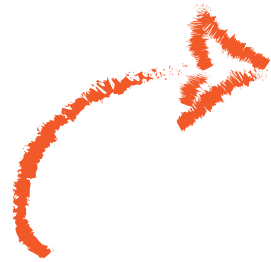


Supporting customers in vulnerable circumstances



our policy



Introduction

Our customers are at the heart of everything we do and we are committed to providing help when it's most needed.

While many people don't like to think of themselves as vulnerable and often think the term would never relate to them, the reality is that anyone can become vulnerable at any time.

This can have short or long-term effects and be due to literacy, illness, unemployment or a sudden change in circumstances, like a bereavement or divorce.

We believe in treating customers as individuals and tailoring our help to suit their needs in a way that is inclusive and accessible.

This is done by empowered and highly trained staff with strong customer care values.

They receive specialist training to spot the signs of vulnerability and deal with difficult situations, and are also trained in the Data Protection and Equality Act.

We comply with the British Standard for inclusive service provision and Customer Service Excellence award standard to ensure we provide the very best care for our customers.

Our policy, including Priority Services, is endorsed by a wide range of stakeholders and support organisations.

All information provided will be treated in the strictest confidence.



Communicating with us

We are committed to achieving the highest levels of customer satisfaction, through a customer's communication channel of choice, building trust and loyalty at the same time.

We have a wide range of channels for our customers to choose from. If someone finds themselves in vulnerable circumstances, they may choose a different communication channel to normal.

In the event of an emergency we can also contact customers via text message and loudhailer.

Via our Priority Services Register, we provide additional methods of communication, which include:

- Text Relay
- home visits
- nominated carer/family member/ friend to talk to us or receive correspondence on customer's behalf
- an interpreter or use of a language line.



Priority Services

By signing up for Priority Services customers can make us aware of their situation and how best we can communicate and assist them when they are in vulnerable circumstances.

We can be sensitive to their needs without them having to explain to us every time they make contact.

They can do this by:

Calling: 0345 600 3 600
(Monday to Friday, 8am to 6pm).

Emailing: customer.services@wessexwater.co.uk

Writing: Wessex Water, 1 Clevedon Walk
to: Nailsea, Bristol BS48 1WA.

Signing up online at: www.wessexwater.co.uk/priorityservices
Or they can use Live Chat (available Monday to Friday, 8am to 6pm).

We signpost customers to the equivalent service within other utilities, such as energy providers, in our

literature, online and verbally when referring to our Priority Services. Gas and electricity network operators in our region also signpost customers from their websites to ours.

When we visit customers in their home as part of our home check service, and when our partners go into homes, we will advise of our Priority Services where we believe a customer to be in vulnerable circumstances.

Our staff will let customers know about signing up to our Priority Services by leaving a feedback card or leaflet when we visit them.

We work with organisations who support customers in vulnerable circumstances and provide them with information about available support. We also provide them with leaflets, application forms and promotional materials.

Spotting the signs of vulnerability

We always encourage our customers to disclose their vulnerable circumstances to us. It means we can better meet their needs. However, we also ensure our staff are trained to spot the signs of vulnerability.

We promise:

- to ensure that all customer facing staff are trained to be a Dementia Friend and have an awareness of dementia, deaf/hard of hearing customers and mental health, working alongside various organisations to make sure we have the most adequate and up to date training
- that staff will spot the signs of vulnerability and encourage disclosure from customers
- that staff in our billing company, Pelican, receive extensive training both internally and with our partners on how to spot the signs of financial vulnerability and signpost customers to independent advice. We also provide operational staff with information to give to customers where necessary
- to recognise when to signpost customers for further help from an independent organisation
- to be aware that customers may have information about themselves in their home to share with us when we visit (perhaps a card by their front door)
- to use non-judgmental listening
- to use appropriate language
- to escalate where appropriate.



Our policy

Our policy is supported from the top of the company down and within our business plan. To ensure we comply with best practice we use guidance from:

- industry regulator Ofwat
- customer body Consumer Council for Water
- the Money Advice Trust
- Citizens Advice
- companies seen as providing excellent customer service outside our industry.

Following this guidance we promise to:

- make sure our systems facilitate the identification of customers in vulnerable circumstances
- make sure our systems enable us to deal with clients in vulnerable circumstances in the most appropriate manner so their needs are met
- ensure the needs of customers are factored into the service we promise and the design of the products we offer
- ensure our policies are clear to customers and stakeholders.

Our Promise

While we cover many customer characteristics and circumstances within our policy, this is not an exhaustive list.

