

Help with heating



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1 Government Schemes

1.1 Home Energy Efficiency Programmes

The Scottish Government's 'Home Energy Efficiency Programme' includes a number of schemes which aim to help people maximise their income, reduce fuel bills and improve the energy efficiency of their home. To find out if you qualify for help, contact Home Energy Scotland on 0808 808 2282 or see their website at www.homeenergyscotland.org.uk.

Home Energy Scotland is funded by the Scottish Government to provide a one-stop shop for impartial energy saving advice and support. Home Energy Scotland can:

- Give you advice on lowering your bills and simple steps to make your home warmer.
- Check your entitlement to benefits and tax credits and whether you should be getting help from your fuel supplier
- Check your entitlement to insulation for your home
- Check whether you qualify for help with a new central heating system or boiler, draught-proofing, further insulation and help with energy efficiency.

SCAMS WARNING: Silver Line Scotland has had many calls from people who have been contacted by people who say they are working for a "Government" scheme. Don't be taken in, call Home Energy Scotland on 0808 808 2282 for an official assessment of your rights.

1.2 Cold weather and winter fuel payments

Cold weather payments

These are paid automatically by the Department for Work and Pensions for each week when the average temperature recorded (or forecast) is zero degrees Celsius or less for seven days in a row. The payment is currently £25 for each qualifying week.

The temperatures are recorded by local weather stations, and payments are made according to postcode areas. Check your local paper during cold weather as payments due for specific postcodes are often advertised.

People who qualify include:

- Most people who receive Pension Credit
- Some people who receive means-tested working age benefits such as Income Support, income-based Jobseekers Allowance (JSA), income related Employment and Support Allowance (ESA) and Universal Credit (UC).

If you qualify for a Cold Weather Payment you do not have to put in a claim as you should be paid automatically.

If you think you should have received a cold weather payment but have not, you should contact the Pension Service or Jobcentre Plus.

Winter fuel payments

A Winter Fuel Payment is an annual lump sum tax-free payment to help with winter heating costs. It is usually paid automatically, but people need to make a claim if they are not claiming welfare benefits and have not received a payment before.

You are entitled to a payment in winter 2015-2016 if you were born before 5th January 1953. There will be a different cut-off date for each year.

There are different rates of payment depending on your age, your partner's age, whether you are receiving Pension Credit and whether you live in a care home. If you are part of a couple and you both qualify for the Winter Fuel Payment, it will be shared between you.

If you have not received a payment before and think you should be entitled, or are not clear about your entitlement, you should contact the Winter Fuel Payment Helpline on 03459 15 15 15. Late claims can sometimes be accepted, but don't delay in asking about your rights.

Call Silver Line Scotland on 0800 4 70 80 90 if you want to check if you qualify or to get information about how much you may receive.

1.3 The Energy Company Obligation

The Energy Company Obligation (ECO) is delivered by both energy companies directly and the Scottish Government, and can help people who live in hard-to-treat homes such as those with solid walls and those who are in receipt of specific benefits or living in specific areas. Contact your fuel supplier to find out if you are entitled to help - you may need to provide some personal details but these are necessary for the assessment.

2 Oil central heating

If you have oil central heating, see our new leaflet which we developed in partnership the Oil Firing Technical Association (OFTEC) called “Keeping warm this winter”. OFTEC supports and upholds standards for oil heating. The guide provides information and advice to help people get the most out of their oil central heating and save money.

Take a look at our guide on our website www.agescotland.org.uk or call Silver Line Scotland to request a copy.

3 Saving money by changing suppliers

You may be able to save money on your bills by changing your energy supplier. You will still use the same meters and have the same gas pipes and electric cables, all that will change will be who provides your electricity and gas and bills you for it.

Our sister charity Age UK have developed a leaflet called “Switching energy supplier” that takes you through the process of how to switch provider and the main points to think about when making a decision. Call Silver Line Scotland for advice if you are thinking of switching and they can also send you a copy of the leaflet.

