

CHOICE



Top tomato

Our ultimate tinned tomato taste test

Plus Outdoor cooking, air fryers, robot vacs, pet insurance & more

The years go fast

But the days go slow

How does time work? I still don't feel like I have a handle on it.

Example: I feel like 2025 went quickly. Abnormally quickly.

At the end of last year, I found myself having a lot of those, "how is it December already" conversations with friends and colleagues.

But at the same time, some things that happened in 2025 already feel like ancient history.

My son started high school last year? No he didn't, he's been there for years. The Bob Dylan biopic *A Complete Unknown* was released

Both for CHOICE and me personally. We did huge things. We continued our supermarket pricing surveys, our efforts on scams continues unabated, and our sunscreen testing went viral on every media platform known to man or woman.

Some of this work felt like it happened yesterday. Sometimes I look back and think, what a tremendous slog.

But this is how things work when you're trying to drive lasting change. Small wins often come on a monthly or weekly basis, but the fundamental shifts occur over time.

Small wins often come on a monthly or weekly basis, but the fundamental shifts occur over time

in cinemas last January? Hasn't that movie been out for five years now?

As a father of two children, I often hear other parents use the phrase, "the years go fast but the days go slow". There's real truth in that, but I think there's something more universal at play. The way human beings perceive time is completely deranged. Our brains aren't built for this.

Which is a long-winded way of saying, regardless of how short or long it felt, 2025 was a helluva year.

You take the journey step by step and hopefully, when you look back on all the changes you've achieved over that period of time, it'll seem more significant than you initially thought.

In short: the years go fast but the days go slow.

But when I think of these long-term campaigns, like our sunscreen and supermarket pricing work, or the work we've done on scam prevention, I often think of another phrase. Ironically, it's one I often repeat to my children (though



they're sick of hearing it): He who would climb a ladder must start at the bottom.

Because the pace of legislation and structural change is so sluggish, at CHOICE we often don't know where the top of the ladder even is, but at least we're moving upwards.

And sometimes, often at the end of a calendar year, when we get the chance to look back and see how far we've come, we might find ourselves saying... damn, we've actually climbed pretty high!

So as we head into 2026, we're already thinking about what we can achieve and the wins we'll look back on come December.

Happy new year everyone.

Mark Serrels

CHOICE Editorial Director

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CHOICE

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IMAGES: GETTY

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 digital access to your subscription package.

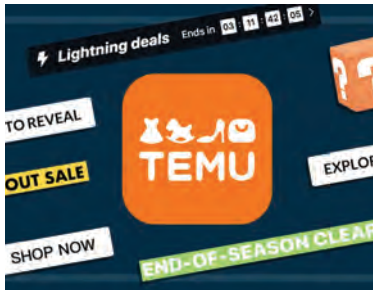
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Drip pricing and subscription traps on notice

The days of being mistreated by businesses nearly every time we transact online may finally be coming to an end. In October last year, the federal government vowed to ban unfair business practices (also known as unfair trading) in the digital realm and beyond.

In November last year, Assistant Minister Andrew Leigh – whose portfolio includes productivity, competition, charities and Treasury – gave a press conference at Parliament House in which he committed to moving forward with the unfair trading ban.

“Specifically, we’re going to be getting rid of two practices that have been a scourge for Aussie consumers: subscription traps and drip pricing,” Leigh said, adding that subscription traps “are a problem for three out of four Australians who have subscriptions”.

Leigh pointed to cases of drip pricing where a concert ticket that was advertised for \$89 ended up costing \$129 by the end of the transaction, and a low-cost internet plan that included a \$79.99 fee sneakily added in during the sign-up process.

“It’s a matter of firms being honest with consumers. If there are unavoidable charges, they need to be advertised upfront.”

At time of publication, the government had yet to announce a timeline for the introduction of these overdue measures.

ANDY KOLLMORGEN

Advocates criticise scam protection progress

Consumer advocates have welcomed new details on how Australia's Scams Prevention Framework (SPF) will operate, but say the protections will take too long to come into force and could be better designed.