We welcome disclosure from anyone who feels they are in vulnerable circumstances and we aim to adapt to their needs.

We are committed to supporting customers whatever vulnerable circumstances they are in.

Deaf/hard of hearing

There are more than 11 million people in the UK with some form of hearing loss, that's one in six of the population. More than 70% of hearing aid wearers tell Action on Hearing Loss that having deaf aware staff would encourage them to choose one business or service over another.

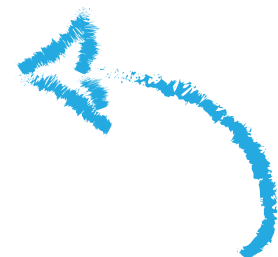
Increasing awareness and providing accessible communication is key to providing quality customer service.

We promise to:

- ensure staff have deaf awareness training
- ensure our leaflets and other communication methods are jargon free and written in plain English
- tailor messages in the event of an emergency
- offer options other than loudhailers in an emergency, such as home visits or nominated points of contact
- ensure our customer help videos are subtitled
- be aware that customers may have information about themselves within their home to share with us when we visit (perhaps a card by their front door)
- retain the Louder than Words charter mark.



More than **one in six** people have some form of hearing loss.



Dementia/memory loss

There are 850,000 people with dementia in the UK; 40,000 of those are aged under 65 and numbers are expected to rise to more than 1 million by 2025.

We understand that it will make a big difference to those with dementia to know that we have an understanding of some of the challenges they face and will help them if they become confused.

Through our Dementia Alliance Action plan we promise to:

- ensure that all customer facing staff are trained to be a Dementia Friend and have an awareness of dementia
- ensure that all our sites with public access are dementia friendly
- have dementia friendly signs
- be aware that customers may have information about themselves within their home to share with us when we visit (perhaps a card by their front door)
- give those with dementia the opportunity to sign up with us so that any contacts will be tailored to their needs
- speak to a nominated contact on behalf of the customer, such as those with lasting power of attorney.



Mental health

One in four people will experience a mental health problem during the course of the year. Mental health can affect anyone from any background at any time and covers a wide spectrum from everyday life worries to severe depression.

By understanding and recognising mental health problems we can ensure that both staff and customers are better supported.

We promise to:

- work with mental health charities to ensure that our staff are provided with up to date training on mental health, non-judgemental listening and use of appropriate language
- recognise when to signpost customers to other organisations
- know the right questions to ask to encourage disclosure and provide support for the customer if required
- give those who have a mental health issue the opportunity to sign up with us so that any contacts will be tailored to their needs.

Also see Concerns about the welfare of customers section.

Watch our mental health awareness video on our website or search the Wessex Water channel on YouTube.



Dialysis

We recognise that for some types of renal patients, the water and electricity supply is critical to their dialysis treatment. Because unpredictable weather is commonplace in the UK, we urge all kidney patients to take action on this to ensure their life is not put at risk.

It is essential that they flag up their status as a renal patient with us so we can act quickly in the event of a water supply interruption and other unexpected events.

We promise to:

- deliver free bottled water in emergencies or planned work
- send text messages during the time that the supply is off, to ensure that the customer is up to date with accurate information
- work closely with the NHS to support our customers on dialysis.



Blind or partially sighted

There are around one million people in the UK living with sight loss that cannot be corrected with prescription glasses or contact lenses. It affects people of all ages but especially older people: one in five people aged 75 and one in two aged 90 and over are currently living with sight loss.

There is also a link between sight loss and reduced wellbeing. People with sign loss are three times more likely to suffer from depression.

As more people are living longer, the number of people with sight loss is

expected to double by 2050 so it is crucial that we understand the challenges of sight loss and how we can help.

We promise to:

- arrange for water supply interruption notices to be given via telephone or text message
- provide bills and a selection of our leaflets in large print, braille or in audio format
- read the meter up to four times a year, at the request of the customer.

Macular Society



Older people

More than 13 million people are aged 60 or over in the UK, which means that there are more people aged over 60 than there are under 18. This number is expected to rise to 20 million by 2030.

In our region, more than a third of the population are aged 60 and above. Although we appreciate ageing isn't an illness, some may find later life more challenging.

