

Covid-19 Good practice guide for Energy suppliers and networks

The impact of Covid-19 on the energy market remains fluid, and there is uncertainty in how we exit lockdown. In this document we've identified risks to consider, and some examples of good practice. This guide is designed to build upon the [principles agreed by industry](#) and developed collaboratively by BEIS, Ofgem, Energy UK and Citizens Advice.

We've included some examples of case studies where consumers have contacted our service after experiencing service failures, to help illustrate where companies can look at implementing training or policies to avoid these situations.

As this is a dynamic situation, the industry should ensure they are up to date with the latest government and regulator guidance - including Ofgem's [enabling framework for regulatory flexibility](#), which will remain in place until at least 30 June 2020.

We would also request that if a supplier or network is experiencing performance or operational challenges, they ensure their Citizens Advice consumer service RAST protocols are up to date, and inform their EHU contact.

Identifying and supporting customers

There are particular customer characteristics who may be at greater risk of experiencing problems with their energy supply during the outbreak. These include:

- Having a prepayment meter (particularly non-smart prepay).
- Needing to self-isolate due to possible infection in the household¹.
- People defined as extremely vulnerable on medical grounds who need to follow 'shielding' guidance².

¹<https://www.gov.uk/government/publications/covid-19-stay-at-home-guidance>

²<https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/>

- People who consider themselves otherwise vulnerable to infection and are practising strict social distancing.
- Not having a good network of friends, relatives or neighbours to help them top up or buy food and essentials.
- Having health conditions meaning they need to maintain a constant supply of electricity, or are vulnerable to a cold home.
- People who are struggling financially due to Covid, such as those who have lost their job, are on benefits, or been furloughed.

For customers in these situations, suppliers might consider:

- Offering to pause or reduce debt repayments if they experience a period of financial distress, in line with existing requirements to ensure instalments are calculated so consumers are able to pay.
- Keep prepayment customers updated with advice on what to do if they find themselves off-supply and are in isolation.
- Proactively contacting consumers who pay by cash or cheque with guidance on alternative payment options, and what to do if they are self-isolating and can't go out to pay their bill. Cases from our Consumer Service report some customers uneasy about paying over the phone or not receiving a receipt as proof of payment. Suppliers should consider what they can implement to build confidence for these consumers to pay using alternative methods.
- Warning consumers that their energy usage may change if they are at home all day and advice on what to do if they are struggling with the increase.

For smart prepay customers this could also include;

- Providing discretionary credit on their prepayment meter. Consumers should be made aware this will need to be paid back.
- Switching their prepayment meter into credit mode. Consumers should be made aware that any existing credit will be refunded and they will be charged for energy used while in credit mode.

For legacy prepay customers this could also include:

- Providing discretionary credit, and where necessary enabling a customer to nominate a trusted third party to be able to pick up discretionary credit

sent to a shop on their behalf. Consumers should be made aware this will need to be paid back.

- Sending out a pre-loaded top up card in emergencies (including financial emergencies). Consumers should be made aware this will need to be paid back.



Mike lost his job due to the COVID-19 pandemic, and is waiting for a Universal Credit payment. He has been unable to afford to top up his prepayment meter and has lost gas supply. A couple of weeks ago Mike received help from his energy supplier to pay for his gas, however the supplier is now saying that they cannot help again.

We recommend suppliers and networks consider adding consumers, who receive a letter from the NHS asking them to self-isolate, to the Priority Services Register (PSR).

Proactive communications and pop-ups on websites or apps would encourage consumers to talk to the company about their circumstances and what additional assistance they may require.

Domestic Abuse

Unfortunately, due to extended periods at home, there are increased reports of domestic abuse³.

Survivors often have to escape very suddenly and won't have time to sort out their bills before they go. Many people won't have or have immediate access to proof of ID or any financial documents, which can cause difficulties for managing or setting up accounts.

Companies should consider;

- Additional training for their frontline agents to identify signs or indicators.
- If you have specific advice on your website, ensure that part is easy to hide (if a consumer is searching for advice whilst their abuser is present).
- Additional care is taken if survivors inform you of a change of address (for example don't send a letter to the old address to confirm the change, take additional care when giving out any personal information to make sure it is not a manipulative perpetrator trying to find a survivor's new whereabouts etc.)
- What documentation is required to set up an account for survivors.

