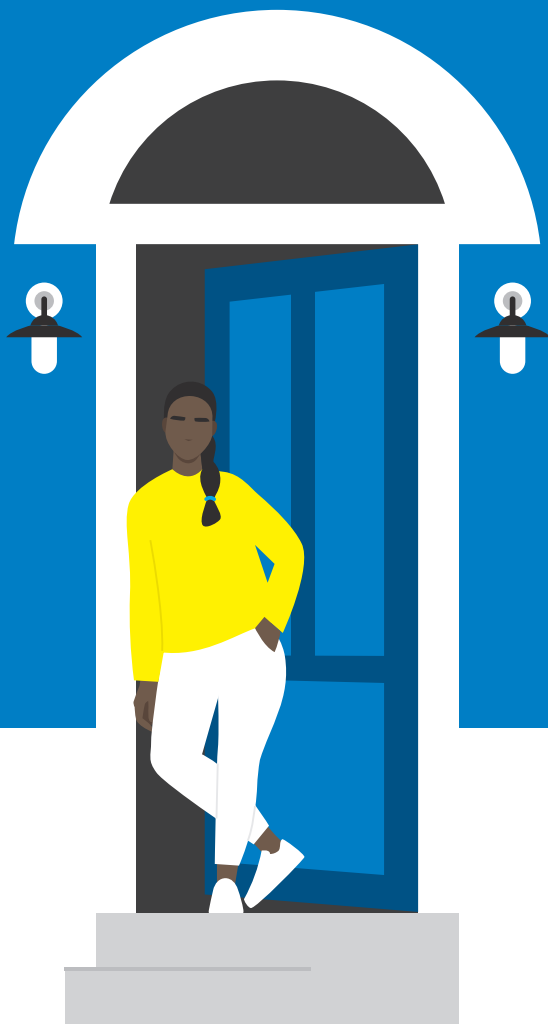


Energy in your home

The basics.

www.utilita.co.uk

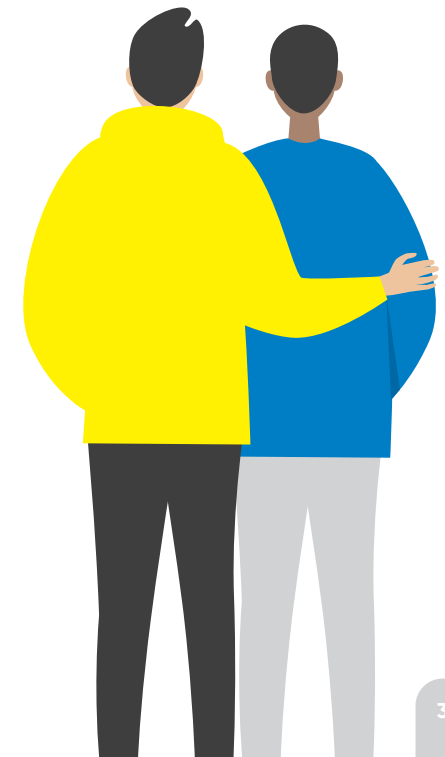


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life with power

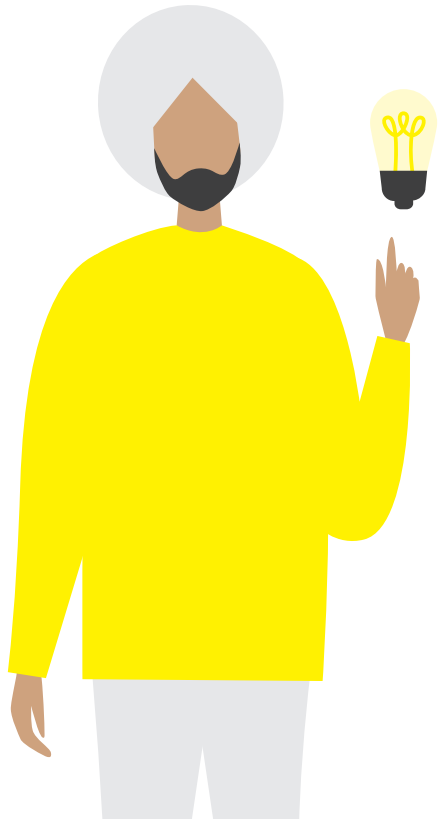
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Do you have questions about energy meters or how your energy is supplied? How do you know if you're with the right supplier? Are you confused about the best way to pay for your energy? Who should you call in an emergency?

