



# THE ENERGY ENGAGE CODE



ELECTRICITY  
ASSOCIATION  
OF IRELAND



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## < 1 INTRODUCTION

**From time to time and for a variety of reasons some electricity and gas Customers experience difficulty in paying their bills.**

This Code sets out how Energy Suppliers aim to help their Customers, and in particular those in arrears, and provide them with the appropriate support they need to manage their energy use and costs. This Code sets out how Suppliers will work with domestic Customers both in arrears and at risk of disconnection. Its aim is to ensure that domestic Customers engage with their Supplier and disconnection is therefore avoided.

With this aim, Suppliers agree that disconnection will only be used as a last resort after all other measures are exhausted and commit to never disconnecting an engaging Customer.

**Suppliers signed up to Energy Engage Code  
commit to never disconnecting  
an engaging Customer**

In addition to this commitment, the Code describes enhanced measures that are being integrated into all Suppliers' debt management processes including improved communications with Customers and support agencies and a range of debt management and repayment options.

Suppliers currently signed up to this Code are **Bord Gáis Energy, Electric Ireland, Energia, Flogas Natural Gas, Panda Power, Pinergy and SSE Airtricity.**

For the avoidance of doubt, this Code supplements existing regulatory and legal consumer protection measures and in particular those Codes of Practice established by the Commission for Regulation of Utilities on consumer protection contained in the Suppliers' Handbook.

## < 2 DEFINITIONS

### 2.1 Arrears

Arrears are considered to be any amount outstanding on a Customer's account where the Customer has not made a full payment or has only made a part payment against monies owed after the due date.

### 2.2 Customer classes – for Customers in arrears

#### Engaging Customer

A Customer who is

1. communicating with their Supplier directly or through a third party representative and,
2. genuinely working to clear arrears on their account and manage current charges through a payment plan, Pay As You Go (PAYG) meter or other means agreed with their Supplier is considered to be an 'engaging Customer'.

#### Non-engaging Customer

A Customer who

1. fails to respond to communications from their Supplier and,
2. does not enter into an arrangement with their Supplier regarding payment of the arrears and current consumption on their account or
3. has failed to meet the terms of an agreed arrangement without contacting their Supplier to make a new arrangement aimed at genuinely clearing arrears, is considered to be a 'non-engaging Customer'.

## < 3 PRINCIPLES

**The Energy Engage Code identifies the approach that Supply Companies will take to help their Customers resolve the difficulties that arise where they accumulate arrears. The Code aims to allow Customers continued access to energy on a sustainable basis and to avoid disconnection.**

**To achieve these aims Suppliers will:**

1. Apply the definition of engaging Customers;
2. Ensure that when communicating with Customers in arrears, the language used will demonstrate a willingness to work with the Customer to address their situation;
3. Treat Customers in arrears individually recognising no two individuals' circumstances are the same;
4. Offer a range of debt repayment options in order to find the most appropriate solution for a Customer in arrears including realistic and achievable payment plans;
5. Provide every opportunity to their Customers to avoid disconnection;
6. Always offer a Customer in arrears a PAYG meter as an alternative to disconnection, where a network solution is available;
7. Ensure their staff are appropriately trained to interact with Customers and work with them regarding payment arrangements, PAYG metering and liaising with their representatives in a professional manner;
8. Put in place clear processes for interaction with Customer representatives and support agencies acting on behalf of a Customer e.g. MABS;

## 4 VULNERABLE CUSTOMERS

9. Use every follow up communication on arrears to encourage engagement by the Customer;
10. Provide support agency information to Customers in arrears where appropriate;
11. Work with engaging Customers to put in place available solutions including payment plans, PAYG or other means agreed with their Supplier;
12. Ensure that, where a payment plan has been agreed in order to avoid disconnection, the Customer is provided with written information, including contact details, setting out in plain English what they have agreed to in their payment plan;
13. Handle all engaging Customers with empathy and positivity with the objective at all times of assisting the Customer in meeting their energy bill obligations while maintaining their energy supply connection;
14. Ensure each non-engaging Customer's account is reviewed individually, by a suitably trained member of staff, before a decision is made to request disconnection;
15. Meet with the Commission for Regulation of Utilities, the Department of Communications, Climate Action and the Environment, the Department of Social Protection and social and consumer representative groups on an ongoing basis;
16. Ensure that all business functions, both internal and external, who work within the debt management process, are aware of this Code and its requirements.

