should continue to buy the sunscreens that are currently on the shelves. Yes, you should trust and use sunscreen regularly because – crucially – even if a sunscreen has an SPF lower than advertised, it's still going to provide you with protection against the sun.

As many smart people have already pointed out, there's not too much of a difference between the protection of an SPF 50+ sunscreen and an SPF 30+ sunscreen. It's often the difference of single digit percentage

points. And, in actual fact, you're more likely to get sunburned because you didn't apply enough sunscreen, or you didn't apply it properly.

Australians absolutely deserve to get the sunscreen that they pay for, and we are committed to making sure folks in this sunburned country get the regulation they deserve. But in the meantime, this summer I am committed to lathering my pasty Scottish skin with all the sunscreen I can muster.

And don't forget the other types of sun protection that exist. We talk you through choosing a beach shelter on page 22.

We wish you a wonderful holiday, and from everyone at CHOICE, thank you for all your support in 2025.

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

CHOICE

CHOICE gives you the power to choose the best goods and services, and avoid the worst. Wherever possible, we pay full price for the products we test, so we remain 100% independent. We don't take advertising or freebies from industry. We're not a government body and our consumer publishing and advocacy is almost entirely funded by membership. Membership includes access to product ratings across 200+ categories that are based on lab tests, expert assessments and consumer surveys. We also research a wide range of consumer services, reveal the truth behind the facts and figures, and investigate their quality and claims.

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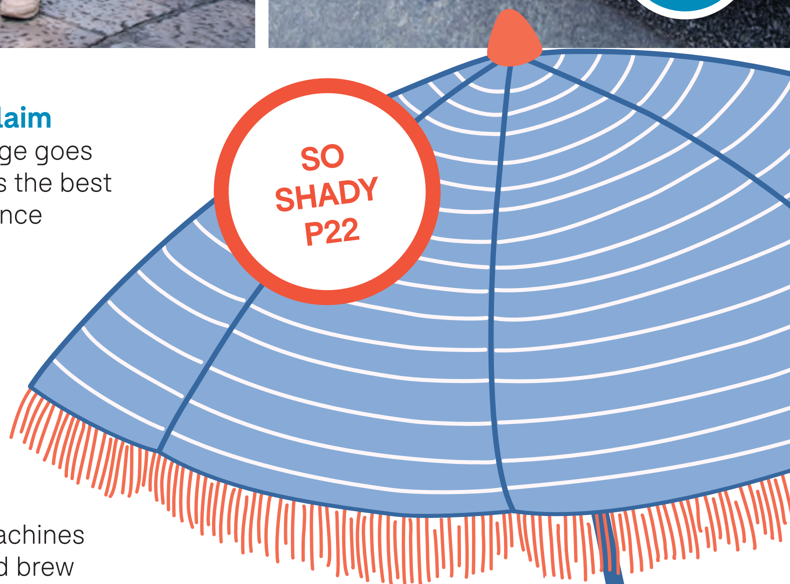

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CHOICE magazine provides a selection of our top product reviews. We can't always include all the models we've tested, but you'll always find the products that scored the best. To view complete results for all our tests, go to **choice.com.au**, or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

IMAGES: GETTY

CHECKOUT

The latest consumer news in brief

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Plan to outlaw supermarket price gouging

The federal government has put forward a proposal to make it illegal for big supermarkets to charge too much for groceries. The Treasury last month finished consulting on draft legislation that would hit large retailers with penalties for supplying products at "excessive prices".

The government says a price could be deemed excessive if it was significantly and persistently above what a large retailer would be able to charge if it was faced with workable competition in the relevant grocery product market.

The plan comes after the ACCC last year conducted an inquiry into Australia's supermarket sector and found it to be dominated by Coles and Woolworths, with significant barriers to competitors entering and expanding on a large scale.

The commission noted Coles and Woolworths were among the most profitable supermarket businesses in the world and had "limited incentive" to compete with each other on price in Australia. The proposed gouging ban would be enforced by the ACCC and apply to Coles, Woolworths and any other retailer whose revenue exceeds $30 billion in the preceding financial year.

