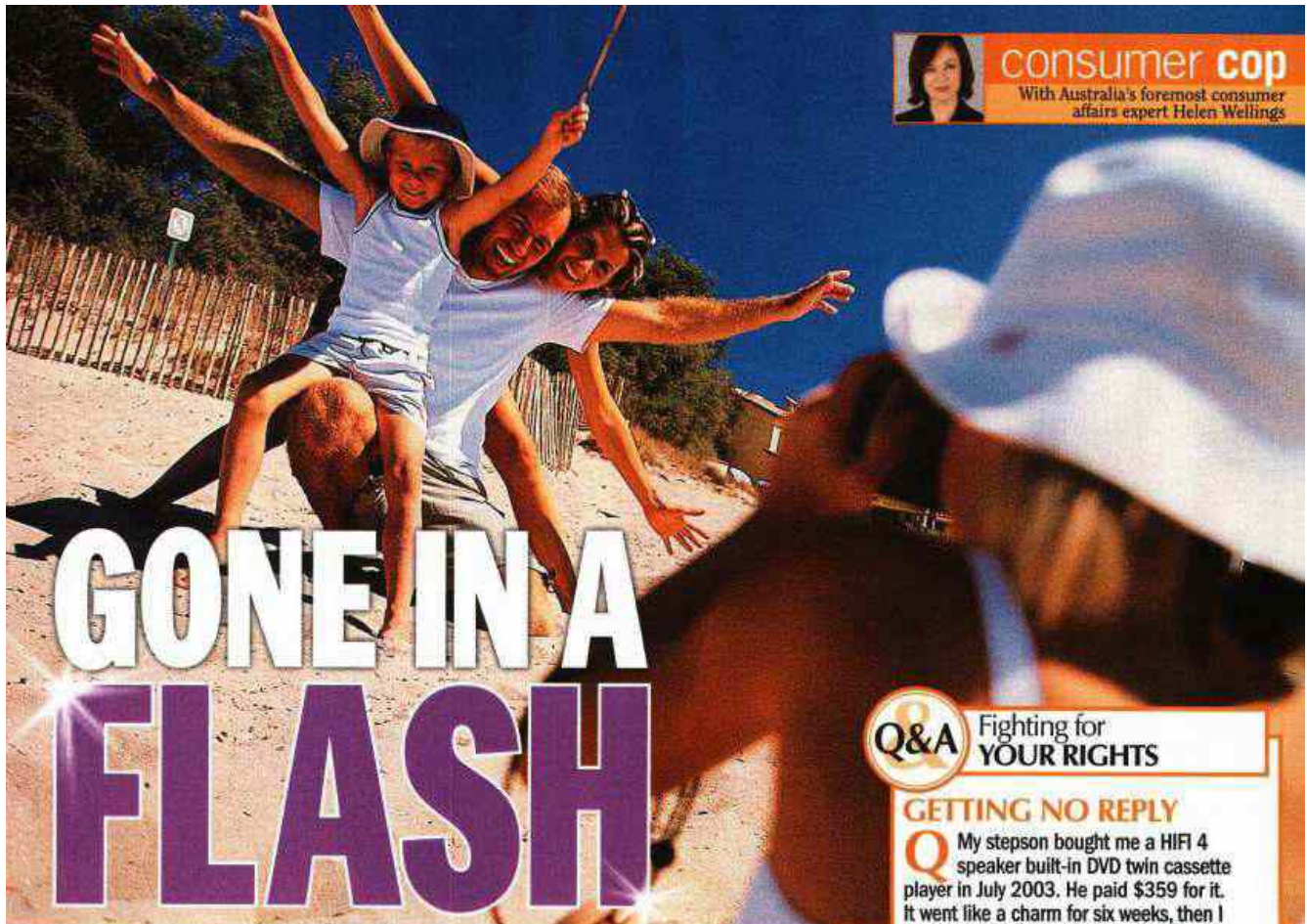




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**consumer cop**  
With Australia's foremost consumer affairs expert Helen Wellings

# GONE IN A FLASH

## PLAY IT SAFE WITH CAMERAS TO KEEP THOSE PRECIOUS MEMORIES

Lossing your possessions on holidays is devastating and can cost a bomb. The most common items damaged, lost or stolen are cameras and video recorders, so all those wonderful, irreplaceable memories just disappear, usually never to be recovered.

People absentmindedly leave cameras on cafe tables, in tourist buildings and public toilets and on transport. They're also a popular target for thieves, who make a grab for them in bags or backpacks, or snatch them out of your hands while you're taking shots, paying a bill or reading a map.

### Insurance limitations

Travel insurance doesn't always cover you for lost or stolen items. It's all in the wording!

- Your policy might state cover for cameras and videos, but it depends on how you lost it.
- Check the fine print, under 'What we will not cover you for'. Claims arising from loss, theft or damage to property are not honoured 'if you fail to take reasonable care'. They won't pay on what they consider carelessness.
- 'Lack of reasonable care' is open to interpretation. A tourist put her bag between her legs to drink at a water fountain, which needed both hands,

and a thief grabbed the bag containing her camera. The insurance company refused to pay the claim.

- If it's stolen, you must report it to the police, usually within 24 hours of the theft, and obtain a report. If you don't, the insurer can refuse to pay.

### Protect your assets

Prevention tips from IT Insurance Services:

- Always use a proper carry case with lots of padding. It may be tempting to pop your camera in a normal beach bag or backpack, but don't.
- If you need to put camera equipment in the hold of an aircraft, definitely invest in a hard case.
- Remove lenses when carrying the camera.
- Never leave camera equipment in a locked car. Not only is it a target for thieves, but the extreme heat can damage delicate components.
- Consider marking or inscribing the equipment to make it less appealing to thieves. If it's distinctive it's less likely to be able to be resold easily.
- Choose a camera case that doesn't look obviously like one to deter thieves.
- Don't drink or place liquids near camera gear. They are rarely waterproof. Pubs are risky places to take them. If in doubt, invest in a waterproof cover or don't take the camera!
- Write down serial numbers and keep them separately.

For more info, call 1300 COVERIT or visit [www.itinsurance.com.au](http://www.itinsurance.com.au).



## Q&A Fighting for YOUR RIGHTS

### GETTING NO REPLY

**Q** My stepson bought me a HIFI 4 speaker built-in DVD twin cassette player in July 2003. He paid \$359 for it. It went like a charm for six weeks, then I switched it on, and nothing. I took it back to the store and they sent it to an authorised repairer. According to the repairer, no fault was found, but when I got it back it still didn't work. I wrote to the manufacturer in April 2004 but received no response. Then I phoned the manufacturer and was told to direct my queries to the sales department. In a letter sent by registered post, in June 2005, I said I'd be in Brisbane and could deliver the player personally for repairs. No one replied to this letter either. I made a few more phone calls but got nowhere.

*Jack Stuart, Allingham, Q.*

**A** The only record the manufacturer has of your dealings with them is the service report. A spokesperson told me he couldn't find any of your letters. There's also no record of your phone calls. Because of this, the manufacturer believed the matter had been satisfactorily dealt with. However something went wrong, because you are one unhappy customer. Even though the warranty period expired in July 2004, the manufacturer has offered to look at your unit free of charge, and if it's faulty, replace it. You just have to deliver it to their Brisbane office.

### ASK HELEN FOR ADVICE

Do you have an issue with a purchase? Send your question to Consumer Cop, New Idea, Private Bag 9960, North Sydney, NSW 2059. Please include contact details of all parties and your phone number. Letters will not be answered personally.