We promise to:

- wait if the customer takes a little longer to answer the door under our knock and wait service
- offer a personal password in the customer's chosen format which we will use every time we visit to help guard against bogus callers
- ensure that all our staff carry an identification card that displays their name, photograph, our logo and a telephone number to call to check staff's identity
- read the meter up to four times a year, at the request of the customer

- look at moving the meter to a more accessible location
- deliver free bottled water during emergencies or planned work if the customer informs us that they have mobility issues
- give customers in receipt of Pension Credit a discount of around 20% on their water bill at their request
- redirect bills
- speak to a nominated contact on behalf of customers
- ensure our leaflets and other communication methods are jargon free and are written in plain English
- withdraw the water and/or sewerage charges if an unmetered property is unoccupied but furnished while a customer needs to stay in hospital, live in residential care or stay with relatives for a long period.



Physical disability

There are more than 11 million people in the UK with a limiting long-term illness, impairment or disability. The most commonly reported impairments are those that affect mobility, lifting or carrying. We recognise the challenges that can come with having a physical disability.

We promise to:

- read the meter up to four times a year, at the request of the customer

- look at moving the meter to a more accessible location
- deliver free bottled water during emergencies or planned work if the customer informs us that they have mobility issues
- ensure that all our sites with public access are wheelchair friendly
- wait if the customer takes a little longer to come to the door under our knock and wait service.



Digital exclusion

Around 21% of Britain's population lack the basic digital skills and capabilities required to experience the benefits of the internet. We are dedicated to ensuring that our services are accessible for all our customers, therefore we promise to:

- offer a range of communication channels for our customers – while we have online forms, Live Chat and email we are not prescriptive about how customers contact us or apply for help

- signpost to a third party such as Barclays Digital Wings if a customer wishes to have digital support
- continue supporting the Keep Me Posted campaign to ensure customers are given the choice in how they receive their bills and statements.



Developmental conditions

There are around 700,000 autistic people in the UK. This may affect a person's ability to communicate, interact with other people and cope with changes and uncertainty. Therefore we promise to:

- offer a range of communication options for our customers – while we have online forms, Live Chat and email, customers can choose the best communication option for them. If we speak to an autistic customer on the phone, we will check understanding and offer a follow up email to set out what has been agreed
- offer to redirect bills to a carer or family member

- offer to speak to a person of the customer's choice instead of the customer, eg, a parent, carer or friend
- ensure our leaflets and other communication methods are jargon free and written in plain English
- speak in a clear, literal way, avoiding jargon and checking understanding
- make a plan with the customer about what they should do if something goes wrong or if there is an emergency.



Language other than English/literacy difficulties

In the 2011 UK census, 138,000 people said that they couldn't speak any English. We recognise and understand that there are many different languages spoken by customers in our region.

We also understand that around 5.1 million adults in the UK have literacy levels at or below those expected of an 11 year old. We promise to:

- provide bills and a selection of our leaflets in a preferred language

- offer an interpretation service at our customer service centres
- speak to a nominated contact on behalf of a customer
- use Google Translate when visiting people in their homes
- ensure our leaflets and other communication methods are jargon free and in plain English
- work with third party organisations such as Citizens Advice.



Ill health

We are here to support our customers who have short and long-term illness and understand that this can be a difficult time.

We promise to:

- wait if the customer takes a little longer to answer the door under our knock and wait service
- read the meter up to four times a year, at the request of the customer

- offer to redirect bills to a carer, family member or friend, if the customer is in hospital, living in residential care or staying with relatives for a long period. We can also withdraw the water and/or sewerage charges if an unmetered property is unoccupied but furnished
- provide affordability support if required.

Bogus callers/password accounts/nominated accounts

Raising awareness of bogus callers and the crimes they commit is something that is important to us. We have put a number of procedures in place for our staff to follow.

We promise to:

- wait if the customer takes a little longer to answer the door under our knock and wait service
- offer a personal password in the format of choice which we will use every time we visit to help guard against bogus callers

- offer hard of hearing customers who wish to use the password scheme the means to do so either through a written password or other communication arrangements set up for their specific use
- ensure that every member of staff carries a photo ID card
- wait if the customer would like to verify our staff or contact a trusted person to do this on their behalf
- follow the UK Water Industry Distraction Burglary Protocol.



Vocally impaired

We understand that not everyone has the ability or confidence to communicate with us over the phone so we promise to make our services accessible via a number of different channels including:

- Live Chat
- emails/letters
- social media
- Text Relay
- nominated point of contact.



Concerns about the welfare of customers

In exceptional circumstances, we might have concerns over the welfare of a customer. We have strong links with local authorities, environmental health teams and emergency services to help these customers. In emergency situations we may ask for assistance from other agencies through local resilience forums to help identify customers in vulnerable circumstances. We do not share our own customer information.