The draft codes for the framework were released late last year, just after the ACCC revealed that Australians lost \$260 million to scams in the first nine months of 2025, a 16% increase on the same period in 2024.

The Consumer Action Law Centre says this "surge" came while laws to establish the SPF had "been left to gather dust" since they were passed in Parliament in February.

Australians lost \$260 million to scams in the first nine months of 2025

The SPF will use the threat of a \$50 million fine to force banks, telcos and social media platforms to combat scams, while also establishing a compensation scheme for eligible victims.

The draft codes were released by the federal government to get feedback from stakeholders. The Consumer Action Law Centre says it's concerned that the full framework won't be operational until 2027, and has provided a submission to the government's consultation on its plans, saying there is still "much work to do to deliver meaningful scam protections for Australians".

LIAM KENNEDY



CommBank petition delivers

You might remember that last year, CHOICE launched a campaign demanding that the Commonwealth Bank pay back millions of dollars in fees unfairly charged to customers on low incomes. As part of that campaign, we asked CHOICE members and supporters to sign a petition, calling on CommBank to do the right thing and refund these fees.

The response was huge. 27,141 people signed on over the weeks that followed. And in November, after we gave CommBank its fourth ever Shonky Award, we made sure the bank got the message – by delivering a basket of lemons to its Sydney head office, and then presenting the petition the following week along with a special trophy commemorating its multiple Shonky 'wins'.

Two days before Christmas, the pressure told when CommBank announced it would refund \$68 million to affected customers. After months of refusing to undertake any kind of bulk refund, this was a major backflip.

A big win for CHOICE, but an even bigger win for thousands of Australians on low incomes. It wouldn't have been possible without the strength in numbers provided by thousands of CHOICE members and supporters. Thank you to everyone who added their name to our petition.

MORGAN CAMPBELL



Google fined \$55 million for anti-competitive conduct

The Federal Court has ordered online tech giant Google to pay \$55 million in penalties for engaging in anti-competitive behaviour when it made deals with Telstra and Optus to pre-install the search engine on Android mobile phones. The ACCC, who brought the case, says the deals between 2019 and 2021 required Telstra and Optus to pre-install Google Search on the phones and not allow the pre-installation of any other search engine. Telstra and Optus in return received a share of ad revenue generated from Google Search on the phones.

“This penalty should send a strong message to all businesses that there are serious and costly consequences for engaging in anti-competitive conduct,” says ACCC deputy chair Mick Keogh. “Our market economy is predicated on businesses competing freely with each other, which is why locking out competing businesses in a way that substantially lessens competition is illegal.” The telcos have also made undertakings not to engage in similar deals in the future.

JARNI BLAKKARLY

Surcharge ban decision pushed back

Australians will have to wait a little longer to be rid of pesky card surcharges, after the Reserve Bank of Australia (RBA) delayed a final decision on its proposal to ban debit and credit card surcharges until March.

Back in July when it released its draft proposal, the RBA said the move would save consumers an estimated \$1.2 billion per year, while businesses would save a similar amount through steps to reduce the interchange fees they pay to card providers.

Predictably, not everybody is happy with the proposal. The RBA has faced some strong criticism, as the range of stakeholders who profit from the existing payments system try to preserve their positions.

Last year, a CHOICE survey found that two in three people (66%) have often experienced businesses adding on a debit

card surcharge without telling them. A ban would be a major step forward for consumers, leading to real savings every day on a range of products and services.

The CHOICE campaign goes on. We made a submission to the

RBA's consultation supporting its position, and we are continuing to gather signatures for our petition in support of a ban. You can sign the petition at choice.com.au/AFairWayToPay.