LIAM KENNEDY

Are you ready for surveillance pricing?

As we collectively watch the AI-generated horse bolt further and further into the distance in stunning can't-even-tell-it's-AI-anymore clarity, you'd be forgiven for being more than a little concerned about what's in store for us humble, fallible, exhausted human beings.

You've heard of drip pricing, surge pricing, maybe even dynamic pricing, but what about surveillance pricing? Obviously, it's not good. If you don't want your day ruined, now's a good time to stop reading and move on to the next article.

Surveillance pricing refers to the harvesting and analysis of your personal data, with the help of AI, to give you a personalised price. How helpful of AI to work out the exact maximum that you're willing to pay for a product or service, and the optimal way to sell it to you!

It's like a market just for you, where they know everything about you – short of being able to directly listen to your actual thoughts! Phone battery on 2%? That ride's now 50% more than they'll charge the person next to you with a full battery, because there's a price for your desperation.

Of course, personalised pricing and offers have existed for a long time, but AI could supercharge this practice – making it easier than ever before to shake every last dollar out of us as we reluctantly enter a hyper-personalised world. If nothing's done, this could see the biggest power shift in recent times – as what little bargaining power we have left as consumers is gifted to massive corporations. Whoa Nelly!

While the Australian Consumer Law offers some protection, it's lagging woefully behind, and you know what they say about standing behind horses.

Do you think you've experienced surveillance pricing? Share your experiences by emailing me, a real human (not an AI horse), at **campaigns@choice.com.au**.

ANDY KELLY

IMAGES: GETTY

Optus failures lead to new triple-0 rules

It hasn't been a good look for Australia's second-largest telco. In the Optus outage of 28 September 2025, nine triple-0 calls reportedly failed to get through, and three people reportedly died after failing to connect to triple-0 during a bigger Optus outage that occurred ten days earlier. In 2023, a nationwide Optus outage left around 10 million people without service and 2000 calls to triple-0 unanswered.

In October 2025, the Australian Communications Consumer Action Network (ACCAN) called on the federal government to make a reliable triple-0 system a condition of Optus's licence to operate.

Later that month, the Australian Communications and Media Authority approved the registration of new rules to strengthen Australia's triple-0 ecosystem. The new Emergency Calling – Network and Mobile Phone Testing Industry Code requires telcos to provide network equipment and support testing by the National Telecommunications Resilience Centre aimed at making sure triple-0 calls go through at all times.

"Every time the network goes down, it undermines public confidence and puts people at risk. This can be catastrophic and cause immense harm. The community must have confidence that the emergency call system works 100% of the time when they most need it," says ACCAN CEO Carol Bennett.

ANDY KOLLMORGEN

SMS scam fight-back plan delayed

An initiative to protect Australians from SMS impersonation scams has been delayed and is now expected to come into effect in July 2026. The Australian Communications and Media Authority (ACMA) had previously announced the SMS Sender ID Register would be up and running by December 2025. Advocacy group the Australian Communications Consumer Action Network says the delay gives regulators and businesses the extra time they need to make sure the register is implemented properly.

A sender ID is the name that can appear at the top of a text message thread to tell you who it's from. Companies and government agencies often use them when communicating with consumers, but scammers have been able to use technology to send malicious messages under the same IDs. Under the register initiative, organisations wanting to keep sending messages under their ID will have to register it with ACMA. When the register comes into force, it will block messages using registered IDs that aren't coming from the associated sender. Messages from unregistered IDs will be labelled "Unverified" to help recipients spot potential scam texts.

Scammers have been able to use technology to send malicious messages

LIAM KENNEDY

AUSTRALIAN Clinical Labs

Privacy Act penalty the first of its kind

In a groundbreaking October court judgement, Australian Clinical Labs (ACL) was ordered to pay $5.8 million in penalties for violations of the Privacy Act following a data breach in February 2022 that resulted in the personal medical information of 223,000 people potentially falling into the hands of scammers.

