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When AI
says no



Bad internet

Remember when surfing the web was interesting?

I did something weird today. I went on to YouTube and searched, “dial-up modem sound”. Just to feel something. To kickstart something in my black, hollowed-out heart.

Remember when the internet felt like a miracle? Remember when the internet was MSN chats and “pokes” on Facebook? Remember Geocities and Comic Sans? Old-school message boards and vBulletin? Remember screaming at your parents because they had the temerity to use the landline while you were SURFING THE WEB?

The NBN announced speed upgrades in September last year

Ah those were the days...

I know it’s silly to get nostalgic about practically anything, let alone an earth-shaking technology that’s evolved into something borderline perverse, but I do miss the early days of the internet. Mainly I miss not taking it for granted. I miss the novelty and wonder of what was possible in those early days.

Nowadays the internet is just a thing that exists, like electricity or running water. We barely think twice about how this endless flow of information gets from the screen to our eyeballs, and we rarely consider the tools we need to get the job done effectively.

Case in point: my own terrible internet. For years I suffered from what I loosely called “bad internet”. My Wi-Fi reception was flimsy and inconsistent. My speeds were mediocre. But because I’d internalised this idea that my internet was an unfixable constant, like low water pressure or poor insulation, I didn’t allocate a single shred of my brain’s bandwidth towards fixing the problem.

But then, in September last year, the NBN announced speed upgrades, meaning that folks on certain plans could get incredible upgrades free

of charge (read more, p31). Depending on your connection, you could go from 100 to 500Mbps overnight. I awoke from my stupor and went into full FOMO mode. I couldn’t miss out on this.

With a handful of mouse clicks I’d ordered a connection upgrade. And a few short weeks later I went from a 50Mbps fibre-to-the-curb connection, to getting 700Mbps via fibre to the premises. Techy, internet buzzwords aside, I couldn’t believe how easy it was. I was angry with myself for taking so long to take action.



Yet, I understood why.

In the years since I first got excited by the spluttering sounds of a dial-up connection, the internet has become a strange place. A digital world that evolves rapidly, often in incredibly negative, destructive ways – but it is also, simultaneously, incredibly boring. A rotating cast of three or four websites we check intermittently on our phones as we stumble, sleepwalking through our digital lives.

The internet is no longer a place of wonder, it is a place of anxiety, suffering and ever constant dread. But now, thanks to my upgraded connection it is a much faster and efficient place of anxiety, suffering and ever constant dread.

Very exciting.

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

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.

The latest consumer news in brief
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coles



'The case of the century' – ACCC takes Coles to court

In February, Coles faced the Federal Court for allegedly misleading consumers with illusory “Down Down” promotions on more than 245 products.

The ACCC alleges that Coles briefly raised the price of hundreds of items before dropping them “Down Down” to the previous usual price or, in some cases, more than the usual price. From Arnott’s Shapes to dog food, Strepisils, yoghurt and paper towels – hundreds of common household products were affected.

With cost-of-living pressures remaining high, consumers deserve fair and transparent prices, with labelling that isn’t confusing and promotions that aren’t potentially misleading. This case will be important in clarifying the rules around discount promotions. If the ACCC wins, Coles could face significant penalties and may be required to provide consumers with refunds.

The government is in the process of introducing stronger rules for unit pricing, price displays and transparency – reforms that could prevent the major supermarkets from confusing shoppers with dodgy promotions in the future. If you would like to join the campaign and keep the pressure up on the government to get these key reforms over the line head to choice.com.au/fairersupermarkets and sign the petition for fair and transparent supermarket pricing.

BEA SHERWOOD

CORRECTION

In our health insurance review, *CHOICE* Mar 26, we failed to indicate that ACT prices were the same as NSW prices. We sincerely apologise for this omission. Our ACT readers should look at the NSW results to see what’s recommended in their territory.

Budget Direct accused of denying discounts and overcharging

The corporate regulator is suing the company behind Budget Direct insurance, accusing it of denying promised discounts and overcharging customers by \$3.3 million. The Australian Securities and Investments Commission (ASIC) has commenced Federal Court proceedings against Auto & General Services Pty Ltd, which provides Budget Direct insurance products. ASIC alleges that between 2020 and 2024, Auto & General promised premium discounts of up to 30% for people who bought Budget Direct car, home or motorbike insurance online.