MORGAN CAMPBELL



Victoria's energy regulator to tackle same-name energy plans

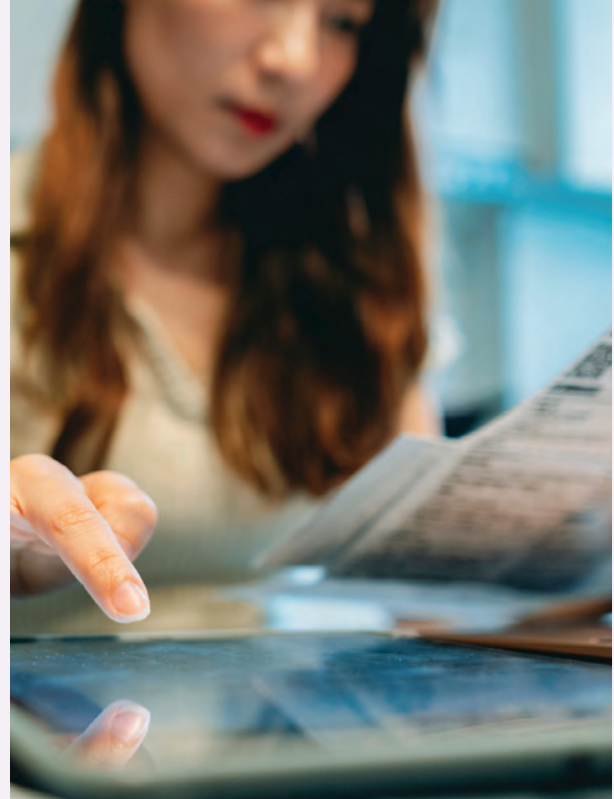
When CHOICE lodged a 'super' complaint to the ACCC about confusing energy pricing tactics last year, the confusing yet common practice of retailers reusing identical plan names for plans with different prices was one of the shonky tactics we highlighted.

Victoria's energy regulator has since announced that it will implement new rules preventing retailers from confusing customers by giving cheaper plans the same name as more expensive ones. It also revealed that around 360,000 Victorians are on older, more expensive versions of plans that have a cheaper alternative with the exact same name – costing households a whopping \$430 more per year on average.

This new rule is a promising step forward that will help put the responsibility on retailers to make the process of switching to a cheaper plan as clear and simple as possible.

For those outside of Victoria, similar changes may not be too far behind. The Australian Energy Regulator is currently reviewing a number of guidelines that determine how retailers in other parts of the country communicate with customers, and CHOICE has made a submission calling for stronger protections to help tackle confusing energy plans and bills.

JORDAN CORNELIUS



Victoria's most complained about energy retailer slapped with \$1.2 million fine

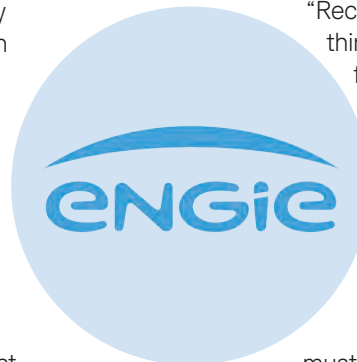
Energy retailer Engie has been fined \$1.2 million over its failure to respond to customer billing issue complaints in a timely manner. The Victorian Essential Services Commission says one customer waited over a year to have their bill reviewed. A flood of complaints about the company from April 2024 to March 2025 made it the most complained about energy retailer in the state, according to the Energy and Water Ombudsman. During the Commission's investigations into the company, Engie admitted to failing to

review 487 customers' bills within the timeframes specified in their complaints policy.

"Receiving a bill that you think is incorrect can be frustrating, but having your concerns fall on deaf ears is incredibly aggravating and time consuming," Essential Services Commission chairperson Gerard Brody says.

"Retailers like Engie must listen and resolve customer complaints appropriately. This fine shows that there are consequences for retailers who don't treat customers appropriately."

JARNI BLAKKARLY



Genetic discrimination in life insurance to be banned

Genetic testing is one of the wonders of medical science, giving doctors the opportunity to identify and treat diseases early, and to potentially prevent them altogether. But many people avoid such tests for fear that the results will flag them as a high-risk case for life insurers, who may then either deny cover or charge unaffordable premiums. As it stands, the Australian life insurance industry is allowed to take the results of genetic testing into consideration when determining how to set premiums or which conditions to impose on the cover, but this is set to change.