3.1 How to find the best deal

To find out the best deal you could:

- Look at your most recent bills and work out how much you are paying for your gas and electricity, if it is not clear, ask your supplier for an explanation. Use bills based on meter readings, not estimates.
- Find out what fuel tariff you are paying - it will be on your bill.
- Decide how you wish to pay your bills - there can be reductions for people who pay by direct debit or over the internet or who pay bills promptly.
- Decide whether you wish to get gas and electricity from the same supplier and perhaps get a “dual fuel” reduction.
- Call a price comparison service or visit their website. A good fuel comparison website will calculate which gas and electricity suppliers can offer you the cheapest deal (check whether prices include VAT or a standing charge). Not every comparison website will list every tariff.

Ofgem has a list of price comparison websites which follow a code of practice.

From April 2014, Ofgem's 'fair deal' campaign requires utility companies to offer customers just 4 tariffs each for gas and electricity and to simplify the way that bills are written and presented to make it easier to switch.

Households will also be advised which of their suppliers' tariffs would be the cheapest according to their own use. Householders will not be transferred automatically, however, and must contact their supplier to ensure they are switched. See Ofgem's website at www.ofgem.gov.uk

Information on switching suppliers is also available from the Citizens Advice Consumer Service on 03454 04 05 06

3.2 Warm Home Discount

For winter 2015/16, you may qualify for £140 off your energy bill through the Warm Home Discount scheme if on 12th July 2015 your energy supplier was part of the scheme and you were:

- your electricity supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

If you qualify you should receive a letter from your fuel supplier in the autumn. See www.gov.uk/the-warm-home-discount-scheme/eligibility for more details.

4 Your rights with your supplier

The contract

Common ways in which people make a contract with a fuel supplier are by:

- making an agreement over the phone or internet
- signing up for a deal through a doorstep seller

You have a right to be sent written confirmation of what you have agreed, and you have seven days (or more if the company says so in their information) from the date you received the written confirmation, to cancel the contract.

If you want to cancel the contract, call the supplier straight away, but make sure you confirm your phone call in writing (remember to date the letter) and keep a copy of the letter.

The Citizens Advice Consumer Service **03454 04 05 06** (see Section 5), can help with individual complaints if something goes wrong.

4.1 Doorstep selling

If a sales person calls uninvited at your home to try to sell you gas or electricity, you could:

- Ask the person for identification.
- Get the company's number from the phone book and ring to check that the sales person is who they say they are.
- Do not let the sales person into your house until you have checked their identity.
- Ask the sales person to call back at another time when a friend or family member can be with you.
- Do not sign anything straight away - leave yourself time to think about what you want to do.

Importantly, it is your choice who you allow to come in to your home. If you are any way doubtful of their intentions or if you feel concerned by their actions you can call 999 for the police. Alternatively if you feel you are not in any way at risk but wish to report an incident call your local police station by dialling 101.

To report an issue that you have encountered to Trading Standards, contact the Citizens Advice Consumer service on 03454 04 05 06.

Several fuel suppliers have decided to stop doorstep selling, these include

E-On

British Gas

Scottish and Southern Energy

EDF Energy

Scottish Power

Npower

Home Energy Scotland will also never come to your house without arranging this with you first.

If anyone comes to your door claiming they work for any of these organisations you can contact the organisation to let them know. If they are not on this list, it is always useful to get in touch directly with the service to double check if the visit was legitimate.

4.2 Visits from your energy supplier for a smart meter assessment and installation

By the year 2020, the Government is aiming for all households to have a smart meter installed. A smart meter measures the amount of energy you are using and also displays the amount of money you are spending on energy. As well as displaying this information in your home, the meter also sends this information directly back to your supplier. A smart meter gives people the to have more control and awareness of their energy usage.

Some energy suppliers are already visiting people at home to assess them for this then returning to install the meter. Your supplier should always let you know that they are coming to your home to fit the system and should not turn up unexpectedly. Follow the steps above if you are unsure.