The regulator alleges these advertisements were misleading

because they didn't tell consumers that the discount would be removed if they made amendments to their policy, such as changing their address. ASIC says 39,000 customers lost their discount after changing their policy, with the total value of lost savings reaching \$3.3 million.

"Australians should be able to take insurers at their word, especially when it comes to discounts that influence their decision to take up a policy and compare it to other products," says ASIC Deputy Chair Sarah Court.

Auto & General has already paid over \$3.8 million to affected customers, but ASIC says it's seeking civil penalties from the court.



LIAM KENNEDY



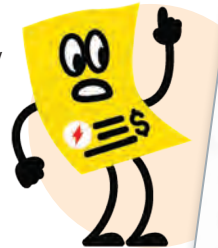
Introducing ... Shocking Energy!

To shine a light on issues in the energy market, CHOICE has launched Australia's newest (and fakest) energy retailer: Shocking Energy.

Shocking Energy's mission is simple – to harness the power of confusion to keep energy costs rising. Our fake retailer is a big fan of tactics like creating meaningless plan names, reused multiple times at different prices, making it nearly impossible for consumers to work out which deal is actually best.

What makes Shocking Energy different? Honesty. Shocking Energy openly admits its tactics are confusing, hopefully tricking customers into paying more on their energy bills.

While Shocking Energy can't actually supply your energy, we're on a mission to expose all the dirty industry secrets that keep consumers confused and paying through the nose – as well as giving you tips to help take control of your shocking energy bill. Visit choice.com.au/shockingenergy to find out more and sign up.



We're on a mission to expose all the dirty industry secrets that keep consumers confused

JORDAN CORNELIUS



NSW calls out ‘ghost stores’ profiting off Bondi terror

The NSW consumer protection agency has slammed the people behind two online ‘ghost’ stores attempting to profit off the Bondi Beach terror attack. NSW Fair Trading says consumers should avoid dealing with clothing

and accessory outlets Isla & James and Bondi United, which had claimed to be affected by the shooting.

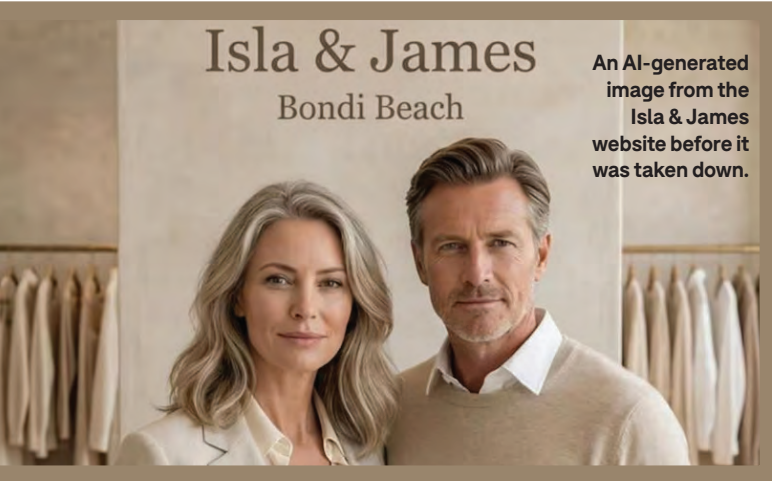
“Attempting to profit off this horrific incident is just plain wrong,” says Minister for Better Regulation and Fair Trading Anoulack Chanthivong.

“The NSW Government strongly condemns any attempts to mislead consumers in the aftermath of this terror event.”

Fifteen people were killed in the shooting at Bondi Beach in December last year. Within a month, Isla & James was representing itself as a small business based at Bondi Beach and advertising a closing down sale, claiming one of its owners had been shot during the attack. Bondi United, meanwhile, was promising proceeds from its sales were going to victims of the shooting.

NSW Fair Trading says these claims were false and both sites have since been taken down. The agency says consumers shouldn’t buy from the stores, warning they may try to re-establish themselves.

LIAM KENNEDY



AI faces: Think you can tell?