We have a report on [how post can enable domestic abuse](#) that companies may find useful.

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<https://www.theguardian.com/society/2020/apr/12/domestic-violence-surges-seven-hundred-per-cent-uk-coronavirus>

Maintaining communication

Open and clear communications with customers remains essential during this period. Companies should ensure their staff are aware of and sensitive to the situations consumers may be facing (for example, reduced income due to inability to work, having a prolonged hospital stay, or bereavement).

Reassurance

Consumers are concerned about the impact of coronavirus, and managing their energy as lockdown is eased. Companies should send out reassurance messages to help alleviate these concerns, this could include;

- Keeping updated information on their website (for example, in the form of an FAQ, or information box). This should include what services are currently closed for the suppliers.
- Sending proactive communications to customers with advice, guidance and reassurance.
- Adding additional messaging with bills with advice on what to do if they are concerned or struggling due to the virus.
- Having additional signposting for coronavirus-specific external support. We recommend signposting to our general coronavirus advice page: <https://www.citizensadvice.org.uk/health/coronavirus-what-it-means-for-you/>.

Prioritisation of contacts

Most suppliers have been able to reopen their communication channels. If a supplier is still prioritising contacts, or temporarily reducing customer service channels due staff availability, they should;

- Indicate clearly what contacts are being prioritised and what channels these customers can use. This should include examples of what is “essential” or “urgent” contact.
- Ensure that any IVR or adviser signposting to 105 is clear about what emergencies they are actually able to deal with.
- Reassure customers that non-urgent contacts will be dealt with in due course, and what steps they should take in the meantime. For example,

the customer could email their issue to a non-urgent mailbox that will be reviewed at a later date.

- Reassure customers that they won't be penalised for not getting in contact earlier. For instance, they won't be penalised for cancelling a direct debit if they can't get in touch with the supplier about affordability issues.
- If suppliers can't accept non-essential contacts, or are unable to process contacts in a timely manner, then they should halt routine activity that will lead to additional contact. This could include marketing communications, direct debit DD reassessments, or debt collection activity.

Bereavement

The UK has suffered a substantial increase in deaths due to the virus. Companies should ensure their specialist bereavement teams are adequately resourced and provide additional guidance to frontline advisors. We suggest;

- Clear and simple advice on your website on how to report a death
- Signposting to additional support, such as our website on [what to do after a death](#)
- Ensuring account changes are completed as quickly as possible (with due regard to probate rules where applicable). Our consumer service has received a number of cases where the client has reported increased stress due to receiving bills in the deceased's name, despite having already notified the supplier.
- Guidance for consumers who are dealing with managing a household for the first time. A number of cases received by the consumer service are from consumers whose recently deceased spouse had managed the finances, and were unsure how to manage their energy account.



George's wife has passed away. She used to manage the household. His energy bills are currently based on estimated meter readings and he does not think his usage is this high. George wants to start giving meter readings to his supplier but does not know how to do this.

Face to face interactions with customers

As face to face activities are being reinstated, suppliers should consider how they continue to practice social distancing during these appointments. Customers who are shielding (or otherwise consider themselves more vulnerable) will also need more particular precautions. We would suggest industry:

- Reassure customers about what precautions are being taken.
- Seek to understand the concerns of the customer, for instance if they are immunosuppressed or in a high-risk category. The company should work with the customer to establish what precautions and action can be taken.
- Some customers in the higher risk groups may be uncomfortable with receiving any sort of visitor in their home. The company should check with customers on the PSR, ahead of time, about whether they are able to receive visitors and/or establish if any precautions should be taken.
- Allow customers to postpone or reschedule non-urgent appointments without any penalty (for instance, if they need to get a smart meter installed within 6 months for their tariff, this should be extended).