It was the first time a business had paid a penalty in a privacy violation case brought by the Office of the Australian Information Commissioner (OAIC), which oversees the Act. Most of the penalty ($4.2 million) was for failing to protect the data in the first place.

The breach was a major cybercrime incident, yet ACL dragged its heels – first by failing to investigate whether a data breach had occurred and then by taking too long to inform the OAIC once the business knew its systems had been infiltrated.

"This outcome represents an important turning point in the enforcement of privacy law in Australia," says Privacy Commissioner Carly Kind. "For the first time, a regulated entity has been subject to civil penalties under the Privacy Act, in line with the expectations of the public and the powers given to the OAIC by parliament."

ANDY KOLLMORGEN

Time to ban crypto ATMs, say consumer advocates

Crypto currency ATMs are increasingly being used for scam activity targeting older victims and Consumer Action Law Center CEO Stephanie Tonkin says the federal government should ban them all together. The Australian Transaction Reports and Analysis Centre (Austrac) says the machines handle 150,000 transactions involving $275 million a year. As well as charging transaction fees of up to 17% and flat fees of up to $4, the ATMs are increasingly being linked to scams.

"We have assisted victims of sophisticated crypto scams like these. They are heartbreaking stories of people groomed and trained to 'invest' their money when the stark reality is they are being robbed in broad daylight," Tonkin says.

"The evidence is disturbing, and I find it incredible that household names like AusPost, BP and IGA host these crypto ATMs instore, bringing an aura of instant credibility to what is a business being used for financial crime."

With over 1700 machines across the country, Australia has the third-highest number of crypto ATMs in the world and, according to AUSTRAC, the main demographic using them are 60–70-year-olds, which is in contrast with general cryptocurrency ownership trends.

JARNI BLAKKARLY

Cash acceptance mandate falls well short

The federal government has released the final version of its proposal to require certain businesses to accept cash payments. While the original proposal from December 2024 included a broad range of products and services, the government's new policy would, if enacted, only apply to supermarkets and petrol stations. There are millions of Australians who rely on cash. Some of them rely on it every day, others only when something goes wrong. But the government's new proposal has been heavily watered down, meaning Australians won't be guaranteed the legal right to pay cash for medicine, medical supplies, utilities, mobile phones, public transport, clothing, shoes, school expenses or childcare. We consider all these things to be essential – apparently the government does not.

In regional and remote First Nations communities, where internet and phone coverage can be unreliable or non-existent, many people still rely heavily on cash to make payments. Through wide exemptions for small business, the government's proposal excludes these communities from the mandate, by making it only applicable to large supermarkets and petrol businesses.

CHOICE is fighting hard to shift the government's position, and make sure that consumers can use their preferred payment method – in many cases their only payment method – for things they can't live without.

MORGAN CAMPBELL

IMAGES: GETTY

Health regulator and ATO issue warning as superannuation withdrawals to pay for dental soar

The Australian Health Practitioner Regulation Agency (AHPRA) and the Australian Taxation Office (ATO) have issued a joint warning to both patients and medical practitioners over the use of superannuation to pay for overly expensive or unnecessary medical treatments. The number of early super withdrawals to pay for dental services has doubled in two years and the ATO says some medical professionals are inappropriately supporting people to access their super for cosmetic procedures that aren't aligned with compassionate release requirements.

To access your super for dental work, two practitioners need to certify it is necessary to alleviate acute or chronic pain, but as a CHOICE investigation last year found, some dentists and third-party companies are skirting the rules.

"While superannuation can be accessed early under compassionate grounds, this is strictly available in very limited circumstances including for critical medical and dental procedures," ATO deputy commissioner Emma Rosenzweig says.

"I want to make it clear, compassionate release of super should only be considered as a last resort, where all other options of paying for the eligible expenses have been exhausted."

JARNI BLAKKARLY

Planned changes to super tax laws don't go far enough

Early in 2025, the federal government proposed changes to superannuation tax concessions. In October, the Treasurer announced modifications to the proposal and an expansion of support for low-income earners.

