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Thirdly, check that you have got valid travel insurance and, importantly, that your policy has not changed. Be extra careful when taking out a new policy – particularly those that are offered alongside an airline ticket you might be buying – as many now have clauses that either restrict or prevent a pay-out in the event of another pandemic.

Finally, where possible, book on a credit card. This gives you so much extra protection under the Credit Consumer Act 1974 so that in the event of the company you pay going bust, or refusing to refund your money when you are entitled to one under current consumer regulations, your credit card company can withhold payment to the operator and refund you your money.

Now, besides all the above consumer protection, you should also do your research into the restrictions currently in place in the region or resort that you are intending to visit as not all are the same. If you do decide to go, but arrive to find many of the attractions, restaurants and bars closed or with long queues or heavily restricted access, then it is very unlikely that you will be able to claim anything back from the holiday or insurance company for a lack of enjoyment.

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While we do hope that rise is temporary, there is no certainty over whether or not Covid-19 will return and therefore we urge the company and the Government to continue to work to resolve this. If needs be, we would happily bring them back to the table as, while we are in the middle of summer, the autumn and winter will soon arrive and if this is not resolved, it will be unacceptable to have vulnerable Islanders afraid of putting their heating on because of the cost.



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Changes for competition watchdog

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It is generally accepted that competition in the marketplace benefits consumers and this is especially the case in difficult financial times. Put simply, businesses need to make sure their products and prices are attractive, because if they don't, the consumer has the option to buy elsewhere.

However, in the worst-case scenario businesses might not operate in the best interests of consumers. A classic example is the formation of a cartel in which several businesses come together and agree not to compete, for example by fixing their prices. As a result, consumers are likely to end up paying more for the same or poorer quality goods and services. This is why cartels (and other types of anti-competitive behaviours) are illegal in Jersey. The JCRA has a wide range of inspection

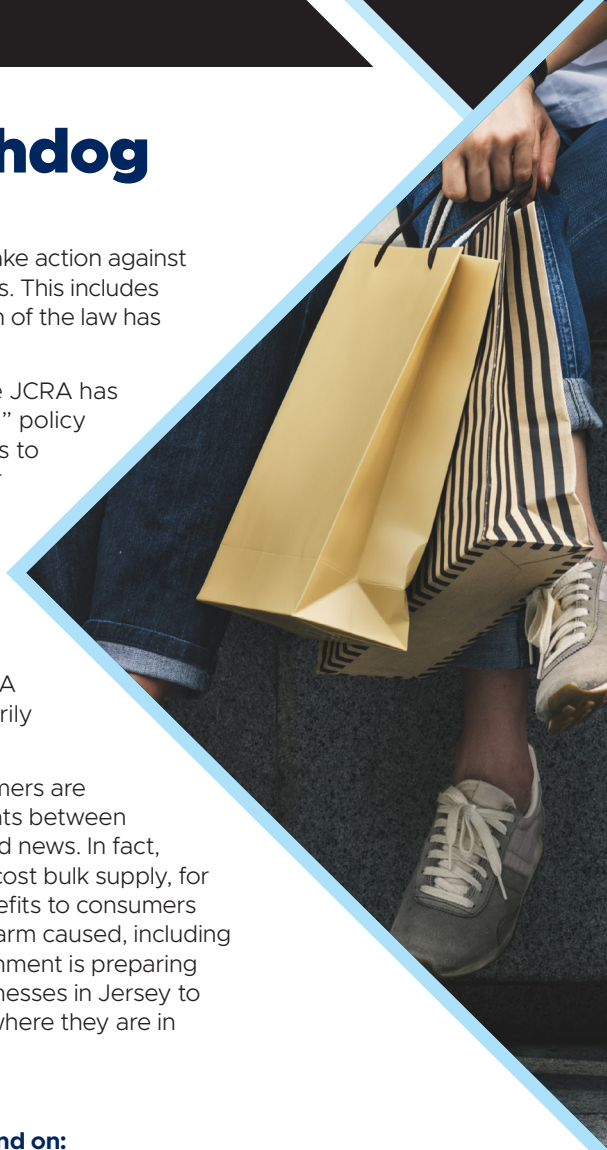
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local market and ask Islanders to buy local when possible, but the government - and the retail industry who have been asking for this change - are very much mistaken if they believe reducing the online shopping tax threshold is the answer to bringing consumers back to the high street.

