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The Consumers' Champion – We investigate and publicise anomalies in consumer affairs and provide Islanders with accurate and timely information to help make #InformedDecisions

Food Prices Up By 5%

Four family favourite recipes have risen in cost on average by 5% from mid-January to mid-May this year. Our research is based on Caring Cooks recipes for chicken pie, cottage pie, flapjacks and fruit crumble with ingredients being purchased from Coop, Food Hall, Iceland, Tesco-Alliance and Waitrose.

At a glance, you can see that although Iceland offers the 4 recipes at the lowest cost their prices have risen by a hefty 10.7% over our initial 5 months of price watching.

Interestingly Waitrose is the second most expensive of our five supermarkets for the recipes but their overall price has dropped by -0.25%.

In isolation food costs rise may not be a show stopper but let's add in energy costs; <http://www.jerseyfuelwatch.com/oil> shows that home heating oil has risen by 18% for the same period, petrol by 6%, electricity costs have just risen by 2% and gas 1.9%

Our price checker experienced a few difficulties and faced the stark frustrations on

each collection day of essential items being out of stock, available packet sizes varying and confused pricing (with one product having 3 different prices in one store).

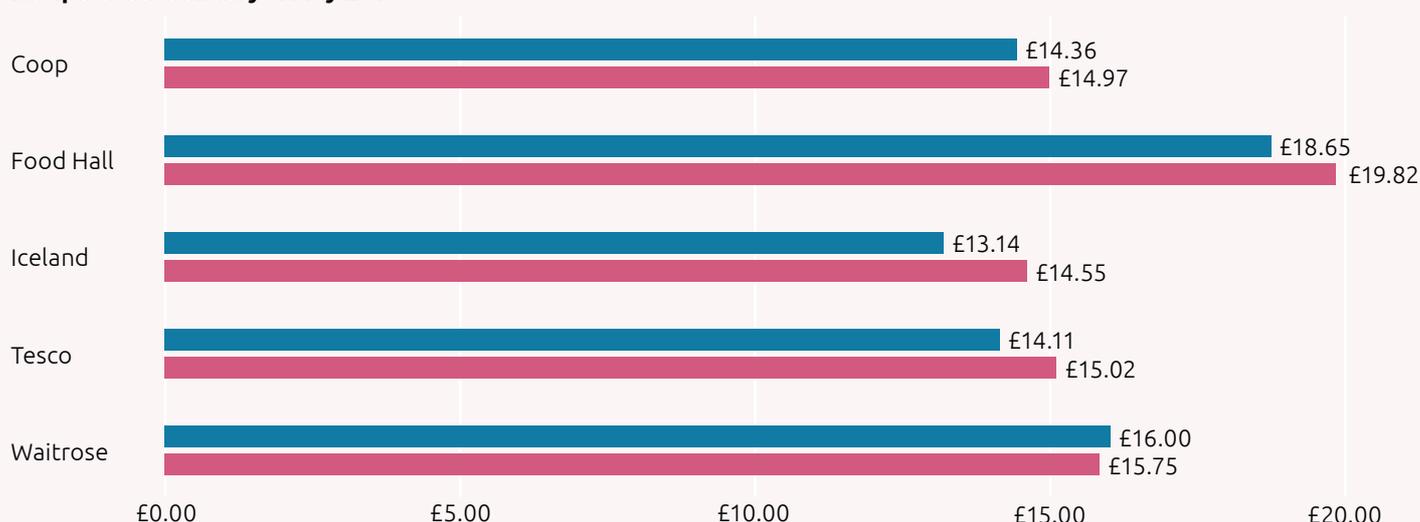
All resulting in additional visits for us, but for shoppers with limited time and budgets last minute substitutions and unwanted cost implications. Which is stressful and all too often financially unmanageable.

The simple potato caused us a headache as the bags vary between 2.5kgs and 1.5kgs –

be diligent when it comes to sizes and costings. The simple mixed herb was startling with a branded refill product costing 18p per gram and own label 6p per gram. Leeks one month £1.49 for 500 grams and the next month £1.57 for 400 grams allegedly including 25% extra free!