Think you can spot an AI-generated face? Research shows you might be wrong. A recent study from the Australian National University (ANU) and University of New South Wales (UNSW) shows that people’s skills have not kept up with the pace of artificial intelligence, and researchers warn that misplaced confidence may make you vulnerable to online scams.

The paper, published in the *British Journal of Psychology*, tested the skills of 125 people and found the ability of most to spot a synthetic face was only slightly better than chance. And even among the best recognisers, everyone’s ability fell short of their confidence.

Early generative AI produced less sophisticated images of people with tell-tale giveaways, such as an extra finger or glasses merged onto faces, but many synthetic images may no longer have these flaws.

“A lot of people think they can still tell the difference because they’ve played with popular AI tools like ChatGPT or DALL-E,” ANU psychologist Dr Amy Dawel says. “But those examples don’t reflect how realistic the most advanced face-generation systems have become, and relying on them can give people a false sense of confidence.”

The advice is to not rely on tricks to spot AI, but instead develop a healthy scepticism about what we see online.

JAMES WORSFOLD



Don't follow that lead

If you get a call out of the blue about your superannuation account from someone you don't know, the best course of action is to say no thanks and hang up. They may offer you a 'super health check' or to find your lost super or, even more concerning, to switch to a different super fund where you'll allegedly get better returns. These cold calls often come after someone has clicked on an ad on social media or filled out a form on a super comparison site, which acts as a signal to cold-callers.

It's called lead generation, and it has led to consumer harm to the extent that, in February, the Australian Securities and Investments Commission (ASIC) launched a review of businesses that use lead generation.

"ASIC is concerned that certain practices associated with some lead generation services in financial advice and superannuation may expose consumers to a risk of significant losses," the corporate regulator says.

ANDY KOLLMORGEN

Stronger scam protections: Open letter to the government

On Valentine's Day, CHOICE teamed up with nine other consumer advocacy organisations, including financial counselling and community legal centres, to write an open letter urging the government to broaden the Scams Prevention Framework, which in its current form leaves too many doors open for scammers to exploit.

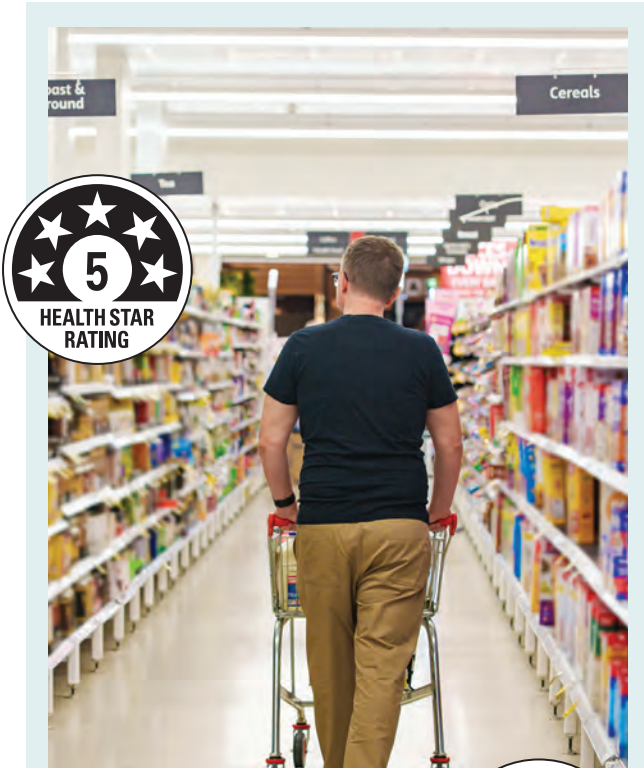
While the framework is a positive step towards protecting people from scams, the current proposal only places obligations on banks, telcos and a handful of digital communication platforms. Meanwhile, scams remain rife across dating apps, email services, online marketplaces and other digital platforms, leaving many consumers exposed and unprotected. As protections begin to take effect in certain areas, scammers will be quick to shift to unregulated platforms.

At the time of writing, over 11,000 supporters have added their name to the open letter. We will keep pushing the government to build a framework that protects people wherever scammers target them. Add your name to help secure stronger protections against scams at choice.com.au/ScamsLetter.