These include:

- increasing the Low-Income Superannuation Tax Offset (LISTO) to $810 and raising the income threshold to $45,000 from 1 July 2027, meaning 770,000 additional Australians will become eligible for the assistance and 490,000 will receive a higher payment
- changes to the government's pledge to impose a 15% tax on earnings on super balances over $3 million. Now they say the planned tax would only apply to realised gains, and the threshold would be indexed over time
- introducing a new 40% tax rate on balances over $10 million.

"These changes nudge the system in a fairer direction. But the system still gives too big a leg-up in the form of tax concessions to people who don't need them without addressing the needs of those who are doing it tough in retirement," says Super Consumers Australia CEO Xavier O'Halloran.

Super Consumers Australia is calling for broader reforms, including:

- increasing Commonwealth Rent Assistance, to help older Australians facing rental stress
- investment in independent retirement guidance, so people can make the most of what they have
- mandatory customer service standards for super funds.

ANTOINETTE DYCE

Sweet dreams are made of this

The Ninja Swirl is an appliance that not only churns frozen mixtures into regular scoopable ice cream but can also turn that ice cream into soft-serve style swirls, straight into your cup or cone via a built-in dispenser.

It comes with two 470mL tubs for your mixtures, a bowl that the tubs are placed into for processing, a paddle, lids, the soft-serve attachment and a drip tray. With soft-serve and scoop programs, you can even create desserts like sorbet, thickshakes, frozen yoghurt, gelato and fruit whip.

"The benefit is that you can customise the flavour to suit your taste and dietary requirements, knowing exactly what's going into your frozen treats," says CHOICE expert tester, Elias Plastiras.

Every ice cream maker needs a pre-prepared custard mixture or fruit base. Unlike other machines that freeze and churn the mixture for you, the Ninja Swirl only does the churning. You'll need to add the mixture to the supplied tubs and leave it in the freezer for 24 hours before it can be churned in the machine, so planning is essential.

There's also a mix-in program that allows you to add things like choc chips. However, there's no mix-in chute, so you'll need to remove the tub to add the bits directly into your mix by hand.

The Swirl is simple to use and well-labelled, with easy-to-follow recipes. There are many parts (all dishwasher-safe) that need thorough cleaning. When making soft serve, there'll be remnants left over that need to be manually scooped out of the dispenser, as not all of the mixture will get pushed out by the machine.

It's quite tall and bulky, so you'll need a dedicated area to store it permanently on your kitchen bench or space to put it away (even a standard-sized cupboard is likely not tall enough). The machine also gets very loud when churning.

For performance, Plastiras was impressed with how light and fluffy the soft serve feature was.

"For the best results, make your ice cream, put it back in the freezer, then back into the machine for a re-spin before making your soft serve," he says.

Doing this will help it to hold its shape a bit longer.

For vanilla ice cream, the result was good, creating a uniform consistency with a smooth and creamy mouthfeel with vanilla beans evenly distributed throughout the mixture. The vegan frozen yoghurt was very good; however, the higher water content with minimal sugar means this dessert is best consumed immediately after churning. The lemon sorbet had good flavour, but because it has no milk solids it melts much quicker when churning, so you can't scoop it out like you would an ice cream.

CHOICE VERDICT

The novelty of soft-serve could wear off quickly and then you're left with a bulky machine that's awkward to store and even more time-consuming to clean. So, consider if you'll get your money's worth before you rush out to buy one of these appliances.

You can save money by opting for the original Ninja Creami NC300 (the same appliance, but without the soft serve functionality) or another, cheaper ice-cream maker. We've tested models that cost less, produce better results and do the freezing and churning all at once.

REBECCA CIARAMIDARO

NINJA SWIRL BY CREAMI
PRICE $550
CONTACT www.ninjakitchen.com. au
★★★☆☆

IMAGES: GETTY | CREAMI

Telstra pays $18 million for duping customers

Internet speeds can be very difficult for a household telco customer to measure, so it's hard to know whether you're getting the download and upload speeds you're actually paying for. In fact, your internet service provider may just be promising you one speed and delivering another.