In November last year, the federal government introduced legislation that would ban the use of genetic test results by life insurers in

Australia. The bill is expected to be approved by Parliament. It will be the culmination of years of advocacy by health professionals and other consumer advocates, in particular Dr Jane Tiller, an ethical, legal and social adviser in public health genomics at Monash University. “Many Australians have been afraid to have genetic testing that could save their lives, because of the potential financial implications of their genetic test results,” Tiller says. “Life insurers have used genetic test results to deny coverage, increase the cost of premiums or place conditions on cover. This means people have been making decisions about genetic testing based on insurance fears, not health needs.”

ANDY KOLLMORGEN



Farm equipment to be included in right to repair reforms

The “right to repair” reforms aim to give Australians the power to get the products they’ve bought fixed without having to take them back to the dealer. It’s a counter-measure against dealers having exclusive access to the software or other technologies required to make repairs, forcing customers to bring the products back and pay steep prices to get them fixed.

Late last year, the National Farmers’ Federation (NFF) secured a commitment from the federal government to extend the right to repair to agricultural machinery.

“When a machine breaks down in the middle of harvest, waiting on an authorised dealer isn’t just inconvenient, it can cost tens of thousands of dollars,” says NFF president Hamish McIntyre.

“Farmers will finally have more freedom to choose who services and repairs their machinery. That means less downtime, lower costs, and more control over their own businesses.”

NSW Farmers president Xavier Martin says: “This major reform will mean that farmers will be able to choose to use and support a qualified local repairer, so they can get their machinery fixed without huge costs or wait times.”

ANDY KOLLMORGEN

Multitasking monitor

The Dell S3225QS is a solid 4K, 32-inch LED computer monitor with a relatively affordable price tag, that can also work as a 32-inch TV replacement or second screen. Colours are accurate, edges are sharp, it has excellent contrast and brightness with HDR support and great detail in 4K.

While it's not technically a TV (as there is no digital tuner), you can easily hook up a streaming device for entertainment including live TV via the internet. There are two HDMI 2.1 ports, giving you the option to plug in a second device – such as a computer, games console or physical media player – and a DisplayPort, which is another way to connect other devices, often favoured for PC gaming.

This monitor should be a good performer in most home offices and a solid TV alternative for smaller spaces

It's not uncommon for 4K screens to feel a little lacklustre when you're watching lower resolution SD or HD video. But that's not the case here – SD, HD and 4K all look excellent. Our experts found the screen's colour to be near-reference grade with plenty of depth and punch (aka impact).

Viewing angle is limited, however, which leaves movies and shows looking a bit washed out or pale if you're sitting more towards the side than in the centre. Speakers are included, and while the audio detail is reasonable, you could easily add a pair of external speakers or even a soundbar to the mix, particularly if you want to enjoy any audio with a bass-heavy sound. At a low volume, the audio details and bass response are fine.

It also works very well as a monitor for day-to-day use. Reflections and

glare are minimised thanks to the matte screen finish, and you can bump the brightness up to almost 330 lumens if you're working in a particularly well-lit environment.

The screen supports two refresh rates – 60 and 120Hz. This flexibility is a nice addition as it gives you the option to tailor the display for your needs. A rate of 60Hz, for example, is often best for office work (for flicker-free document reading), while the higher 120Hz refresh rate can help games and movies look much smoother.

The downside of the 4K resolution on a screen this size is that the text ends up looking tiny. While you can adjust this on a computer, streaming apps, media players and games may not offer this level of customisation.

Text scaling aside, this is a great monitor from Dell that should be a good performer in most home offices and a solid TV alternative for smaller spaces.

ELIAS PLASTIRAS



FIRST LOOK

DELL S3225QS 4K MONITOR

PRICE \$599

CONTACT dell.com/en-au



Digital inclusion improving, but gaps persist

The authors of the Australian Digital Inclusion Index say Australians' overall skills and confidence using digital technologies is quickly rising, with the largest gains occurring in people over the age of 75. But while digital inclusion is improving, one in five still struggle to fully access, afford and use technology.