**Suppliers are fully committed to working with their vulnerable Customers and have a separate Code of Practice on Vulnerable Customers setting out the full information on services available. This Code highlights that, within the debt management process, Suppliers will also:**

1. Never disconnect a vulnerable Customer during winter months (for reasons of advanced age or physical, sensory, intellectual or mental health);
2. Never disconnect a Customer who is critically dependent on electrically powered equipment, which shall include but is not limited to life protecting devices, assistive technologies to support independent living and medical equipment;
3. Prioritise the reconnection of a Customer who is found to be vulnerable after disconnection;
4. Ensure the Vulnerable Customer Register is properly maintained;
5. Ensure that Customers are notified annually of the Vulnerable Customer Register.

## 5 EARLY ENGAGEMENT WITH CUSTOMERS

**Suppliers recognise that in some cases, while a Customer may be making payment on their energy bills, they may be experiencing unseen financial pressure. Suppliers are committed to offering all Customers a range of options to support their sustainable use of energy and avoid their getting into payment arrears.**

Suppliers will use information available to identify Customers who may benefit from early targeted intervention. Where appropriate Suppliers will engage with these Customers to ensure they are aware of their options and do not enter into the arrears process.

To ensure that Customers are aware of the options available, Suppliers will advise all Customers at least once a year of all energy saving and budgeting tools available to them and encourage them to make contact if they are experiencing difficulty paying their bills at any stage.

Suppliers will also develop and maintain a section on their websites setting out details of energy saving and budgeting tools available, how to make contact and encouraging Customers to make contact if they are experiencing financial difficulty.

## 6 THE CODE IN OPERATION

**Suppliers will put the Code into effect in line with their own businesses structures. However relevant operational practices will include:**

1. Making every effort to engage Customers in arrears;
2. Capturing relevant information, where appropriate and permissible, about Customers' individual circumstances;
3. Making multiple efforts and using available means to contact Customers where arrears have accumulated e.g. letters, telephone, electronic mail;
4. Training all relevant staff and contractors in the debt management process appropriately;
5. Ensuring that the debt management function is appropriately resourced to meet the new industry processes and practices effectively;
6. Seeking debt management solutions that are appropriate for the Customers' circumstances (e.g. payment plans, PAYG meters or other means agreed with their Supplier);
7. Using the following information to understand the Customer's ability to pay for energy usage:
  - A. Information provided by a money advisor acting on behalf of the Customer
  - B. A realistic assessment undertaken by the Customer
  - C. Information available including account details and any previously agreed payment plan.

## 7 COMMUNICATING WITH CUSTOMERS IN ARREARS

**Suppliers make considerable efforts to encourage Customers to discuss their circumstances with them directly so that appropriate payment arrangements can be put in place to ensure their continued access to energy supplies.**

Suppliers recognise that the way in which communication is approached has an impact on encouraging a Customer to engage with the process. When making contact with Customers who are in arrears Suppliers will:

1. Ensure that all communications with Customers in arrears are appropriately targeted and encourage the Customer to engage early in the process;
2. Ensure that attempted communication is not solely by letter ;
3. Ensure that their processes allow Customers to raise concerns regarding their payment arrangements and respond appropriately;
4. Provide contact information to their Customers on whom they may contact for support as required e.g. MABS;
5. Provide energy efficiency information to their Customers to assist them in reducing their energy bills;
6. Proactively engage with their Customers on the use of and assistance provided by PAYG meters and will offer this option to any Customer in arrears where a network solution is available;
7. Develop and keep up to date a section on their website setting out details of budgeting tools available, how to make contact and encouraging Customers to make contact if they are experiencing financial difficulty.

In many cases Customers in arrears may have multiple debts and their circumstances may require a more holistic approach in order to provide effective support. In these cases Suppliers will encourage Customers to seek independent advice from a support agency or consumer representative body, for example MABS, or their local Community Welfare Officer.

Suppliers make numerous attempts to contact indebted Customers, by various means and at various times of day, based on the information that they hold for that Customer before resorting to disconnection of non-engaging Customers. Individual Suppliers' processes may vary and will be contingent on the Customer's behaviour; however at minimum Suppliers will:

1. Make at least two attempts to contact the Customer by notice in writing (this includes at least one contact in addition to the notice of disconnection and will be in addition to any communication made on the Customer's bill);
2. Make at least two additional attempts to contact the Customer, including by telephone, email, text message or other format;
3. Ensure that each of the above attempts will take place no less than three working days apart.



## 8 THE ROLE OF THE PAYG METER

The PAYG meter is recognised by Suppliers as a valuable budgeting tool for Customers that can assist in making payment against day to day usage while at the same time clearing any arrears. Suppliers will promote the benefits of the PAYG meter to Customers and landlords.

The PAYG meter will be offered to Customers when communicating with them regarding arrears and will always be offered as an alternative to disconnection where a network solution is available.