As a case in point, Telstra recently paid an $18 million penalty in a case brought by the ACCC for moving 8897 customers on its Belong NBN plans to a lower speed plan without telling them. Their upload speeds went from 40 Mbps (megabits per second) to a sluggish 20 Mbps, meaning data sent from their devices to the internet, such as emails or video calls, would have moved in slow motion.

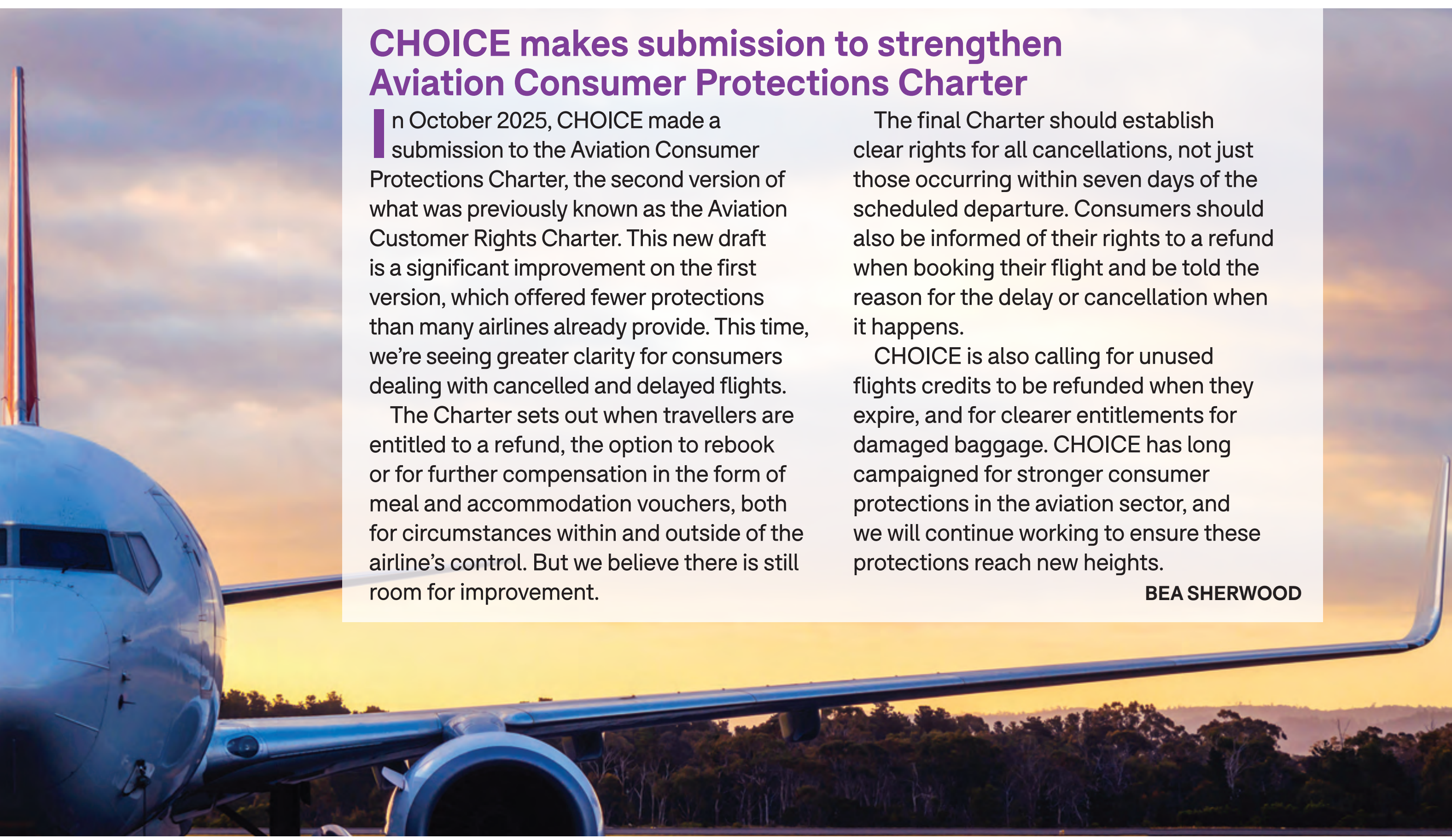
Having customers pay for one service and giving them a lesser one is a illegal.