If you've never looked after the energy in your home, these and other questions will be on your mind, and all the information out there about energy suppliers and keeping on top of bills is overwhelming. This guide takes energy back to basics, so if 'sort out the gas bill' is at the top of your to-do list for the first time – we've got you covered.



What is energy and how is it supplied?



Let's take it right back to basics and define some key terms you might come across when setting up with a supplier or paying an energy bill.

When we talk about energy supply, this is the energy delivery from the source to your home.

If you think about your daily life and count how many devices that use energy and how many things you own that use energy to be made, you start to realise how much energy you use every day.

You can choose which energy supplier you buy energy from. Energy suppliers buy energy in the wholesale market and sell it on to customers. They supply the gas and/or electricity that powers your home, and they are who you pay your money to.

You may have heard buzzwords like 'solar power' or 'hydro' when people talk about renewable energy technologies. These are technologies which use natural energy to make electricity. These are being used more and more.

Source: Energy-uk.org.uk, Studysmarter.co.uk

Choosing or switching suppliers



When you're moving into a property for the first time, there will be an energy supplier already supplying the power – so it's up to you whether you want to stay with that supplier, or switch to a new one.

If you choose to stay with the existing supplier:

- ✓ Inform them you are the new occupier of the property (depending on how you pay for your energy, they can update the account information, so you get the bills, or send you top-up cards or key). If you're a credit customer you'll normally get bills, and if you Pay As You Go, you'll get top-up cards or a key.
- ✓ If you Pay As You Go, the supplier should sort out any debt left on your meter, so you won't pay this. You might need to send a Tenancy Agreement to the supplier.

If you don't have a smart meter, make sure you submit a meter reading. This will make sure they know what the meter read was when you moved in. This means you pay the right amount.

Switching suppliers is easy too, and you won't lose supply in the process. You can switch gas or electricity only, or switch both supplies together (this is called a dual fuel agreement).

If you'd like to change suppliers:

1. Find an old bill:

To get the most accurate quote for your energy, you'll need to provide information about your current energy use and what tariff you're on as well as what energy payment method you are on (such as Pay As You Go or Direct Debit). Don't worry if you don't have one – you'll still be able to get a quote.

2. Get a quote:

Use an energy comparison service to get a quote in minutes. You can also visit energy supplier websites directly.

3. Compare tariffs:

Using a comparison website, you'll be able to compare tariffs from a range of energy providers and see what deals you can get.

4. Start switching:

Once you've chosen a new tariff and started your switch application, wait to hear instructions from the energy supplier. Usually, you'll get a 14 day cooling off period to change your mind. You'll need to give your new supplier meter readings on, or close to, the day of your switch.

5. Pay the last bill:

You'll get one final bill from your old energy supplier. If you were in credit you should get a refund.

Source: Compare the Market

Top tip

When you're choosing a supplier, think about what matters to you. What is your priority?

- ✓ Are you looking for the lowest cost and nothing else?
- ✓ Do you care about how environmentally friendly the supplier is?

- ✓ Have you looked at reviews online about their customer service?

The supplier you choose is a personal choice, so do a little research before you decide.

Paying for your energy



There are many ways you can pay for your energy, and it's a personal choice based on your financial situation. Here is a handy guide to help you decide:

Pay As You Go

What is it?

A Pay As You Go energy tariff (sometimes called Pre-Payment) means you pay for your energy before you've used it. This works by topping up an electricity or gas meter, then you use this credit on energy.

What's good?

- ✓ You know exactly what you're paying for because you decide how much you top-up.
- ✓ You pay for exactly what you use when you use it. This is handy if you want to pay less or more in some months. But remember – the less you use, the less you spend!