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JULY 2020 ISSUE 94

Giving a voice
to **Consumers**

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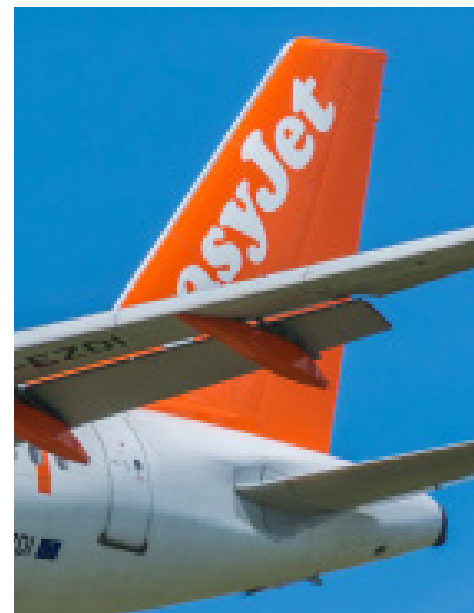
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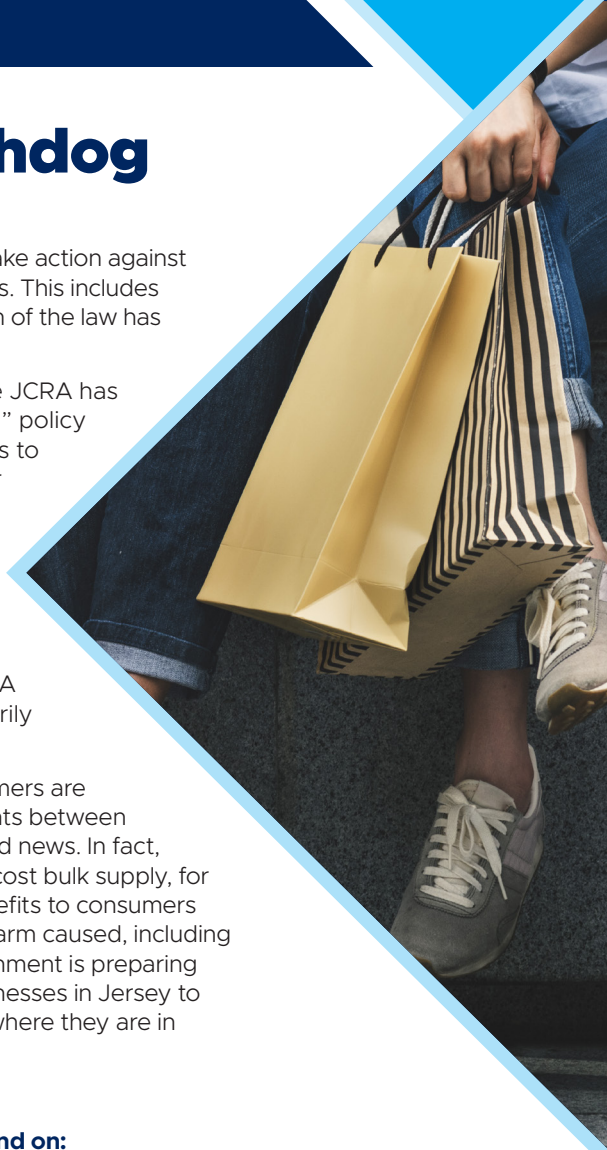
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