"Digital exclusion remains a big challenge, particularly for older Australians, those in remote communities and people experiencing social and economic disadvantage," says chief investigator Anthony McCosker from Swinburne University. "It's more than just an inconvenience; digital exclusion cuts people off from vital services and opportunities in education, work and health."

Affordability, access and digital ability scores were lower than the national average in Tasmania, South Australia and Queensland, while residents of the Northern Territory faced significant challenges to access. First Nations Australians were also significantly less likely than other Australians to be able to afford digital access.

JARNI BLAKKARLY



Temu and Shein redefining what we consider cheap

New research shows cut-price online marketplaces are redefining what Australians consider to be "cheap". The latest results of a survey by Roy Morgan reveal fewer consumers now associate legacy discount stores like Kmart, Big W and The Reject Shop with low prices, compared to before Temu and Shein became popular in Australia.

"Cheap is getting even cheaper," says Catherine Jolley from Roy Morgan. "The rise of ultra-low-cost online marketplaces is recalibrating what consumers consider a 'normal' price."

Roy Morgan's Single Source Retail Information survey asks Australians which retailers they associate with low prices. Results gathered between October 2024 and September 2025 show Kmart and Big W continue to lead in this measure, but have suffered declines, falling four and eleven percentage points since 2021, respectively.

Meanwhile, Temu's "low price" association has risen from 32% to 41% since its launch in 2023, surpassing The Reject Shop. Shein increased from 22% to 27% in the same period, reaching the same level as Bunnings and Target. As Temu and Shein have gained popularity with local consumers, CHOICE has found items that don't meet Australian safety standards for sale on both platforms.

LIAM KENNEDY

‘Time to scrap the Telecommunications Consumer Protections Code’

In December last year the Fair Call Coalition, an alliance of 23 consumer organisations, wrote to the Chair of Australian Communications and Media Authority (ACMA) urging the regulator to reject the re-drafted Telecommunications Consumer Protections (TCP) Code put forward by the telecommunications industry. It was redrafted because ACMA had rejected the previous version of the code for reasons that were still not resolved in the most recent version, according to the Fair Call Coalition. Foremost among the issues was the lack of measures to prevent telcos from getting up to their old tricks, which include high-pressure sales tactics targeting vulnerable consumers, upselling people onto unaffordable plans, unfair disconnections, and misrepresentations about coverage.

The Fair Call Coalition wants ACMA to scrap the industry-devised TCP altogether and instead regulate the sector directly. “Consumers have waited years for proper protections, and now it is time for ACMA to make a decisive move and put in place firm rules to help restore public confidence in the telco sector and curb the systemic misconduct we have seen over recent times,” says Australian Communications Consumer Action Network CEO Carol Bennett.

ANDY KOLLMORGEN



Australia Post cracks down on fake stamps and satchels

Australia Post has deployed a new tool to detect counterfeit stamps and prepaid parcel satchels, following reports of these products being sold on online marketplaces. The postal service says its Counterfeit

Detection Tool has already spotted hundreds of fake Australia Post postage products being sold online, leading to the removal of these listings.

The deployment of the new tool comes after consumers posting in online forums reported seeing Australia Post stamps and parcel satchels priced well below their stated value for sale on major international retail platforms.

Australia Post says it’s concerned by the number of fake stamps, stamped satchels, and prepaid satchels in circulation. General manager for group security, Kevin Zuccato, says anyone knowingly producing, selling or using fake postage products risks prosecution.

He also warns users of fraudulent postage products that “it’s unlikely your parcel or letter will reach its final destination”.

Consumers are encouraged to buy stamps and satchels from their local post office or the Australia Post online store.

LIAM KENNEDY



Renters facing disaster in retirement

Renting in retirement? Super Consumers Australia has found that you'll need around double the superannuation of a homeowner in order to have a comfortable standard of living. There's no sugar-coating this – retirees who rent face a crisis.