- ✓ You can make use of 'Friendly Credit' or 'Emergency Credit' features, which most meters have – this stops you going off supply at key times.

What's not so good?

- ✗ Manually topping up can be tricky – you need to make sure you always have enough credit, and plan for times you'll be away from home.
- ✗ If you don't have a smart meter you'll need a card or key to top-up at a shop which can be inconvenient.

Every supplier will have slightly different payment method options, and sometimes have conditions attached. Make sure you understand and are happy with all the information you get from your supplier.



Direct Debit or Credit

What is it?

If you're a Credit customer, this usually means you'll pay by Direct Debit or Pay on Bill (this is when you get a bill sent to you monthly, or quarterly). Paying by Direct Debit means you pay a monthly amount for your energy. This can be fixed or variable. A fixed Direct Debit means your supplier will estimate what you use in a year, then divide by 12. A variable Direct Debit means you can choose to pay a varying amount every month or every quarter, depending on the energy you use.

You'll also be protected by a Direct Debit Guarantee. If a payment is made on the wrong date or more money is taken than agreed, you are entitled to a full and immediate refund.

What's good?

- ✓ Paying the same every month makes it easy to budget because you'll spread what you pay for energy over a whole year.
- ✓ If you end up using less energy than you're paying for each month, you'll build up credit – this helps towards future energy costs.

What's not so good?

- ✗ Direct Debits are based on estimates so it's important to keep an eye on your bills and submit regular meter readings.

Get smart with your energy!

Getting a smart meter will help you budget! A smart meter will come with an In-Home Display unit that you should place in your home where you can see it, near the meter and connect to Wi-Fi. You'll be able to see how much your spending on energy in real-time, so you can keep an eye on your spend and know how to be more energy efficient.

Source: Utilita.co.uk
 Source: Utilita Energy High5 Energy Saving Campaign Model



KEEPING COSTS DOWN AND REDUCING YOUR USAGE

No matter how you pay for your energy, what you pay will always be based on how much you use. There are lots of free changes you can make at home to save money.

Here's our top tips to keep costs down:

- ✓ Turn the heating down by 1 degree.
- ✓ Air dry your laundry when you can.
- ✓ Avoid standby and unplug your gadgets.

- ✓ Switch off lights in rooms you're not in.
- ✓ Always fully load the washing machine.
- ✓ Using energy efficient cooking appliances like an air fryer or slow cooker.
- ✓ Batch cook when you can.
- ✓ Always use the right size lid for your pans.
- ✓ Simmer rather than boil.
- ✓ Avoid over-filling the kettle.

You'll also be helping save the environment and lower your carbon footprint by saving energy! Win-win – high five to that!

You can take a look at all our energy saving tips:
utilita.co.uk/high5



Your energy meter



What energy-related tech is in your home? There are different types of meters available. Here's a quick breakdown:

Smart meters

Smart meters communicate information about your energy usage to your supplier. The main features of a smart meter are:

- ✓ They automatically send meter readings to your supplier. This works by using a secure national communication network (called the DCC) to automatically and wirelessly send your actual meter reads to your supplier frequently. You can consent to more frequent communications for more accurate information, so speak to your supplier.

- ✓ The meter is usually under the stairs, in a cupboard, or sometimes in an outdoor cupboard attached to your home.
- ✓ They come with an In-Home Display. This display gives you near real-time information about your energy and how much it's costing you.
- ✓ If you're Pay As You Go, access to 'Friendly Credit' to help protect you from going off supply.

Usually, your supplier will have lots of information about how to use your smart meter, and how to access all the features. Try looking in your supplier's user guide, or on their website. They may even have an app where you can see your usage, check your balance and top-up on the go (if you're Pay As You Go).

Source: Uswitch.com



Top tip

It's best to keep your In-Home Display in a room that you spend a lot of time in and is close to the main smart meter.

Legacy meters

Non-smart prepayment meters are credited by topping-up electricity keys and gas cards and inserting them into the meters directly to apply the credit. They are sometimes referred to as 'Legacy' or 'Quantum' meters. Legacy meters normally require trips to the shop to top-up, and you'll need to manually submit meter readings.