4.3 Free services from your energy supplier

All gas and electricity suppliers must give free priority services to people of pensionable age, people with disabilities and people who are chronically sick. Contact your supplier if you think you should qualify.

The priority services are:

- A free annual gas safety check if all adults in the home are of pensionable age, disabled or chronically sick.
- Priority in getting your energy supply restored following interruptions or, if all members of the household are eligible for the service, temporary heating and cooking facilities.
- Advance notice of any planned interruptions to supply if this will affect medical equipment.
- A password scheme protecting you against bogus callers.
- A quarterly meter-reading service if no one in the household can read the meter themselves.

- If you find it difficult to access or read your gas or electricity meter, your supplier will consider moving the meter, free of charge, to a more convenient position.
- If you have difficulty using your gas or electricity appliances or meter, your supplier may be able to provide special controls and adaptations to help you.
- Sending your bill to a nominated friend or family member for payment.
- Supplying bills in large print or braille.

4.4 Having trouble keeping up with your bills?

Debt and disconnection

If you are having difficulty paying your bills, have fallen into arrears or have been threatened with disconnection, there is a lot you can do to sort things out.

Contact the energy company straight away. The energy company will usually be helpful and you should be able to agree payment arrangements to pay off your arrears at a rate you can afford. If you cannot agree on an arrangement with your energy company, your local Citizens Advice Bureau can help you to negotiate with them.

You should not be threatened with disconnection if you have agreed to a payment plan or are in dispute about your bill. Energy suppliers are required to avoid disconnecting older peoples' households in winter months (between 1 October and 31 March).

Some energy companies such as British Gas, Scottish Gas and EDF have set up independent charitable trusts which can give grants to customers to help them pay for fuel arrears in exceptional circumstances. You can get an application form by calling Charis Grants on 01733 421060 or emailing applications@charisgrants.com

Fuel direct

If you have a fuel debt and are receiving Pension Credit, Income Support, Income related Employment and Support Allowance or Income based Jobseekers Allowance you may be able to have direct deductions made from your benefit to pay for your fuel and arrears. Deductions can be made from your benefit if it is in your interests for the deductions to be made and you still need the fuel supply. You can ask your supplier to refer you to 'fuel direct'.

Payments to landlords

Some tenants pay their landlord for their electricity and gas. There is a maximum price that landlords can charge tenants for fuel. If you are concerned that you are being overcharged, contact the Citizens Advice Consumer Service for advice on 03454 04 05 06

4.5 Disputes with your energy supplier

If you are not happy about a decision taken by your energy supplier, you should follow their complaints procedure first. The Citizens Advice Consumer Service or a local Citizens Advice Bureau will be able to give you advice on how to do this. If your complaint is not resolved to your satisfaction, you may then be able to take your case to the Energy Ombudsman (see Section 5 for details).

5 Saving cash and the environment – energy efficiency

For expert advice you should contact Home Energy Scotland at www.homeenergyscotland.org.uk or call 0808 808 2282

They can advise you about energy saving measures, using appliances more efficiently, and improving your home's insulation and whether you qualify for any grants.

Your energy supplier should also provide advice on energy efficiency.

Other ways you can save on energy bills

- If you have a hot water cylinder with a thermostat, setting the cylinder thermostat at 60°C/140°F is normally enough for baths and washing.

- If you have a room-heating thermostat, you can turn it down by 1°C to cut your heating bills by up to 10%, but ensure that you are warm enough at the temperature that you choose.
- Heavy curtains closed at dusk stop heat escaping through windows.
- Do not leave hot taps running without putting the plug in the sink.
- A shower typically uses two-fifths of the hot water needed for a bath.
- A dripping hot water tap can waste a bath full of hot water in a day.
- A kettle should have just enough water in it for the number of drinks you are making.
- Leaving your television and other appliances on standby wastes electricity.
- Energy saving light bulbs use a quarter of the electricity of an ordinary bulb and last eight times longer.
- Do not leave the fridge door open and defrost your fridge regularly.
- If you can afford to, buy “A” efficiency white goods.