"The $18 million penalty sends a strong message to all businesses that they cannot mislead consumers by making changes to key aspects of a service without informing customers of those changes," says ACCC commissioner Anna Brakey.

The court judgment also requires Telstra to reimburse the customers $15 each for every month they were on the slower plan, or around $2.3 million in total.

"Misleading pricing and claims in relation to essential services, with a particular focus on telecommunications, is one of ACCC's current enforcement priorities," Brakey says.

ANDY KOLLMORGEN



CHOICE makes submission to strengthen Aviation Consumer Protections Charter

In October 2025, CHOICE made a submission to the Aviation Consumer Protections Charter, the second version of what was previously known as the Aviation Customer Rights Charter. This new draft is a significant improvement on the first version, which offered fewer protections than many airlines already provide. This time, we're seeing greater clarity for consumers dealing with cancelled and delayed flights.

The Charter sets out when travellers are entitled to a refund, the option to rebook or for further compensation in the form of meal and accommodation vouchers, both for circumstances within and outside of the airline's control. But we believe there is still room for improvement.

The final Charter should establish clear rights for all cancellations, not just those occurring within seven days of the scheduled departure. Consumers should also be informed of their rights to a refund when booking their flight and be told the reason for the delay or cancellation when it happens.

CHOICE is also calling for unused flights credits to be refunded when they expire, and for clearer entitlements for damaged baggage. CHOICE has long campaigned for stronger consumer protections in the aviation sector, and we will continue working to ensure these protections reach new heights.

BEA SHERWOOD

Amazon hit with record fine in the United States

Amazon has been fined a record $US2.5 billion ($3.8 billion) in the United States for signing up millions of consumers to Prime subscriptions without their consent and making it difficult for them to cancel the service. As well as being ordered to cease the deceptive practices, Amazon will pay $1 billion in fines, and $1.5 billion in refunds to affected consumers.

"The evidence showed that Amazon used sophisticated subscription traps designed to manipulate consumers into enrolling in Prime and then made it exceedingly hard for consumers to end their subscription. Today, we are putting billions of dollars back into Americans' pockets, and making sure Amazon never does this again," says US Federal Trade Commission chairman Andrew N Ferguson.

JARNI BLAKKARLY

New win for Victorian drivers

Drivers in Victoria can now compare fuel prices at different service stations in real time after the state became the last in Australia to introduce a compulsory price reporting and comparison scheme. The going rates of different types of fuel at more than 1200 outlets across the state are now visible via the Servo Saver feature on the Service Victoria app. Retailers are required by law to update their prices on the platform, which Consumer Affairs Victoria says could save drivers in Melbourne alone hundreds of dollars a year. Businesses will still have to display prices on roadside boards.

The state's scheme was first announced earlier this year and has been operating since October. Prior to this, fuel price reporting in Victoria was voluntary and local information shared on third-party comparison platforms was patchy. Meanwhile, other state and territory governments have been requiring fuel retailers to report prices and running their own comparison services for years. Consumer Affairs Victoria will monitor the new initiative to make sure retailers meet requirements and consumers can use Servo Save to report businesses failing to comply.

LIAM KENNEDY

IMAGES: GETTY

CTP insurance for Western Australians

In *CHOICE* Oct 25, we included a nationwide guide to comprehensive third-party car insurance, but it was missing one essential element – the section on Western Australia. We sincerely apologise to our Western Australian readers – thank you for bringing the mistake to our attention.

CTP insurance in WA is called Motor Injury Insurance and is operated by the Insurance Commission of Western Australia. Here, CTP insurance is fault-based – you'll only be covered if you weren't negligent and are not at fault.

WHAT'S COVERED?

If you are injured in an accident and you're not at fault, you are covered for:

- compensation for pain and suffering (and other general damages)
- loss of wages
- claims management expenses
- care and support, such as medical treatment and rehabilitation.