JANE KOOIMAN

IMAGES: GETTY





Push for mandatory food star ratings

The federal government will push for mandatory Health Star Ratings on all food products across Australia, after a voluntary scheme fell well short of uptake targets.

In 2020, ministers agreed to consider mandatory labelling if the voluntary scheme failed to reach 70% of products by 2025. According to Food Standards Australia New Zealand, just 37% of food products carried a health star.

“Requiring all packaged food products to display a Health Star Rating is a sensible next step that will enhance consumer choice,” Assistant Minister for Health and Aged Care Rebecca White says.

“We know many Australians want to make healthier choices at the supermarket but don’t have time to read through complex nutritional tables or ingredients lists. Putting Health Star Ratings on all products will ensure all shoppers can quickly and easily compare the different options on supermarket shelves,” says White.



JARNI BLAKKARLY

More remote communities to access low-cost groceries

The federal government is expanding access to its remote First Nations grocery store scheme, which provides price caps on 30 essential items for consumers.

A CHOICE investigation in 2024 revealed that some remote First Nations consumers were paying more than double the average price paid by city-based residents for a basket of the same essential grocery items.

The price-cap scheme introduced in 2025 has seen the price of essential items in participating stores drop by up to 50% to a level comparable with urban centres, according to the government.

So far, 113 stores have signed up to the scheme, and the government says it will commit another \$27.4m to ensure another 225 remote stores can join.

“Demand for the Low-Cost Essentials Subsidy Scheme has been strong since it opened to applications last July,” Minister for Indigenous Australians Malarndirri McCarthy says.

“Our investment is about delivering cost-of-living relief to more remote communities and making sure more families can access cheaper essential items,” says the Minister.

JARNI BLAKKARLY





First Look: Ninja Blast Portable Blender

The Ninja Blast is a battery-powered portable blender that's small enough to fit in your bag or backpack. It delivers the high-speed power you may be used to from other Ninja blenders but with a compact, cordless and hand-held design. Its portability means you can take it with you and blitz up a smoothie on the go.

The Ninja Blast features a rechargeable, water-resistant base powered by a lithium-ion battery that can be charged via a USB-C cable. Its blending cup is BPA-free, can hold up to 470mL of liquid ingredients and comes with a sippy lid. It has settings for smoothies, protein shakes and frozen drinks, weighs only 790g and comes with six colour options.

For portable blenders, we test how well they can blend a soft food, crush ice and make a green smoothie filled with cucumber, celery, kiwifruit, pear, spinach and mint leaves. When it comes to blending tough leafy greens like kale, portable blenders struggle and the Ninja is no exception.

Overall though, the Ninja Blast performed impressively in our lab tests. It was excellent for crushing ice and got a 'very good' result for blending a soft liquid and green smoothie.

The Ninja Blast is easy to use, just charge, add ingredients and push a button to blend. It has two controls that light up, one for power, the other for blending. It's easy to assemble and disassemble and the cup has grading in 100mL increments, which

is convenient if you want to measure out specific ingredients. It also comes with fairly comprehensive instructions along with some recipes for inspiration.

CHOICE home economist, Fiona Mair says it's important to use the blender safely and follow the instructions for use.

"It's not possible to detach the cup from the blade assembly for drinking, so you'll need to make sure you don't accidentally hit the power button while you're drinking."

The USB-C charging cable provided with this blender is quite short (about 40cm) and you'll need your own USB wall socket or charger.

The sippy-style spout with a non-spill lid makes it easy to drink from, and makes for mess-free pouring if you're distributing smoothies between cups. It also has a carry handle for when you're out and about and it's easy to clean.

We also tested the Ninja Blast Max, a larger version that retails for \$130 and with a larger capacity of 650mL.

CHOICE VERDICT

Compact, easy to use and transport, and suitable for blending a variety of ingredients (but less effective at

blending fibrous greens such as kale), the Ninja Blast blender is worth considering if you're looking for a portable blending option.

If you're wondering if it's worth spending \$80 for the Ninja Blast, that depends on how often you'll use it and what features you're looking for. We've tested cheaper options with similar performance results. Take a look at our blenders review on page 57 for the full results.

There you'll also find results for single-serve personal blenders as well as standard and high performance blenders.