Customers in financial difficulty

Our customer research suggests that around 6-7% of customers believe they can't afford to pay their water bill. Many of them do pay but struggle by going without other items.

Customers in financial difficulty are often reluctant to engage and this could be due to pride, denial that there's a problem, lower literacy, mental health issues or simply because they don't know where to turn or don't think help is out there.

We have a range of schemes and low rate tariffs to help customers afford their ongoing charges, repay their debts and reduce their water and energy use.

Our solutions are tailored to the individual customer's circumstances.

Within our extensive offering we aim to:

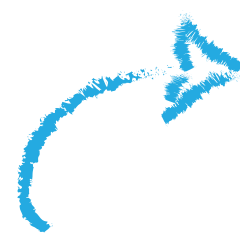
- work with partners – our clients trust these organisations and the help needed is never just about water
- signpost customers to holistic debt advice for sustainable offers of payment

- ensure our information is engaging and at a literacy level tailored for its audience
- extend our network of partners and work in a way that suits them
- promote our offering through a wide variety of channels
- make it as easy as possible for customers to apply for help
- work with stakeholders to ensure our offering continues to be the best in the industry
- train our staff to spot the signs of financial difficulty
- help customers at any stage of their journey with us
- use the indices of multiple deprivation to reach out to those who could be in need of our support.

There could also be a change in circumstances such as bereavement or unemployment where we would be happy to hold the account to give the customer some time before making payment.



Our staff are trained to recognise when a customer is in vulnerable circumstances



Turning lives around

A Wessex Water customer in her 20s posted on an online forum about her experience with debt.



"I've been in debt since I was 18, and it's got well out of control. I got myself into around £10-12,000 worth of debt, and I'm really quite ashamed.

"I'm now 29. I can't go on living this way. I'd love to buy my own house one day, and be able to save a decent retirement fund. Now I've looked at the bigger picture, and got some **fantastic advice** and ideas from **wonderful people**.

"**They're so lovely**, I spoke to three different people, and **I didn't feel I was being judged**. My anxiety levels were actually pretty low.

"When I was on the phone to the water company **I felt quite comfortable**. The lady was so lovely about it all.

"My plan was 'debt free by 39' – but it looks like it's going to be 'debt free by just after 30' – **I don't think I've ever felt so happy!**"



The legalities

Equality Act 2010

The Act, which became law in October 2010, brings together and replaces previous legislation (such as the Race Relations Act 1976 and the Disability Discrimination Act 1995), and ensures consistency in what is required to make the workplace a fair environment.

As an employer and a supplier of goods and services we must comply with the Act to protect employees and customers from discrimination.

Consumer Protection from Unfair Trading Regulations 2008

The Consumer Protection Regulations prohibit traders across all industries from engaging in unfair commercial practices in their dealings with consumers.

The focus is on the marketing and selling of products and services and the trader's conduct before, during and after the contract is made.

As a supplier of water and sewerage services we have a statutory duty to supply services to our customers and do not need to enter into a contract.

Although these regulations do not strictly apply to the water industry, we are advised that our staff should be made aware of the regulations and should comply with the general principles when dealing with customers.

Information for staff in vulnerable circumstances

The health, safety and wellbeing of our employees is important to us and we offer a range of support for our employees including:

- access to an employee wellbeing service offering confidential support, information, expert advice and counselling 24/7
- occupational health advisers
- guidance and support on dealing with stress in the workplace
- a back to work health care scheme
- flexible working and family friendly policies
- well trained managers and fully qualified and experienced HR staff
- Take 5 to Check 5 safeguarding policy
- HSPOL01 – the management of health, safety and welfare in Wessex Water
- HSA01 – Wessex Water health, safety and welfare policy.

Other related documents

This document forms part of a group of documents that set out our strategy, policy and procedures for customers in vulnerable circumstances.

Other documents include:

- Supporting customers in vulnerable circumstances – our approach
- Priority Services code of practice
- Problems paying your water bill – we can help you
- Debt recovery code of practice
- Procedures for dealing with customers in vulnerable circumstances.

If you would like to request any of these other documents, please contact us by any of the following:

Call us: 0345 600 3 600

(Monday to Friday, 8am to 6pm)

Email us: customer.services@wessexwater.co.uk

Write to: BWBSL, 1 Clevedon Walk, Nailsea, Bristol BS48 1WA

Online at: www.wessexwater.co.uk

Or use Live Chat (available Monday to Friday, 8am to 6pm)

Monitoring and review

This policy will be reviewed every 12 months or in line with any legislative changes.