## 9 NON-ENGAGING CUSTOMERS

**Only non-engaging Customers will be at risk of disconnection.**

Suppliers will ensure that at every point in the disconnection process non-engaging Customers will be encouraged to engage and will be provided with the opportunity to avoid disconnection through the use of a payment arrangement, PAYG meter or other means agreed with the Supplier.

Suppliers will ensure that any Customer entering into the disconnection process will receive a minimum of two contacts in writing and two contacts by means other than writing.

Where no engagement or cooperation has been received from the Customer, Suppliers will ensure that a written disconnection notice is sent to the Customer at least 10 working days in advance of the request for disconnection being sent to the Network Operator. That notice will include as a minimum:

1. Contact details for a nominated agency where the Customer may seek assistance;
2. Contact details for the Supplier and encouragement to make an arrangement to avoid disconnection;

3. An offer of a PAYG meter;
4. The reason why disconnection is being requested;
5. The amount of arrears owed on the Customer's account;
6. The costs associated with disconnection and reconnection;
7. Information on how the disconnection visit will be undertaken.

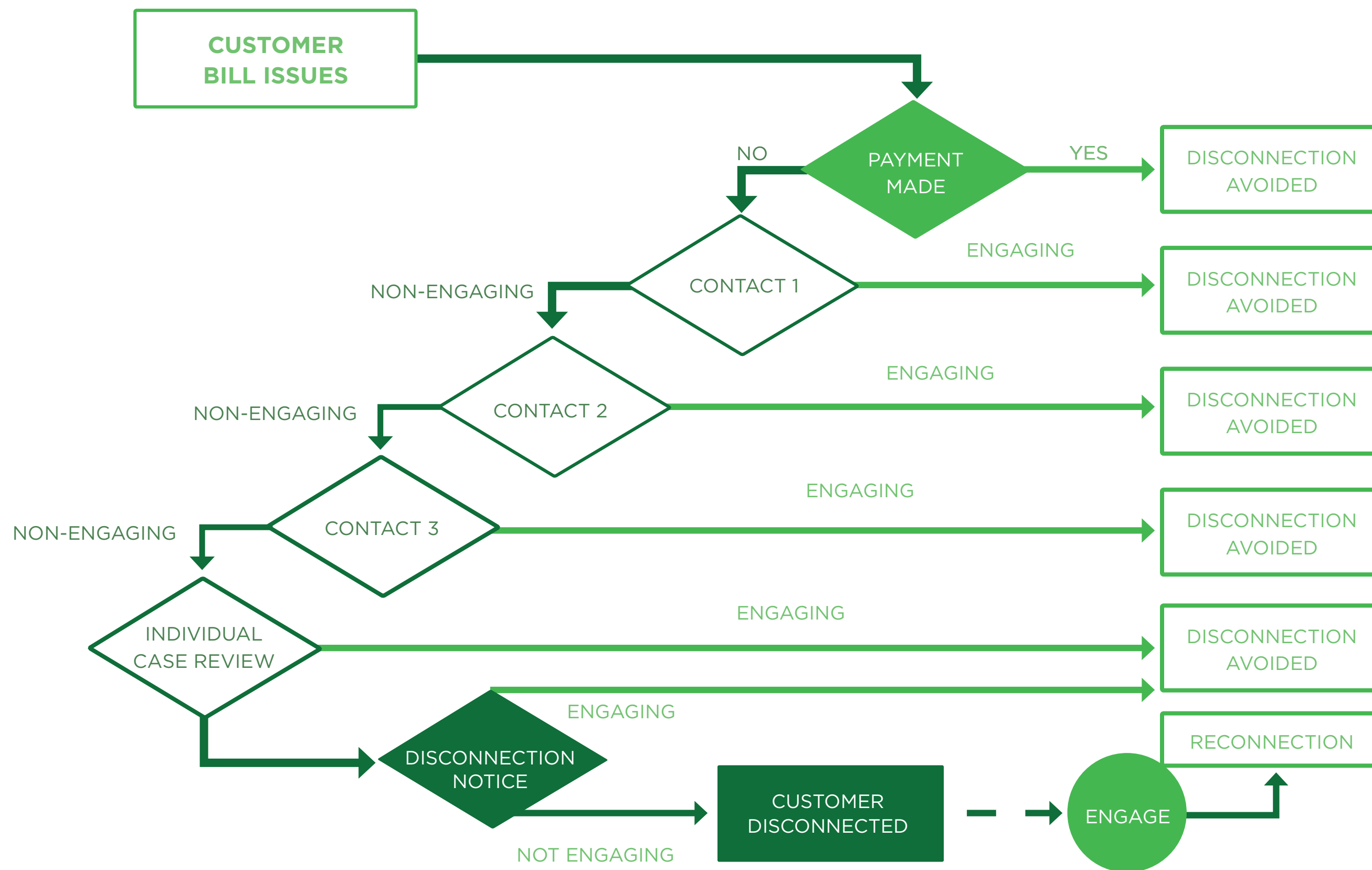
## 10 RECONNECTION OF CUSTOMERS

Following disconnection of a non-engaging Customer, Suppliers will work with Customers who choose to engage at this point in the process. Suppliers will discuss available options to assist in managing their arrears and being reconnected. This may include payment plans and PAYG meters where a network solution is available.