Therefore, be substitution ready, sometimes bulk up your cooking with cheaper ingredients and use less meat, and make use of offers as long as they are labelled correctly when they come along.

Recipe Costs January & May 2018



Better Protection For Your Personal Information

The General Data Protection Regulation is fundamentally about protecting individuals' personal information in relation to the way that it is used by businesses. The concept of Data Protection is founded in protecting our human right to a private life.

The introduction of the new European GDPR in late May 2018 and Jersey Laws will drastically change the way businesses can collect, store and protect the personal information of their customers, clients, and even visitors to a website. It should be noted that whilst aspects of the GDPR and the new Jersey Laws are new, many of the requirements build upon the existing Data Protection legislative framework.

This means GDPR will cover all of our personal information collected and used by businesses.

GDPR defines personal information as anything that can be used to directly or indirectly identify the

person. Names, photos, email addresses, bank details, posts on social networking websites, medical information or IP addresses. Our personal information is a currency which should be respected and only used how we expect it to be used.

Consumer Essentials

Before you give YOUR information look for the 'PRIVACY NOTICE' – businesses must be able to tell you about why and how they intend to use your information. In some circumstances, you will be expected to 'CONSENT' to the use of your information. In terms of consent, consent is one of a number of lawful bases for processing and it may be that organisations do not always need consent to process consumer's data. In cases where they rely on consent, then that consent will need to be a positive, affirmative and unambiguous action confirming consent on the part of the consumer; for example, you will be required to opt into subscriptions rather than businesses relying



on people to opt out.

The law gives all of us INDIVIDUAL RIGHTS in relation to our personal information. In simple terms the rights you can exercise are;

- To access the information a business holds on you.
- To get your information corrected.
- To ask for the erasure of personal information
- To stop direct marketing.
- Control over automated decision making & profiling.
- A right to information portability between

controllers.

Businesses failing to look after our personal information according to the law face a tougher ENFORCEMENT approach by the Jersey Office of the Information Commissioner (OIC).

For more information

Contact the OIC, on +44 (0)1534 716530 or visit their website at www.oicjersey.org

Advertised Broadband Speeds

Do you think your broadband download speed is not as fast as promised in your supplier's advertising? Public consultation in the UK has discovered that the current guidelines for broadband advertising need tightening to create more clarity and help consumers make the right decision when choosing their broadband supplier.

It's an issue that has been looked at carefully by advertising watchdogs the Committee of Advertising Practice (CAP) and the Advertising Standards Authority (ASA) and they have introduced new guidelines, which came into effect on 23



May, aimed at creating greater transparency in broadband speed advertising. Locally the Jersey Consumer Council has been working with Trading Standards and Channel Islands Competition and Regulatory Authorities

(CICRA) to ensure that the guidelines are followed here.

The new guidelines – key points:

- Download broadband speeds should only be described as 'average' and must be available to at least 50% of customers at peak times.
- Telecom companies should, wherever possible, promote their speed checking services in their ads.
- Broadband speed advertising will be more transparent.
- Consumers will be better informed enabling them to choose the right broadband

service for their needs, whether at home or for business.

The move has been broadly welcomed by broadband providers, consumer bodies such as the Jersey Consumer Council and Trading Standards, and telecom regulators CICRA.

CICRA Director Louise Read said, "This positive change in the way operators can advertise broadband speeds brings greater clarity for consumers looking to make decisions about what they want from their broadband and the service they can expect".

Travel Insurance



1 Put your travel insurance in place sufficiently ahead of your trip to make sure that you benefit from all of the cover.

2 Make sure that the medical cover is adequate – to help pay medical bills £2 million medical cover is advised by Which for just Europe and £5 million for worldwide.

3 Cover your gadgets – you may need to extend your home insurance to cover as single items on your travel policy may only be covered for £250.

4 Missed flights and missed connections (make sure that this includes the Channel Islands)

5 Check the cancellation provisions – how much are you covered for in the event of the holiday being cancelled by unexpected events e.g. illness.

6 A good travel insurance policy should provide cover for illness, injury or death while you are away; repatriation.

7 Check that the policy covers

a Liability for accidents involving others;

b The airline going out of business;

c Natural disasters, natural events e.g. volcanic ash cloud and severe weather;

d Political instability;

e Security risks.