REBECCA CIARAMIDARO



NINJA BLAST PORTABLE BLENDER

PRICE \$80

CONTACT ninjakitchen.com.au





Mobil fined over misleading petrol claims

The Federal Court has fined Mobil \$16 million for misleading signage and branding in breach of Australian Consumer Law.

For varying periods between August 2020 and July 2024, nine Queensland Mobil Oil service stations displayed signage for “Mobil Synergy Fuel”, while only standard fuel was available at the pump.

The case, brought to the court by the Australian Competition and Consumer Commission (ACCC),

involved branding that spruiked “additives designed to improve oil performance” and “help to remove harmful deposits from vital engine parts”, even though such additives were not present.

“We consider it very likely that some people chose to fill up at these petrol stations because they thought they were getting a different quality of petrol with particular benefits for their car engine,” ACCC Deputy Chair Mick Keogh says.

Mobil

The case involved Mobil sites in north and central Queensland.

“Petrol is an essential good for most households, and there is no way of knowing what you’re putting in your tank other than relying on the signage provided by the retailer,” Keogh says.

JAMES WORSFOLD

Government review into triple zero call failures

The federal government has announced a comprehensive review into emergency calls following recent outages.

The review, announced by the Minister for Communications Anika Wells, will draw upon lessons during the 2023 and 2025 Optus outages where customers were unable to make emergency triple zero calls.

“We cannot ignore the searing experiences of 2025,” Wells says. “The triple zero failures shook public confidence.”

Last year, the Optus outage left hundreds of people across Australia unable to make emergency calls with the failure being linked to two deaths.

The review will look at improvements in regulation,

coverage, and the accountability of the network operators that the emergency service relies on.

The current regulatory framework was created in a time of landlines, while today around 85% of emergency calls are made by mobile devices.

The Australian Communications Consumer Action Network says it welcomes the review’s commitment

to place the public interest first and meet the needs of communities with insufficient coverage.

“Australians should not be paying high prices for poor services,” says ACCAN CEO Carol Bennett. “Consumers deserve reliable coverage, strong standards for mobile services and consequences when those standards aren’t met.”

JAMES WORSFOLD



First recalls for furniture safety breaches

The ACCC has published its first recalls for products not complying with a safety standard designed to protect consumers from toppling furniture. It comes after the national consumer regulator warned last year that most furniture suppliers weren't following the rules advocated for by CHOICE.

In January and February, the ACCC's Product Safety arm issued recalls for three types of monitor stand designed to hold large screens used in simulation gaming. These products could cause injury or death if they fell on someone, but didn't come with labels warning of this.

A mandatory information standard requiring suppliers to display such warnings on products they sell came into effect in May 2025. CHOICE had called for the new rules to be introduced, along with other measures, to better protect Australians from large furniture items that could fall on them.

Toppling furniture has killed at least 28 people in Australia since 2000 and causes nearly 20 injuries every week, according to the ACCC. The monitor stand recalls come after the ACCC revealed in November last year that 90% of 160 furniture retailers it had examined weren't complying with the new information standard.

LIAM KENNEDY



Disconnection protection: A flicker of hope

You can have your power cut off in Australia for not being able to pay a bill as low as \$300. The threshold will move up to \$500 in July this year, but whether that will significantly reduce the rate of disconnections is questionable. There were around 23,000 energy disconnections in Australia last year. According to research by the advocacy group Energy Consumers Australia (ECA), at least twenty times that number are currently at risk of being disconnected.

A recent project funded by ECA and conducted by researchers at the Royal Melbourne Institute of Technology (RMIT) explores the fact that cutting off people's