If a home-visit needs to be cancelled or postponed the company should explain to the consumer what the next steps are. For instance, smart meter installations for prepayment meters could help alleviate self-disconnections if a customer is self-isolating or if their local shop has closed. If the consumer feels that replacing a legacy prepayment meter with a smart meter would provide greater security, then companies should consider how the installation could be made safe.

Microbusiness customers

A significant number of microbusinesses are negatively affected by the outbreak. This may cause financial strain on businesses (including while waiting for support from government schemes to be delivered), as well as extra stress for the consumer.

We would recommend suppliers with microbusiness customers to consider:

- Ensuring if the property is mixed-use (with domestic residency) the above points are taken into consideration.
- Discussing the businesses situation, and pausing, or reducing debt repayments and disconnections accordingly.
- Proactively contacting businesses to reassure them there are options if they are in financial difficulty.
- Ensuring business customers are aware of government support schemes.
- Prominently signposting to support services such as Citizens Advice and Business Debtline.



Freya is the secretary of a small business which has closed due to COVID-19. She asked their energy supplier to defer their bill while they are waiting for a grant to be paid to them. The supplier did not agree to this and charged an additional £45 for a late payment fee. Freya is unhappy with the way they have been treated by their supplier in the current crisis.

Exiting Lockdown

As lockdown restrictions are being eased, both companies and consumers are needing to consider how activities are re-commenced.

Citizens Advice has found that the pandemic has had a significant financial impact on consumers. In our report [Near the cliff-edge](#) we estimate nearly 6 million people have fallen behind on a household bill due to Covid-19, and 30% of adults say their household income has fallen by 20% or more.

Suppliers should consider what activities they are reinstating, and consumers ongoing concerns about in-person visits (see 'Face to Face interactions' section above)

Debt collection

As we exit lockdown, we would expect suppliers to continue their pragmatic approach to debt collection. Typical debt collection methods may cease to be appropriate. Suppliers should consider what is appropriate to pause or what alternative actions are required.

We would however expect suppliers to;

- Not seek new warrant installs of prepayment meters until we are fully out of lockdown.
- Pause remote switching of smart meters from credit to prepayment mode unless the consumer has requested it and the supplier is confident that it is safe and practicable for the consumer.
- Suspend debt collection action activities if they are unable to accept calls from consumers to query payment demands, or deal with the issues in a timely fashion.
- Consider the lasting impact of coronavirus whilst undertaking ability to pay assessments.

Meter readings

A continued concern reported by consumers has been receiving estimated bills due to being unable to read meters (either from not being at their property during lockdown, or have meter readings undertaken by the supplier), or from faulty meters.

Suppliers should take into consideration if a consumer has been absent from their property, and re-assess the estimated bill. Suppliers should consider if a temporary reduction in payments is appropriate until the consumer is back in their property to take a meter reading.

When suppliers reinstate non-urgent appointments they also need to consider those who are still shielding or are in self-isolation who may not want visitors (see 'Face to Face interactions' section).



Meena has a seasonal property which she uses for half the year. The property is currently unoccupied and she is not able to visit the property due to COVID-19. Meena has been sent an estimated bill but is unable to give her supplier an accurate meter reading. Meena does not have the contact number for the supplier and does not have access to the internet.



Daniel is currently off supply as his prepayment meter caught fire. His electricity network came to the property and disconnected the meter as a safety measure. Daniel's supplier has told him that they cannot fit a new meter until after the COVID-19 pandemic is over.

Misinformation and Scams

Unfortunately there are people who take advantage of a crisis, with a number of energy-specific scams circulating. There is also a large amount of misinformation being shared across social media.

Industry should consider;

- Proactive communications with scam awareness tips (for instance, checking the account number matches, that the correspondence is to the correct name etc.) and what to do if the customer suspects it is a scam.
- Social media posts outlining what essential work is being carried out and what support is available.
- What communications are being sent to consumers about any essential work needed in their property or area.
- What PSR services are appropriate to implement, and whether they would be suitable to be offered for a wider group of consumers. For instance, utilising a password scheme for home visits.
- Additional signposting to scam awareness (for instance, our page on [checking if something might be a scam](#)).
- Issuing specific messaging if a known scam or misinformation is circulating that relates to a specific company.