

Supplier support for bereaved customers

Examples of Good Practice

Introduction

Energy suppliers take their responsibilities towards assisting all their customers very seriously, especially those customers who may find themselves in vulnerable circumstances. Vulnerability can affect anyone at any time and for many different reasons. It may be permanent or long-term, but equally it can be transitory, for example following a bereavement.

Energy UK is keen to work with suppliers to ensure they are doing their utmost to support their customers who have experienced a bereavement. To assist suppliers in this effort, we have collated examples of good practice from across the industry below. We would encourage suppliers to review the examples and consider their own processes to ensure they are continuing to offer customers appropriate support.

Examples of Good Practice

Subject to the size, shape and business model of a supplier and its customer base, a supplier can effectively structure its operations in a multitude of ways to offer its customers appropriate support. Regardless of how a supplier chooses to structure its operations, we have, however, sought to compile a set of examples of good practice from across the sector, as to how energy suppliers can support customers who have experienced a bereavement by helping to alleviate a degree of stress and/or anxiety. Examples of good practice include:

- Training staff to provide dedicated advisors to support bereaved customers from start to finish;
- Training staff to ensure all advisors can sensitively support a bereaved customer;
- Agreeing with the customer a preferred communication channel and a preferred communication time;
- Ensuring any and all written communications have an appropriate tone;
- Taking the opportunity to identify any further vulnerabilities, and assess the possibility of using the Priority Services Register (PSR) to flag the bereaved customer as vulnerable;
- Ensuring account changes are completed as quickly as possible to guarantee the bereaved customer does not continue receiving communications in the deceased's name;
- Assessing the customer's ability to pay and, where there is a debt on the account, providing breathing space and additional support;
- Having a clear and simple internal guide for relevant staff which outlines third party representative types (Nominee, Power of attorney & Deputy) and how a person should share legal documents with their supplier on a bereaved customer's account;
- Reviewing and considering the guidance provided by the Office of the Public Guardian;
- Having clear and simple advice on their website on how to report a death as well as signposting to third-party support, such as Citizens Advice website on [what to do after a death](#).

NB: It is important to note that, as a result of the ongoing COVID-19 pandemic, contact volumes are likely to be higher than legacy volumes, processes may, therefore, need to be reviewed in line with this.

If you would like to discuss the above or any other related matters, please contact me directly at daniella.weduwer@energy-uk.org.uk.

Annex A

Examples of Good Practice using Case Studies

To inform the drafting of this document, Energy UK held a workshop in collaboration with Citizens Advice in June 2020 to discuss good practice with regards to handling bereavement. The workshop consisted of participants reviewing and discussing three case studies provided by Citizens Advice. The output of the workshop is captured below, with some additional comments from Citizens Advice and BEIS upon review.

Scenario 1

Sumiko's husband recently died with lots of debts. They owned their home jointly, but all the utilities were in his name and they were owed money at his death. She doesn't feel clear about whether she is now responsible for the debts or not. It all feels quite overwhelming for her to sort out right now, especially alongside funeral arrangements and costs.

What could a supplier consider doing to help the customer?

- Provide reassurance that the supply will continue and set a clear expectation of the next steps around her husband's utility debt,
- Explore additional breathing space for debt repayment and accounting for what the customer can afford in line with the Ability to Pay SLC;
- Ensure that customer service advisors are empathetic to the customer's situation;
- Explore the possibility of using the Priority Services Register to flag Sumiko as vulnerable. This will also ensure the DNO and GDN are informed of the customer's situation;
 - Temporary vulnerabilities, such as financial vulnerability and recently bereaved, are not included in the PSR needs codes therefore the appropriate code would be 32 "Temporary life change";
- Train advisors to ask the right questions to ensure they understand the customer's situation and build up her trust;
- Train advisors to signpost Sumiko to third-party support and advice (e.g. Citizens Advice).

Scenario 2

Ian's father was in a care home for the last few years of his life. Ian owned a share of his home and was using his father's income to pay the household bills with his father's consent but no lasting power of attorney (LPA). His father owed a considerable amount in unpaid care home fees. Ian is on Universal Credit and can't afford legal advice. He is struggling, especially with not being able to access face to face support at the moment.

What could a supplier consider doing to help the customer?

- Ensure advisors show empathy towards the emotional and financial pressure the customer is under;
- Explore additional breathing space for debt repayment and accounting for what the customer can afford in line with the Ability to Pay SLC;
- Train advisors to have an open and honest conversation to determine if Ian needs help with issues other than energy bills;
- Train advisors to signpost Ian to appropriate third-party support (e.g. experts in power of attorney).

Scenario 3

Amina's aunt and uncle have lived together for 40 years in a home built by her uncle. Her uncle has been ill for some time and he recently contracted COVID-19 and passed away. Amina's aunt has been dealing with the practicalities of the death and Amina, who lives nearby, has been supporting her. Amina contacted the supplier on her behalf to change the name on the account. They'd always paid quarterly and her aunt didn't want to change this but the supplier kept suggesting she move to paying monthly. Amina's aunt then received a letter welcoming her to her new home.

What could a supplier consider doing to help the customer?

- Ensure advisors show empathy towards the situation;
- Consider maintaining the existing payment frequency until the account holder is ready to discuss;
- Ensure advisors review the written communications sent out and address any confusion caused by the letter welcoming her to her new home;
- Train advisors to ask the right questions to ensure they understand the customer's situation;
- Train advisors to agree the customer's preferred communication channel and explore the possibility of adding a secondary contact to the account to deal with energy related queries;
- Explore the possibility of using the Priority Services Register to flag Amina's aunt as vulnerable. This will also ensure the DNO and GDN are informed of the customers situation;
 - Temporary vulnerabilities, such as financial vulnerability and recently bereaved, are not included in the PSR needs codes therefore the appropriate code would be 32 "Temporary life change".