Normally Legacy meters offer Emergency and Friendly Credit features to help you if you're at risk of losing energy supply. This will vary depending on your supplier, so check with them directly.



Meter readings

A meter reading is a measure of your energy use. Giving a meter reading means your supplier will know exactly how much energy you've used. If you don't send regular meter readings, then your bills may be based on estimates and be inaccurate.

Every non-smart key and/or card meter may look and work differently. You need to send a meter reading once a month.

If you want more information on how to take a meter reading and submit one, get in touch with your energy supplier or look on their website.

Top tip

It's a good idea to set a reminder to take and submit the reading on the same date each month.

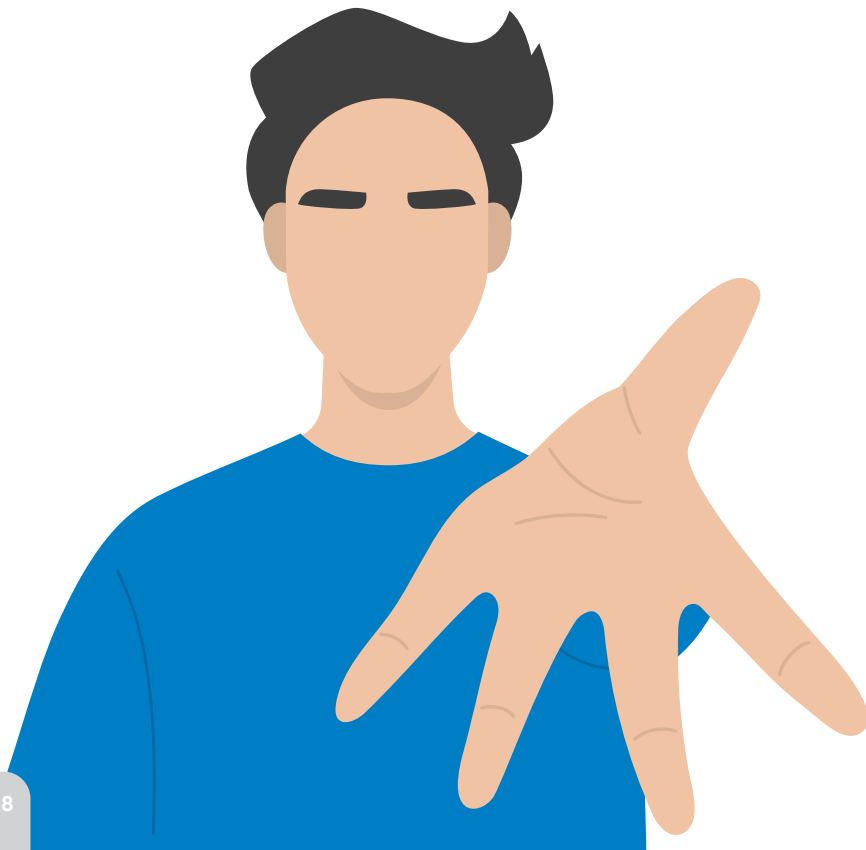
Here's an example of what your meter might look like.



It will probably have numbers, or dials pointing to numbers. The meter reading is 75085. The red number should be ignored.

Source: www.citizensadvice.org.uk

Emergencies



There might be times when you have an energy emergency, and it's important you know the right steps to take.

Power cuts

Whist power cuts are unusual, these are the steps you should take if your power is off:

1. Before you report a power cut, if you have a Pay As You Go meter – check your meter still has credit or you can activate Emergency Credit.
2. Check to see if your neighbours have power.
3. Check your trip switch – this is normally by your fuse box.
4. If you think there may be a power cut in your area, call 105 – the free national power cut emergency number. You can save this number to your phone to access it easily.
5. Switch off all electrical appliances that shouldn't be left unattended, for example an electric cooker or heater. You could leave 1 light switch on so you can see when the power comes back.