6 Safety

6.1 Electricity

If there is a power cut or you suspect you have a problem with external wiring, you should call the emergency number given by your supplier or call

North of Scotland: 0800 300 999 (Scottish Hydro)

South of Scotland: 0800 092 9290 (Scottish Power)

If you have a problem with the wiring inside your home or with any of your electrical appliances, you will need to get a qualified electrician to deal with it.

There are Care and Repair Services in most areas of Scotland which can give you advice about getting repairs done and help you find out whether financial help could be available with the cost of the repair. To find details of your local service ring Care and Repair Scotland on 0141 221 9879 or see www.careandrepairsotland.co.uk. You can also ask your local Council, Citizens Advice Bureau or Silver Line Scotland for contact details.

If you need an electrician to do work, check that they are registered with the NICEIC (National Inspection Council for Electrical Installation Contracting). NICEIC produces factsheets which give guidance about arranging for work to be done in your home. Call NICEIC on 0870 013 0382 or see niceic.com.

Trust Mark is a Government scheme which can provide details of reliable, trustworthy tradespeople who work to Government endorsed standards.

The Trust Mark website is www.trustmark.org.uk

6.2 Gas

If you suspect you have a gas leak:

- Phone the National Gas Emergency Service on 0800 111 999 immediately and report it. The phone line is operated by the National Grid and is always open.
- Do not create a flame or operate electrical switches.
- Do put out flames (if possible without putting yourself at risk).
- Open doors and windows.
- Keep people away from the area and turn off the gas at the control valve.

The operator who takes your call will give you on the spot safety advice. The National Grid aims to attend all uncontrolled gas escapes within one hour, and all controlled escapes within two hours. A controlled gas escape is one where the person reporting it has confirmed that the gas emergency control valve has been turned off and the smell of gas has gone. An uncontrolled gas escape includes all others.

If the leak is outside the home, the gas supply has to be disconnected for some time and you are an older or disabled person or chronically sick, you should ask your Council's Social Work Department and fuel supplier if they can help with temporary cooking or heating facilities.

If the leak is inside your home but is at the meter or its supply pipe, the engineer will carry out all necessary repairs without charge.

If the leak is from one of your appliances (cooker, gas fire etc) or in the gas pipes between the meter and the appliances, the engineer will repair it if the work can be done within 30 minutes. If the repair will take longer than this, the engineer will make the situation safe by disconnecting the dangerous appliance or if necessary, disconnecting the whole gas supply. You will then have to arrange for a 'Gas Safe Register' engineer to come and do the necessary work. You must not reconnect the appliance or gas supply until the work has been done.

There are Care and Repair Services in most areas of Scotland which can give you advice about getting the repair done and help you find out whether financial help could be available with the cost of the repair. To find details of your local service ring Care and Repair Scotland on 0141 221 9879 or see their website at www.careandrepairsotland.co.uk, or ask your local Council or Citizens Advice Bureau for contact details.

To find a Gas Safe registered engineer in your area, call the Gas Safe Register on 0800 408 5500 or see their website at gassaferegister.co.uk.

If your landlord is responsible for the faulty equipment, contact them immediately.

6.3 Carbon Monoxide Poisoning

Carbon monoxide poisoning causes around 50 deaths a year in the UK, and causes many people to need hospital treatment. The usual cause is gas appliances which have not been properly installed or maintained. Scottish building regulations now require carbon monoxide alarms to be fitted whenever a new or replacement boiler or other heating appliance is installed.

Carbon Monoxide can kill quickly and with no warning, you cannot smell it, taste it or see it. Levels that do not kill can cause serious harm to health when breathed in over a long period of time. Long term effects of carbon monoxide poisoning include paralysis and brain damage. The six main symptoms are:

- headaches
- dizziness
- nausea
- breathlessness
- collapse
- loss of consciousness

These symptoms are similar to flu, food poisoning, viral infections and simple tiredness. That's why it's quite common for people to mistake this very dangerous poisoning for something else.