In December last year, Super Consumers Australia updated their Retirement Savings Targets for Homeowners, and for the first time also published Retirement Savings Targets for Renters.

A typical single retiree who rents would need \$659,000 in super compared to \$322,000 for a homeowner. A couple who rents needs \$786,000 combined in super compared to \$432,000 for homeowners.

"Telling renters to simply 'save more' isn't the solution to this problem" says Xavier O'Halloran, Super Consumers Australia CEO.

"The 2026 Retirement Savings Targets for Renters has found that renters are at a real risk of retirement disaster if the government doesn't act. Long term solutions need to focus on getting more people into affordable housing.



But for now, we're calling on the Minister for Social Services Tanya Plibersek to address Rent Assistance as a matter of urgency. Every day this isn't addressed, renters face an impossible financial challenge in retirement."

ANTOINETTE DYCE

CTP insurance for South Australians

In the *CHOICE* October 2025 guide to comprehensive third party car insurance, we missed reporting on the options available in South Australia. We apologise to our South Australian readers for this oversight, and thank you for bringing it to our attention.

South Australia has an at-fault scheme that you pay for when you renew a vehicle's registration.

WHAT'S COVERED?

If you're injured in an accident and you're not at fault, you're covered for medical costs, lost income and non-economic loss, such as pain and suffering.

However, regardless of fault, if you suffer a catastrophic injury such as a severe brain injury, quadriplegia, paraplegia, severe burns, amputation or blindness, you're potentially covered under the Lifetime Support Scheme.

COST

You can select CTP insurance from five insurers in South Australia. They provide exactly the same cover but charge slightly different premiums. The government provides a premium calculator at ctp.sa.gov.au with service ratings for each insurer based on surveying claimants over the previous 12 months.

Below is the cost of 12 months of CTP insurance (as of December 2025) for a private passenger vehicle registered in metropolitan Adelaide or the Hills. Note that regional prices are cheaper and you may be able to reduce prices further with multipolicy discounts.

| INSURER | ANNUAL COST | SERVICE RATING |
|---------|-------------|----------------|
| AAMI | \$270 | 88% |
| Allianz | \$264 | 83% |
| NRMA | \$269 | 88% |
| QBE | \$264 | 85% |
| Youi | \$264 | 89% |

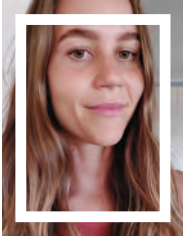
JANE BARDELL





RANTS AND RAVES

Kmart just can't deliver when it comes to online orders



As a working mother of two and self-proclaimed cheapskate, I have my online ordering down to a fine art. I research, plan and add to cart

strategically and methodically, maximising savings and minimising shipping fees.

But all that planning completely unravels in the face of the chaotic beast that is the Kmart online ordering system.

Now, if you've ever ordered online from Kmart before, you probably know what I'm talking about. You gleefully skip down the virtual aisles, seeing everything you want for gratifyingly low prices. You carefully curate a shopping cart with supplies for a special event, birthday or home improvement project. When you've finally finished, you head to the checkout.

And here you hit your first hurdle.

Once it comes time to pay, the system suddenly seems to realise that actually... many of the items it just let you add to your cart are out of stock. And if they're not, then half of them are only available for click and collect, while the other half? They're only available for delivery. And no, you can't do a single order that combines both methods.

So first you need to turf out all the delivery-only items, proceed with your click and collect order and then fill the cart again with the rest of the items and complete that order (oops, your order now doesn't reach the free shipping threshold, so add delivery costs onto that).

Good luck remembering which items are available for which method of delivery.

You may need to create your own Excel spreadsheet to keep track –

Kmart certainly won't tell you on the product page, that would spoil the fun.

And if you think you're home and free once you've managed to place an order with all your desired items, you couldn't be more mistaken. The next stage I like to call refund roulette. In the days after you've placed your order, keep an eye on your inbox to find out which of the items are being refunded instead of delivered.

Hint: it's almost always the items you wanted the most, or an item without which the rest of your order is useless.