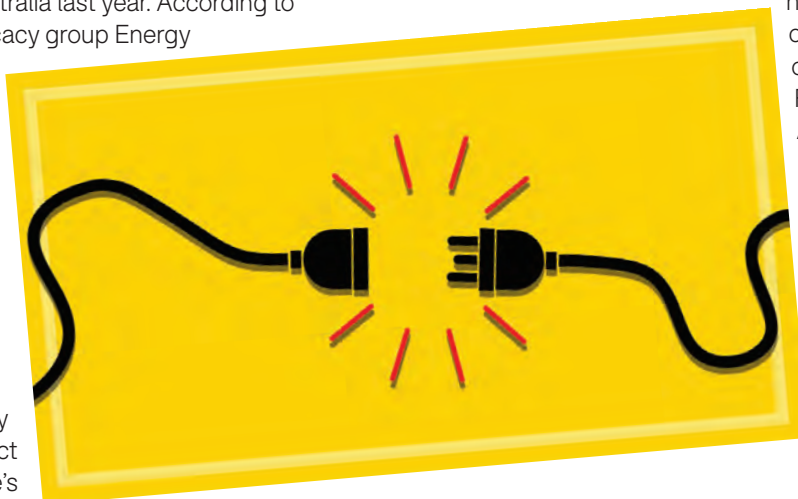
power when they can't pay is not the way it works in several other comparable countries, namely Spain, France and Ireland, where protections against disconnections are much stronger.

"Ending harmful disconnections is a policy choice,

not an inevitability of how energy markets operate," says lead RMIT researcher, Associate Professor Nicola Willand.

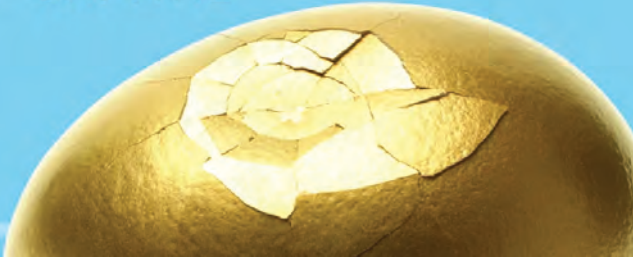
"If governments and regulators are prepared to act, they can design systems that keep households connected while still allowing energy businesses to remain viable."

ANDY KOLLMORGEN





FIRST
GUARDIAN
CAPITAL



Shield/First Guardian collapse: Compensation deadline extended

The financial ombudsman, the Australian Financial Complaints Authority (AFCA), has given impacted Australians more time to seek compensation over losses linked to the Shield Master Fund and First Guardian Master Fund.

Very few of the roughly 11,000 people who invested over \$1.1 billion of their superannuation savings in Shield and First Guardian have lodged a complaint asking for compensation for their lost superannuation.

To avoid people missing out, AFCA has paused deadlines for complaints about some of the financial advice firms involved in recommending the two funds. This decision gives affected Australians critical breathing space.

Super Consumers Australia CEO Xavier O'Halloran says the move was a practical and compassionate response to a complex situation.

"Pausing these deadlines is the right call. Many people still don't know they are affected. Others are still trying to understand what's happened and they need time to get advice and prepare a complaint."

"We encourage anyone affected to use this additional time wisely and lodge their complaint as soon as possible. Making a complaint sooner improves your chances of getting money back faster," says O'Halloran.

Super Consumers Australia operates a dedicated website to support affected members to seek compensation for losses. Visit takeyoursuperback.com.

ANTOINETTE DYCE

To avoid
people missing
out, AFCA has
paused deadlines
for complaints

Does travel insurance cover war?

All travel insurers in the CHOICE travel insurance comparison exclude cover for claims that arise as a result of war. This includes flights interrupted by military strikes in the Middle East. Travel insurance also doesn't cover claims arising from you not following an Australian Government 'do not travel' warning.

If the warning level was escalated after you bought your policy, travel insurers may cover you to change plans, but only if the reason for the change in travel advice isn't already excluded by the insurer. Since claims due to war are not covered by travel insurance, you will still not be covered. However, you should still contact your travel insurer and lodge a claim. If you're stranded due to a cancelled flight, tell your insurer your flight was cancelled due to 'airspace closure' (i.e. don't mention the war), and let the insurer decide if your claim will be covered.

Some insurers may make exceptions. PassportCard, a travel insurer recently recommended by CHOICE, did evacuate customers from Israel and Dubai, despite the war exclusion in their policy.

If you bought your travel insurance policy before the travel advice was escalated to 'do not travel', some insurers may also offer you a free extension of your insurance. That way you'll at least still have cover for events unrelated to the military conflict.

Insurers may also offer support via their emergency assistance, for example to help you coordinate medical care.