Other signs that could point to carbon monoxide poisoning are:

- your symptoms only occur when you are at home and disappear or get better when you leave home
- others in your household are experiencing symptoms (including your pets) and they happen at a similar time

If you experience any symptoms of carbon monoxide poisoning:

- Get fresh air immediately - open doors and windows, turn off gas appliances and leave the house.
- See your doctor as soon as possible or go to hospital - let them know that you suspect carbon monoxide poisoning. They can do a test to check.
- If you think there is immediate danger, call the Gas Emergency Helpline 0800 111 999.
- Get a Gas Safe registered engineer to inspect your gas appliances and flues to see if there is a problem.

Signs that a gas appliance could be faulty include:

- lazy yellow or orange flames
- soot or yellow-brown staining on or around appliances
- pilot lights that frequently go out
- increased condensation on the inside of windows

For peace of mind you could get a carbon monoxide alarm in your home, either from a DIY store or there may be a scheme operated by your local council or fuel supplier which could help with this.

6.4 Maintenance of gas appliances

Gas suppliers have a duty to provide some older people with a free gas safety check (a review of your appliances and installations to check they are safe to use). This is not automatic so you will need to phone to check whether you are entitled to this. You may qualify for this help if you

- Are of pensionable age, disabled or chronically sick and either live alone or with others who are all of pensionable age, disabled, chronically sick or under 18,
- Are living with others where at least one is under 5 years old
- Have not had a gas safety check carried out at the premises in the last 12 months,
- Do not have a landlord who is responsible for arranging the check

If you use mobile liquefied petroleum gas (LPG) heaters you should also have these serviced regularly.

If you are a tenant, your landlord must:

- arrange for gas appliances they provide to be checked for safety at least once a year and
- keep a record of these checks which you can ask to see and
- fix any problems with these gas appliances

If you own any gas appliance in a rented property, it is your responsibility to have it checked and you should do this regularly to avoid the risk of carbon monoxide poisoning.

For further information regarding fire safety, see our factsheet 'Fire safety and older people in Scotland'. Call 0800 4 70 80 90 to request a copy.

7 Sources of help and advice

Silver Line Scotland is the confidential, free-phone helpline for older people in Scotland, open 24 hours a day, every day of the year. It provides information, friendship and advice to older people and those seeking advice on how best to support older friends and family members.

Tel: 0800 4 70 80 90

www.ageuk.org.uk/scotland/about-us/silver_line_scotland

Care and Repair Scotland offers advice and assistance to enable people to repair, improve or adapt their homes. The provision of advice and information is a central part of Care and Repair's role, as well as providing practical assistance with grant applications and co-ordinating repairs. Care and Repair is a home-based and personalised service, which puts the client in control of decisions. Call Silver Line Scotland or Care and Repair headquarters (below) for contact details of your local office.

135 Buchanan Street
Suite 2.5
Glasgow
G1 2JA
Tel: 0141 221 9879
www.careandrepairsotland.co.uk

Charity Search delivers a free service which helps older people in genuine financial need receive the support that may be available to them from a variety of charitable sources.

FREEPOST (BS 6610)
Avonmouth
Bristol
BS11 9TW
Tel: 0117 982 4060 (weekdays 10am-4pm)
www.charitysearch.org.uk

Your local Citizens Advice Bureau (CAB) can help you access independent help and support. You can find your local CAB by calling Citizens Advice Direct or visiting the Citizens Advice Scotland website and entering your post code.

Tel: 0808 800 9060
www.cas.org.uk/bureaux

Citizens Advice Consumer Service provides free, confidential and impartial advice on consumer issues. Trained advisers can give you consumer advice over the phone and online.

Post Point 24
Town Hall
Walliscote Grove Road
Weston super Mare

North Somerset

BS23 1UJ

Tel: 03454 04 05 06 (Monday-Friday 9.00am to 5.00pm)

www.adviceguide.org.uk/scotland

Department for Work and Pensions (DWP) administers pensions and benefits for older people through the Pension Service.