If you suffer a catastrophic injury such as a traumatic brain injury, severe burns, multiple amputations or a spinal cord injury, you are covered regardless of fault under the state government's Catastrophic Injury Support scheme. This can include:

- ambulance, medical (including pharmaceuticals) and dental treatment and rehabilitation
- support services such as domestic assistance
- aids, appliances and prostheses
- education and vocational training
- home and transport modification.

COST

For a regular motor car, you'll pay $505 for 12 months.

JANE BARDELL

Pet insurance costs the same as health insurance

We've covered the extortionate rise in gold hospital insurance policies extensively – the price of top level Gold cover has increased by about 58% in the past five years. So how does human insurance compare with pet insurance?

Joe emailed us recently to let us know. "My HCF pet insurance for my single dog is now the same as for my Gold coverage with HCF."

To insure his nine-year-old Pekingese dog, HCF charged Joe $386 a month, or $4630 a year. HCF's Top Advanced Hospital Gold policy with extras (for a human) costs $390 a month, or $4684 a year. HCF told Joe: "Health insurance is community rated, which means everyone pays the same premium for their health insurance regardless of their individual health status, age or claims history. This is not the case with pet insurance."

This is true, but as Joe says, "something ain't right". And we tend to agree.

JODI BIRD

RANTS AND RAVES

How buying blind helps big booze

Would you ever buy something without knowing the price? It goes against everything we're told to do as smart consumers, but if you've ever bought a drink at a bar, chances are you've been buying blind.

Step into any pub and you'd have a hard time knowing the going rate of the tap beers, house wines or mixed drinks on offer until one's been poured and it's time to pay. This isn't a problem if you're frequenting the same establishments and settling for the same drinks each time, but venture beyond your local, or take a risk on a new beverage, and you'll probably find yourself raising an eyebrow at the price.

A few months ago, a CHOICE member got in touch to vent about the seeming reluctance of pubs to display drink prices. This longstanding practice had recently led to him ordering a beer that ended up costing $20 – much more than he would've liked to pay for a brewed refreshment.

Similar interactions must be happening all around the country these days, on the back of a period when inflation reached levels not seen in decades. When we shared the member's experience on the CHOICE Community online forum, others said they'd also recently been shocked by how much they'd been asked to pay after being handed a drink. Those who did take the time to ask how much their booze of choice would cost before it was served encountered bar staff who didn't know and grumbles from other patrons waiting to be served. Several pondered whether you can actually refuse a drink once it's been poured if you're unhappy with the price.

I'm sure this is possible, but I've never seen it done. It feels wrong, almost against the spirit in which we hold drinking. Skipping a quiz about prices with bar staff in favour of a chat about our day or the weather helps build the camaraderie a lot of us seek when sinking a drink or two. Having been on both sides of the counter, I know buying alcohol isn't approached the same way as other purchases. Deep down, we feel those serving the drinks are letting us enjoy ourselves and aiding us in doing something we really shouldn't. So how dare we question the terms on which they're offered?

Cultural mores like these are immovable, but they'd be easier to swallow if some of the businesses with a hand in setting prices weren't billion-dollar global behemoths.

Last year, a senate inquiry investigating economic competition described Australia's beer sector as "one of the most restricted in the world". It noted our supply of the beverage is dominated by two large brewers who hold around 85% of market share. The senators said that, while Australians pay among the world's highest prices for beer, the profit margins of these companies were "enormous".

Surely these big booze businesses must be benefiting from our national reluctance to question going rates at the tap. I don't want to turn trips to the pub into a haggling exercise, but these institutions could do consumers a favour and give us a bit more information so we can compare prices and save.

LIAM KENNEDY

Step into any pub and you'd have a hard time knowing the going rate of the tap beers, house wines or mixed drinks

ASK THE EXPERTS

Got a niggling question our team can help with?