JODI BIRD





RANTS AND RAVES

Eggs-tortion racket: The Easter Bunny is ripping us off



Easter time is full of mysteries. Why does the date move every year when Christmas doesn't? How do Easter bunnies

lay chocolate eggs? And why do we all get so excited about over-priced, over-rated chocolate treats?

Don't get me wrong, I love chocolate, but I don't love paying more money for less of it, especially when it often tastes inferior to the original product it's spawned from (hello Kit Kat eggs!). If you look past the pretty packaging and hollow hype, it's clear the Easter Bunny and Big Choc are banking a sweet surcharge on our festive sugar rush.

Need some eggs-amplés? Let's start with that shady frog Freddo. At the time of writing, his 124g egg (which contains two Freddo treats inside) costs \$11.50 at Woolworths, which equates to a unit price of \$9.27 per 100g.

By comparison, the usual 35g Freddo costs \$2 at Woolies, or \$5.71

The Easter Bunny and Big Choc are banking a sweet surcharge on our festive sugar rush

per 100g. That's a hefty hike of 62.35%, proving Freddo is pulling a fast one indeed.

Over at Lindt, the EST (Easter services tax) is in full effect, with wildly different prices for 100g of milk chocolate. Their standard block costs \$8.50 at Big W, while their famous gold bunny form sells for \$12 for the same 100g weight.

Okay, maybe the bunny's cute ribbon and bell justifies the extra cost, but then there's Lindt's 93g milk chocolate 'casket' combo (containing one medium egg and 12 small eggs) which goes for a whopping \$15, almost twice the price of the 100g block. You can't tell me whipping out an egg mould once a year justifies that kind of increase.

It's even more maddening when you realise some products are 'losing weight' at the same time (unlike me at Easter time).

Last year, CHOICE exposed numerous cases of year-on-year 'shrinkflation', with popular items selling less chocolate for the same price or even more. For example, in 2024

Cadbury Dairy Milk hollow eggs cost \$12.50 for a 408g pack (\$3.06 per 100g). A year later, they cost \$15 for 374g (\$4.01 per 100g). This year, they're \$18 but they've slimmed down again to 340g (\$5.29 per 100g). That's a 73% increase in unit price over two years, with some serious Easter Ozempic going on too.

It might all be worth it if these eggs actually tasted better than

the original products, but let's be honest, most don't. We all know deep down that a Crunchie egg with its tiny honeycomb crumbs in the chocolate is no match for the delicious classic bar.

How long will we put up with confectionery companies cashing in on our cacao-fuelled comas? Not to mention the extra packaging (aka landfill) this festive feasting generates, or the huge carbon miles some products clock up (the Lindt 'casket' is manufactured in Switzerland, Germany and Australia!).

Maybe it's time to boycott the Easter Bunny and demand a better deal because at the moment, these over-hyped, under-sized eggs aren't worth shelling out for. In the meantime, I'm happily sticking to my old-school Crunchie bars.

JASON TREUEN



ASK THE EXPERTS

Got a niggling question our team can help with?

Q My 10-year-old son wants to start walking to his sports training directly from school. I'm comfortable with him walking the short distance, but I'd like him to be able to contact me to let me know he has arrived safely. In my opinion he's way too young for a mobile phone and I definitely don't want him to be able to access the internet. Can you suggest the easiest (and cheapest) way for him to be able to call or text me without giving him a device with more access and features than he needs?

A CHOICE tech expert Denis Gallagher: Your best bet is probably a simple smartwatch with a nanoSIM or embedded SIM that turns the small device into a mobile phone. While most of these offer Wi-Fi connectivity, you can certainly find models that won't allow your son to browse the web or

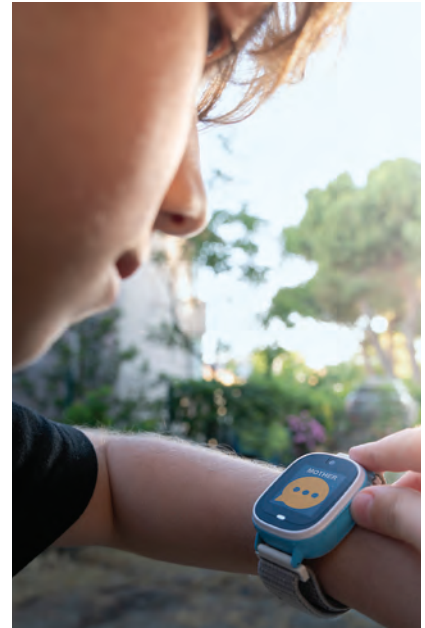


use web-based apps you aren't comfortable with. There are also parental controls available to ensure the user can't be contacted by people not in the contacts list before handing over the device. You could also try one of the very simple phones targeted towards kids that have a purposeful lack of functionality (e.g. no internet search, no camera and no social media) such as the Kidcomms P110.