8 You must declare pre-existing medical conditions – as otherwise your cover will be voided.

9 Check what counts as Europe or Worldwide

10 If you need cover for risky activities say so...

11 You may be better to buy an annual policy rather than single trip cover **READ THE SMALL PRINT...** always check what isn't covered.

If you don't think your broadband speed is as it should be, you should first of all talk to your provider. You can carry out a speed test using the online checker available on your provider's website or ask them to carry out the test for you. If you're not happy with the response you get, you can contact:

Trading Standards on 448160 or email tradingstandards@gov.je to investigate further.

It is an exciting time for Jersey's Consumer Council.

Not only are we in the process of recruiting a new council, made up with as broad a cross section of Islanders as possible, but we are also looking to appoint a number of advisors who can draw upon their expertise or experience in a particular field to help guide the council as and when required.

For the time being our focus is on getting the right people on to the Council so that we can then, collectively, target some of the key issues which consumers in Jersey face. As a group, we will focus our efforts on getting results with

a view to making a difference – for the better – to all of our lives.

It is clear that top of many people's list are prices – and we are not talking big ticket items. The cost of every day items, staples of the shopping basket and the basics we all need to get buy, are the things that matter. Good, quality and – importantly – fair service also makes a huge difference. For others it is the cost of seeing a doctor or dentist and many people are still aggravated by shops in Jersey charging VAT-equivalent prices.

Whatever those issues are, we are always keen to hear your views or ideas about

how the council can make a difference, so do not hesitate to get in touch with us via jcc@jerseyconsumercouncil.org.je



Carl Walker, Jersey Consumer Council Chairman

Chairman's Message

Tips To Keep Your Eyes Healthy

Macular Week: 25th June – July 1st

Have your eyes checked at least every 2 years. Your optician could pick up early warning signs of eye conditions even if you haven't noticed any change to your sight. Early detection could prevent serious damage to your vision.

Follow a healthy lifestyle for healthy eyes:

- Don't smoke – there is a strong link between smoking and several sight problems. The link between Age-Related Macular Degeneration (the

most common eye condition in the Developed World) and smoking is as strong as that between smoking and lung cancer.

- Take some form of regular exercise as this can reduce your risk of AMD by 70%.
- A diet low in saturated fats and rich in leafy green vegetables could delay the progression of cataracts and AMD. Colourful fruits and vegetables, nuts, seeds and oily fish could prevent, or slow down the progress, of some eye conditions.

- Maintain a healthy weight. Being overweight increases your risk of diabetes, a condition which can lead to sight loss. Protect your eyes from harmful ultra-violet rays by wearing sunglasses outside as this can help prevent cataracts and other eye problems.

- Wear safety goggles to guard against injury when working with tools or participating in active sports.

- When using a screen give your eyes a break every 20 minutes by focusing on

something further away for around 20 seconds.

EYECAN.

Supporting islanders to have healthy eyes - enabling islanders whose sight is impaired.

Tel: 864689
or visit: www.eyecan.je.

Not Online?



If you don't have the internet but wish to contact us or for more information, please write or call us:

9-13 Central Market, St Helier, JE2 4WL – 01534 611161



Lunchtime Talks

We are pleased to offer lunchtime talks. The talks are informative yet informal – you are welcome to bring your lunch.

Time: 13:05-13:55

To reserve a seat:

email seminars@jerseyconsumercouncil.org.je, book via Eventbrite or call the Consumer Council on 611161.

13th June

Jersey Library
General Data Protection Regulation and YOUR personal information.

20th June

Jersey Library
Lasting Powers of Attorney & Advanced Decisions to Refuse Treatment. Capacity & Self Determination (Jersey) Law 2016.

21st June

Jersey Library
Overview of the Long-Term Care Scheme by Social Security.

27th June

Jersey Library
The Regulator in your Community. Jersey Financial Services Commission.

28th June

Voisin Law, 37 Esplanade
Disability Discrimination.

4th July

Jersey Library
Demystifying Pensions.

5th July

Jersey Library
Lasting Powers of Attorney & Advanced Decisions to Refuse Treatment. Capacity & Self Determination (Jersey) Law 2016.

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