ASK US

Email your question to **asktheexperts@choice.com.au** or write to Ask the Experts, CHOICE, 57 Carrington Rd, Marrickville, NSW 2204.
You can also tap into the 'brains trust' at **www.choice.community.**

Q I'm looking for quotes for my home and content insurance. I notice that most insurers automatically include flood cover. But in our area we don't need it, so I'm thinking premiums should be a lot cheaper. However, I can only find one major insurer who doesn't automatically include flood cover. What's your advice?

A CHOICE home insurance expert Dan Graham: Insurers will tend to say that if there is no risk of flood in your area, then having the cover won't add anything to your premium anyway. It's difficult to tell if this is true or not.

There are a few insurers that offer flood cover as optional: Budget Direct, Coles, ING, Ozicare and Qantas. You could visit their websites for an online quote, and check if there's a price change if you toggle the optional flood cover off and on. That might also reveal whether the insurers assess your property as having a flood risk or not.

Q I'm travelling to the UK next year with my boyfriend who is a citizen. I know the UK has a reciprocal health agreement with Australia (my boyfriend gets free medical care here in Australia) so I'm wondering if I need to get travel insurance for the trip, or if I can just rely on the free healthcare in case I get sick or injured there. I'm not taking anything valuable and we're just getting cheap flights and staying with family over there, so I'm not too worried about cover for cancellations or baggage.

A CHOICE travel insurance expert Jodi Bird: You're correct that Australia has a reciprocal agreement with the United Kingdom. That means if you have Medicare, you can get subsidised treatment for essential health services in the UK.

However, we still recommend you take out insurance for your trip. Even if you're happy to forgo cover for cancellations and lost or stolen items, travel insurance can still provide essential cover in case you become very ill and need to have a medical escort to bring you home to Australia. It's also worth noting that without insurance you'll usually only be covered for urgent care that can't wait until you get home.

If you just want the cheapest policy with medical cover, see our review on page 36 and look for a policy with a high price score.

Q I recently bought a new coffee machine, but every time I use it, it vibrates so much that the cup moves out of the path of the coffee stream. So I have to hold the cup under the group head while the coffee is brewed. I took it back to the shop where I bought it but the store assistant told me it was normal for coffee machines to vibrate and suggested I should buy a silicone mat to stop the cup moving. Is it unreasonable for me to expect a coffee machine to be stable enough that I don't have to hold the cup in place while it works?

A CHOICE coffee machine expert Adrian Lini: We've tested hundreds of coffee machines over the years and from my experience, it's normal for coffee machines to vibrate during use – though usually not so much. There have been two machines we've tested that had noticeable vibrations to the point that you did need to stay close or hold the glass still while the machine operated. I definitely think this is a bad point for the machine, but it doesn't necessarily mean the machine is technically faulty. Having said that, it's poor design and a poor user experience, so I would say it's worth going back to the retailer or manufacturer, explaining the issue and they may offer you a refund. I don't think it's unreasonable to expect the glass to stay in place, but some vibration should be expected. We do observe vibration when we test coffee machines and if vibration is heavy we consider this to be a bad point, though it doesn't impact the overall score.

Too much information

Member Katrina got in touch with us about an issue she was having with an Airbnb booking. She booked and paid in full for three nights of accommodation on the Airbnb platform, but after booking, the accommodation provider got in contact with Katrina to ask that she provide her email address and complete an online registration process before her stay.

Katrina didn't wish to provide these details or complete a registration process just to stay at the accommodation, and she felt it was not reasonable to be forced to, especially after already paying in full (the Airbnb listing made no mention of any of these requirements).

She asked CHOICE if she had any protections in this situation, and how to proceed without providing the details the accommodation provider was requesting. We suggested she let Airbnb know about the problem.

Katrina didn't wish to complete a registration process just to stay at the accommodation

Katrina let us know that soon after calling Airbnb and explaining her problem she received a text from the property management company with directions to the property and a note that the key code would be sent at check-in time.

While Katrina was eventually able to complete her stay without providing her email and registering with the online portal, she was not happy with the inconvenience she was subjected to in order to simply stay at the accommodation she had booked. However, it's a good example of the power of standing one's ground.

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