## 11 DISCONNECTIONS IN ERROR

Suppliers will make every effort within their control to ensure that disconnection in error does not occur. Where a disconnection in error takes place, Suppliers will take all necessary steps to ensure that the Customer is reconnected as rapidly as possible. They will also endeavour to understand why the situation has occurred and take appropriate steps to address the issue in the future. Where a Supplier, or their agent, disconnects a domestic property in error, the Supplier will give that Customer a guaranteed minimum compensation payment of €50 or a higher amount appropriate to the circumstances of the case as determined by their Supplier.

## 12 EXAMPLE ARREARS MANAGEMENT FLOWCHART



ENGAGING MEANS GENUINELY WORKING TO CLEAR ARREARS ON ACCOUNT AND MANAGE CURRENT CONSUMPTION COSTS



## < 13 MONITORING & REVIEW

Suppliers will monitor and review the implementation of this Code after six months and annually thereafter, to ensure that it encompasses all new industry tools available to assist Customers in addressing arrears and avoiding disconnection. Suppliers also commit to updating the Code where more effective industry methods of engaging with Customers are identified that enhance the overall aim of the Code to reduce disconnection.

Suppliers will monitor the number and type of properties and Customers reaching the point of disconnection at least quarterly. This includes deemed vacant and non-engaging Customer information. This information will be forwarded to the CRU for inclusion in its Retail Market Monitoring programme.

## < 14 INDEPENDENT AUDITING OF THE CODE

To ensure the appropriate operation of the Code, and that all Suppliers have fully implemented its requirements, an annual independent audit of members' compliance with the Code will be undertaken by an independent firm appointed by the Electricity Association of Ireland (EAI).

A summary of the outcome of the independent audit will be published on the EAI website.

## < 15 FURTHER SUPPORT

**Only non-engaging Customers will be at risk of disconnection.**

There are a range of services and agencies which may be able to provide assistance to Customers who are having difficulty with their energy bills.

### 1. Financial Assistance

#### MABS

**The Money Advice and Budgeting Service** is a free, confidential independent and non-judgemental service for people in debt, or in danger of getting into debt in Ireland. They have over 60 offices nationwide and operate a helpline Monday to Friday from 9am to 8pm 0761 07 2000

**Household Benefits Package** – The Department of Social Protection provides a range of allowances to qualifying Customers. The Household Benefits Package provides an allowance of approximately €35 monthly towards the Customer's electricity or natural gas costs.

**Fuel Allowance** – The Department of Social Protection provide a Fuel Allowance to help with the cost of heating the homes of Customers who are dependent on long-term social welfare and are unable to provide for their own heating needs. Only one Fuel Allowance is paid to a household. The Fuel Allowance is currently set at €28 per week from January 2021 and covers a 28 week period commencing in October and running over the winter months.

## 2. Energy Efficiency Assistance

### Better Energy Warmer Homes Scheme (BEWH)

Customers who find it hard to keep their homes warm and comfortable or to pay their fuel and electricity bills may be able to receive assistance through the BEWH Scheme. This scheme is for householders who receive Fuel Allowance, Disability Benefit or Invalidity Benefit and provides draft proofing, lagging jackets, attic and cavity wall insulation and energy efficient light bulbs. The scheme is administered by the Sustainable Energy Authority of Ireland (SEAI) Freephone 1800 250 204 or email [warmerhomes@seai.ie](mailto:warmerhomes@seai.ie).

**Better Energy Homes Scheme (BEH)** – The BEH Scheme provides grants to homeowners to upgrade pre 2006 homes with energy efficiency measures designed to assist in reducing energy use, costs and greenhouse gas emissions. Grants are available for attic and cavity wall insulation, solar panels and boiler and heating control upgrades. The scheme is administered by the Sustainable Energy Authority of Ireland (SEAI) phone 01 808 2100 or email [info@betterenergyhomes.ie](mailto:info@betterenergyhomes.ie) for more information.



**THE ENERGY  
ENGAGE CODE**