If you don't actually need to communicate with him, and you just want to know where he is, you could also consider simply attaching an AirTag or other GPS tracking device to his backpack so you can track his whereabouts – although obviously not a foolproof way to locate your child, it might give you peace of mind to track his progress walking to sport and then see him arrive there.

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 at booking flights to Europe for the end of the year. Most routes fly through the Middle East but those countries are currently listed as "Do Not Travel" by Smartraveller. Presumably this will have changed by the latter half of the year though. Should I avoid booking flights that travel through those countries or is it OK?



A CHOICE insurance expert Jodi Bird: Whether you book a flight with a stopover through the Middle East or not depends

on your own risk tolerance. It's important to note that you will not be covered by insurance if your travel is disrupted by an event that is known at the time of booking. However, travel insurance also has general exclusions that say the policy will not pay for claims arising as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power anyway.

The safest option is to avoid booking a flight through the Middle East right now.

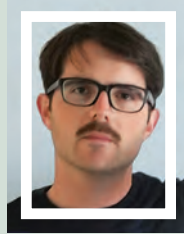


Q I'm pregnant with my first child and my sister-in-law has offered to give me the cot and cot mattress that her son has outgrown. I've seen that you recommend buying cots and cot mattresses brand new – should I not accept her offer or is there a way to check that what she's offering me is safe?

A CHOICE children's product expert **Kim Gilmour:**

If you're aware of the cot's history and it is in good working order with no broken slats or bars, it should be safe to use. Look for a label showing compliance to the most recent household Australian cot safety standard, AS/NZ 2172:2013, and make sure it has instructions for assembly and correct usage (which may be found online if they've been lost). The cot should also have the recommended mattress size listed on the base. If there is a dropside, check to make sure the locking mechanism is secure and that all parts move smoothly. Last of all, check the ACCC Product Safety website for any potential recalls of the cot.

With the cot mattress, we recommend buying new, as old ones may be mouldy or full of dust mites. More crucially, older mattresses may not be sufficiently firm, which can pose an increased risk of suffocation if a child's face rolls face first onto the mattress. If you believe the mattress is clean and well-maintained, you can test that it is still firm enough by using an at-home firmness test (instructions can be found in our latest cot mattress review in *CHOICE* Nov 25).



Q My partner and I are planning to have a baby next year. We don't currently have health insurance because we're young and healthy and we're relatively low earners so we don't need it for tax reasons. However, I've had a few people remind me that I need to take out health cover well before I get pregnant so I can claim on pregnancy and birth-related expenses. What happens if I don't take out health cover for my pregnancy care? Will I end up more out of pocket? I don't need a fancy birthing room or hotel to stay in after, I just want to have a safe birth that doesn't cost too much.

A CHOICE health insurance expert **Mark Blades:** It's true that if you want to claim on your private health insurance for birth you'll need to take out a policy well ahead of getting pregnant. There is a 12-month waiting period that begins when you take out the policy. However, it's not necessary to have private health insurance to give birth in Australia. Whether you go public or private, you'll still receive high-quality care for pregnancy and birth. The main reason to go private is if you want to choose the obstetrician who cares for you during your pregnancy and attends the birth.

If this isn't a deal-breaker, you can receive all your pregnancy care through the public system, in which case most of your care would be covered by Medicare. You could have some (relatively minor) out-of-pocket costs for shared care with a GP who doesn't bulk bill and scans or pathology outside of hospital. Out-of-pocket costs are usually much higher if you are going private. Since both private and public hospitals both offer high-quality care, and minimising out-of-pocket costs seems to be a priority to you, you're probably better off birthing through the public system, in which case you wouldn't need to take out a policy to cover you for birth.