If you order an air fryer along with some silicone air fryer trays, I hope you enjoy playing with pieces of silicone. If you order your son's birthday present, plus a couple of pens for your home office, you may very well end up paying \$14.95 for two pens to be delivered. A trampoline with a ladder and a basketball hoop attachment? I'm sure your kids will enjoy climbing up to score slam dunks on their invisible trampoline.

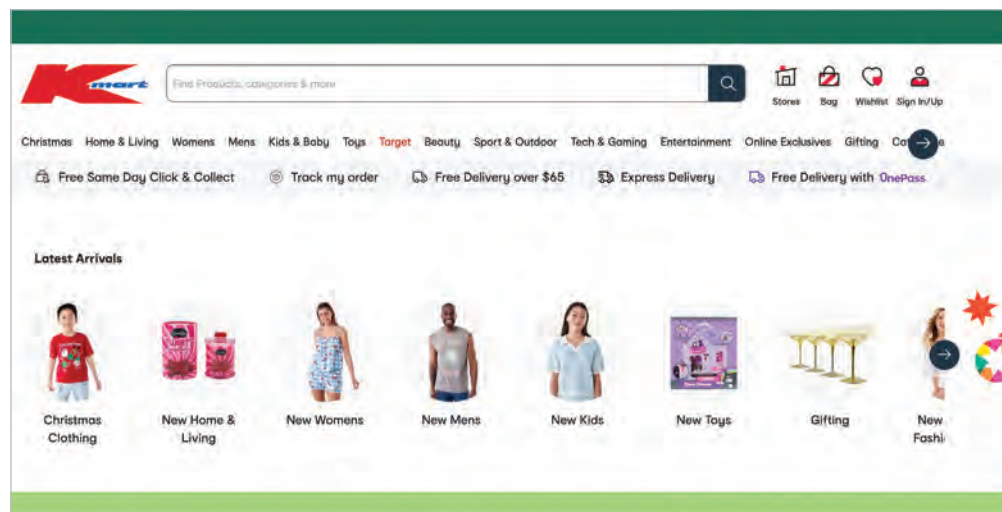
The next stage I like to call refund roulette

Last month I ordered and paid for a very cute tablecloth three times. I still do not own that tablecloth. But I did find a way to use it to my advantage – when I needed a few things from Kmart but couldn't meet the free shipping minimum, I just added a few of these elusive tablecloths

to my cart, checked out and waited for the tablecloths to be refunded (risky, but I felt like I was somehow getting my own back for the ridiculous unavailability of these tablecloths).

I get that Kmart is a big business and keeping track of stock is tricky. But is it OK to advertise a product as being in stock when you know it isn't? This level of mistakes from a major retailer feels off to me. Because the outcome is usually that this retail giant now has your money, while you're left out of pocket for items you have no use for, or wouldn't have ordered if you'd known that other items were going to be cancelled. And that's definitely not OK, Kmart.

GRACE SMITH



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 thinking about buying an air fryer to go in our caravan but bench space is extremely limited. All the models I've seen seem to be enormous. Can you recommend any slimmer models?

A CHOICE kitchen expert **Fiona Mair**: Standard air fryers do tend to have a very large footprint, but there is now a new design on the market that might suit your needs. Twin-drawer air dryers have the cooking drawers stacked on top of each other,



rather than side by side. This means the air fryer is significantly slimmer, but also taller, meaning you'll struggle to fit it into a cupboard, but it might be slim enough to stay out on the bench. We've tested one model that has this design – the Ninja DoubleStack XXL 9.5L 2 Drawer Air Fryer SL400. While it's pricey, it's recommended by our experts with an overall score of 80%. You can see a full breakdown of how it scored in our air fryer review on page 46.



Q I have a top-loading washing machine that is eight years old. I've never had any problems with it until the last few months when it has started moving around quite a lot during the cycle. It's gotten to the point where I have to drag it back against the wall after every cycle as it has moved so far out. Is there a possible quick fix I could try before I spend money on a service call?