Things to have in the case of a power cut are:

- ✓ A battery powered candle.
- ✓ A torch.
- ✓ A charged-up power bank to keep your phone charged in case of emergencies.

Source: Utilita.co.uk

Top tip

Try not to open your fridge or freezer too often. Keep the cold in to stop food defrosting, because your appliance will be off during a power cut!

Gas leak

If you can smell gas in your home, you should:

1. Call the National Gas Emergency Service immediately on 0800 111 999.
2. Put out any naked flames, and don't smoke or strike matches.
3. Turn off all your gas appliances and don't use them until they are checked by an engineer.
4. Turn off your electrical appliances and avoid turning any switches on or off.
5. Open your doors and windows.
6. Leave the house and keep other people away from the area.

Source: www.northerngasnetworks.co.uk/network-supply/gas-emergencies/



Carbon monoxide

You should have a carbon monoxide alarm in your home. Carbon monoxide is especially dangerous because you won't be able to smell it like you would a gas leak.

If your carbon monoxide alarm sounds or you believe there to be a leak you should:

- ✓ Stop using all appliances and evacuate the property immediately (try to stay calm and avoid raising your heart rate).
- ✓ Call the National Gas Emergency Service number on 0800 111 999 to report the incident or the Health and Safety Executive (HSE) Gas Safety Advice Line on 0800 300 363.

- ✓ Do not go back into the property (wait for advice from the emergency services).
- ✓ Get immediate medical help

If you think you have been exposed to carbon monoxide and feel unwell or are worried call NHS 111, contact your GP or in an emergency contact emergency services on 999.

Symptoms of carbon monoxide can be like flu or food poisoning.

Symptoms include:

- ✓ Headache.
- ✓ Tiredness.
- ✓ Sickness.
- ✓ Difficulty thinking clearly.

Source: www.GOV.uk

More help



Priority Services Register explained

Every energy supplier will have their own Priority Services Register (PSR). This is a register where energy suppliers and other relevant parties (such as the electricity networks and gas distributions networks) hold the details of customers who may require non-financial support due to their personal circumstances or characteristics.

This information allows energy companies to tailor their support offered to customers in a variety of circumstances.

Who is eligible?

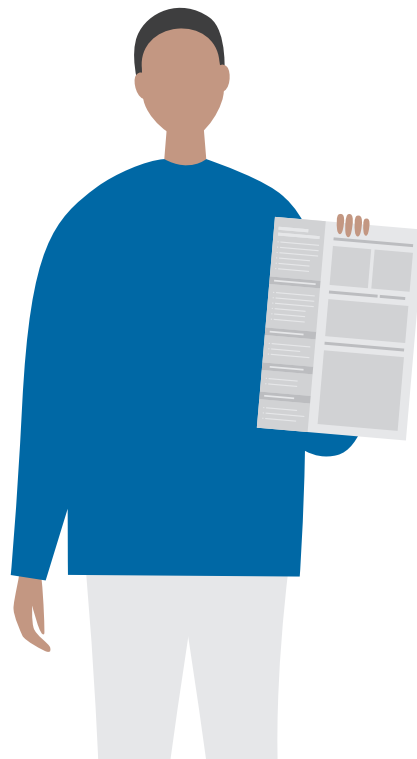
You may be eligible to join a PSR if you or a member of your household are:

- ✓ A young adult householder (under 18)
- ✓ Experiencing a major or difficult life change
- ✓ Chronically or seriously ill
- ✓ Of pensionable age
- ✓ Physically impaired
- ✓ Have a careline/telecare system

- ✓ Rely on electricity to power medical machines
- ✓ Blind or partially sighted
- ✓ Deaf or hearing impaired
- ✓ Suffer with a mental health condition
- ✓ Require additional presence at your property
- ✓ Have a poor sense of smell
- ✓ Developmental conditions
- ✓ Unable to communicate in English (including sign language)
- ✓ Have speech difficulties
- ✓ In post-hospital recovery
- ✓ Restricted hand movement
- ✓ Families with children under 5
- ✓ Restricted movement that means you would struggle to answer the door