A CHOICE whitegoods expert **Denis Gallagher**: If your washing machine is moving around a lot during a cycle, there are two main possible causes: it's either off balance or the shock absorbers have failed. If the machine is off balance, it's a pretty easy fix. First, use a spirit level to check if your machine is level and adjust the feet accordingly if it's not. Then make sure you're loading your machine evenly by alternating between large and small items, and not overloading or wrapping laundry around the agitator. If this fixes your problem, then you're in luck.

However, considering the age of your machine, it's very possible that the shock absorbers have failed. According to our survey data, the average age for a washing machine to experience its first major problem is 7.7 years. Unfortunately, if the shock absorbers are broken it can be an expensive fix. You'll need to weigh

up the cost of having it repaired, the age of the machine and how much a new machine will cost.

According to our data, it's usually cheaper to replace a top-loader washing machine at around 7–7.5 years than it is to repair it. And if you're replacing it, you could also consider switching to a front loader – according to our tests they perform better and they're more efficient. Check out the article and review on page 50 to help decide which model is right for you.



Q I've recently adopted a rescue dog, but I don't know how old he is, although I suspect he is quite old. Is it worth getting pet insurance and if so, how I would go about that considering I don't know his age?

A CHOICE insurance expert Daniel Graham:

If you're not sure how old your dog is, you can take him to a vet and have his age estimated. The vet can provide the paperwork that can be lodged with an insurer to prove your dog's approximate age. Having said that, if your dog is estimated to be over 8 years old, you'll find yourself restricted to just a handful of comprehensive policies or seniors' products and accident-only policies. The reason given by insurers is that this keeps premiums under control and encourages pet owners to get insured when their animal is young and healthy (so your premiums can subsidise older pets' healthcare needs). This makes insuring older rescue dogs tricky. You may want to consider self-insurance instead (saving a sum of money every year in a separate account each year to be used for vet bills, rather than paying a yearly premium).



Q I have just been doing a price comparison check as my home and content insurance is due again soon. I noticed there is an extreme difference in the premiums quoted by different insurers. The lowest quote I got was around \$3000, whereas the quote from Budget Direct was almost \$9000. I rang Budget Direct to ask why their premium was so high and they said it was because my property is surrounded by water, so is considered a flood risk. Sure, according to a map there is water east and north of us, but that does not take into account the topography of the area. I live near on top of a hill which is 120 metres above sea level with no water courses or intermittent streams nearby – the risk of my home flooding is surely very low. Some areas in my postcode that are on creek flats have been flooded in recent years, but just because my house shares the same postcode doesn't mean it shares the same flood risk. Are insurers allowed to do this?



A CHOICE investigative journalist Andy Kollmorgen:

CHOICE has heard from a number of homeowners who've been all but priced out of the market after their properties were deemed a flood risk. Yet many of them, just like you, say they don't live in a high-risk area – a fact that has been confirmed by their local councils.

The data on flood risks that is used by most insurers comes from the National Flood Information Database (NFID), which holds around 13.7 million property addresses. It's owned by the risk assessment firm Risk Frontiers and is commissioned by the ICA for use as a proprietary tool by most insurers in Australia.

It's what they use to rate flood risk, based on studies and mapping contributed by local, state and territory governments. They pay the ICA to access this information.

But the data is only as up to date as the most recent council studies, many of which go back to 2018, and not all flood studies are shared with Risk Frontiers. And because the ICA didn't create and doesn't own the original flood risk information, the NFID generally only contains details of the studies, not the complete reports. It's a patchwork of information, rather than a single source of truth.

We have spoken to experts in the area who say that while no tool is perfect, the NFID's shortcomings can lead to unfair outcomes. The fact that most insurers are drawing data from the same source means that there is less competition in the market. Although you're right to be annoyed that Budget Direct isn't properly assessing the risk to your property, it seems that in your case you have at least one quote from an insurer who has different information on the flood risk at your property, which at least gives you an affordable option.

We would love to see more transparency from insurers about how they price premiums so consumers can better understand the costs.