If you're eligible to go onto the Priority Services Register with your supplier, depending on your circumstances, and the service from your supplier they may be able to:

- ✓ Nominate a friend or family member to act on your behalf
- ✓ Arrange for someone to attend your property to read your meters free of charge
- ✓ Arrange for your meter to be moved for ease of access, if your meter is in an inaccessible location
- ✓ Supply large print or braille correspondence if you have sight problems
- ✓ Add a password so only you or your nominated friend or family member can access your account



Fuel poverty – support agencies and charities

Are you worried about your energy bills? There's plenty of free and independent help advice available to you too, if you need a little extra support:

StepChange Debt Charity

Freephone - 0800 138 1111
www.stepchange.org

National Debtline

Freephone - 0808 808 4000
www.nationaldebtline.org

Citizens Advice

Search for your local Citizens Advice at
www.citizensadvice.org.uk

Help with your benefits

You can have some of your bills (including rent, services charges, fuel or water bills) paid directly out of your benefits payments if you're having difficulties. This is called 'third party deductions - Fuel Direct'.

The benefits that can be used are:

- ✓ Universal Credit
- ✓ Income-based Jobseeker's Allowance
- ✓ Income-related Employment and Support Allowance
- ✓ Income Support
- ✓ Pension Credit

For more information, visit www.gov.uk/bills-benefits

Source: Utilita.co.uk

Quick definitions

Take a look at some common energy jargon and what it means!



Credit

If you're in credit, this means you have money on your meter(s). Credit (in this context) is the money you have on your meter(s) in positive credit/balance.

Direct Debit

This is one way you can pay for your energy. It's an instruction from you to your bank or building society. It authorises the organisation you want to pay to collect amounts from your account – but only if you've been given advance notice of the amounts and dates of collection. Once you have agreed those, the money is taken automatically.

Energy supplier

Your supplier is the energy retailer that you purchase your energy supply from.

Estimated Annual Consumption (EAC)

You might see this on your energy contract or bill – it will tell you your estimated usage for the year.

Fuse box

A fuse box is where the electricity in your home is controlled and distributed.

Kilowatt-Hour (kWh)

A kWh is a unit of measure that shows you how much energy is used over time. Its how your supplier measures how much you've used.

Legacy meter

These meters (sometimes referred to as 'Quantum' meters) are meters that aren't smart.

Meter Point Administration Number (MPAN)

You'll have a unique MPAN – this is how your supplier identifies your electricity supply. You can find your MPAN on your meter.

Network Operators

Gas and electric network operators maintain the supply in your area. They do things like look after electric cables. They also have various services to support vulnerable customers.

Ofgem

Ofgem is the energy regulator for Great Britain. They work to protect energy consumers, especially vulnerable people, by ensuring they are treated fairly and benefit from a cleaner, greener environment.

Off-supply

If your home is off-supply, this is when you have no energy supply, this can be because you need to reboot your energy, however, most of the time it is due to having no money on the meter. If you're worried about losing supply, contact your supplier.

Pay As You Go

PAYG is one way to pay for energy. It means you pay for your energy before you use it.

Pay on Receipt

POR is one way of paying for energy. It means you pay for your energy after you have used it and receive a bill to pay for the amount you have already used.

Smart meter

Smart gas and electricity meters can record consumption data and provide automatic meter readings to your energy supplier. They also show your balance and usage in real time, making it easier to budget.

Standing charge

A standing charge is a daily amount you pay for your gas and electric. You then pay for what you use on top of this. Not all suppliers have a standing charge.

Tariff

Your energy tariff sets the price you pay for gas and electricity. If you're not sure what tariff you're on, check your energy bills or contact your energy supplier.

Trip switch

Trip switches work as an electrical device in your home or property. You can find your trip switches on your consumer unit (sometimes called fuse box). They are usually in the garage, hallway, kitchen, utility room, lavatory or under the stairs.

Usage

This is simply the amount of energy you use; this can be referred to as a monetary amount or the amount of energy you have used in a unit called Kilowatt Hours (kWh).



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