Tel: 0345 606 0265 Monday - Friday 8.00 am to 8.00 pm

www.gov.uk

The National Inspection Council for Electrical Installation Contracting (NICEIC) can provide you with approved electricians in your area.

Warwick House

Houghton Hall Park

Houghton Regis

Dunstable

LU5 5ZX

Tel: 0870 013 0382

www.niceic.com

Electricity power cuts

North of Scotland: 0800 300 999 (Scottish Hydro)

South of Scotland: 0800 092 9290 (Scottish Power)

Energy Ombudsman may be able to help in disputes with your energy supplier, but you will normally have to follow the energy supplier's complaints procedure first.

Ombudsman Services: Energy

PO Box 966

Warrington

WA4 9DF

Tel: 0330 440 1624

www.ombudsman-services.org/energy

Gas Safe Register has replaced CORGI as the body responsible for gas registration. Contact them for details of registered gas engineers in your local area.

PO BOX 6804

Basingstoke
RG24 4NB
Tel: 0800 408 5500 (free and open 24 hours)
www.gassaferegister.co.uk

Home Energy Scotland is the only Scotland-wide source of clear and impartial advice on making your home cheaper to heat.

Tel: 0808 808 2282 (Monday-Friday 8am-8pm, Saturday 9am-5pm)
www.homeenergyscotland.org.uk

Ofgem (Office of Gas and Electricity Markets) regulates the electricity and gas markets in Great Britain and it takes decisions on price controls and enforcement, acting in the interests of consumers and helping the industries to achieve environmental improvements.

3rd Floor
Cornerstone
107 West Regent Street
Glasgow
G2 2BA
Tel: 0141 331 2678
Email: consumeraffairs@ofgem.gov.uk

(This email address will reach the Consumer Affairs team at Ofgem. They manage consumer-based enquiries and referrals regarding Ofgem's policies and functions. It does not deal with individual consumer complaints against energy companies)

www.ofgem.gov.uk

Your council's **Social Work Department** may be able to help if you are disconnected or do not have heating or cooking facilities. It may be able to lend you equipment or it may arrange for you to have short-stay in a setting suitable to you. Contact Silver Line Scotland for contact details of your local social work team or you can find it on your council's website.

Turn2us is a charitable service which helps people access the money available to them through welfare benefits, grants and other help.

Their website has been designed to help you find appropriate sources of financial support, quickly and easily, based on your particular needs and circumstances.

Turn2us is part of Elizabeth Finn Care.
Tel: 0808 802 2000 www.turn2us.org.uk

Winter Fuel Payment Helpline team can help if you have any questions about the Winter Fuel Payment.

Tel: 03459 15 15 15 (8.30am – 4.30pm)
www.gov.uk/winter-fuel-payment

8 Further Information

You can call us on 0800 4 70 80 90 for a copy of our publications list or download copies from our website at www.agescotland.org.uk.

Support our work

Every year, thousands of older people across Scotland benefit from the vital information and advice Age Scotland provides. If you would like to support this work and help improve the lives of older people in Scotland you can donate by:

- Giving us a call on 0333 323 2400 and ask for the fundraising team.
- Visit our website at www.agescotland.org.uk/donate.
- Complete the donation page over the page and return in an envelope to Age Scotland, Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR.

Across the UK

For information and advice in the rest of the UK:

In England contact Age UK Advice on **0800 169 65 65**
www.ageuk.org.uk

In Wales contact Age Cymru on **0800 169 65 65**
www.agecymru.org.uk

In Northern Ireland contact Age NI on **0808 808 7575**
www.ageni.org.uk

Notes

Would you like to support Age Scotland?

Support Age Scotland with a gift to enable us to continue producing fact sheets like this and all our other vital work to help improve lives of older people in Scotland. Please complete the donation form below and return to:

Age Scotland
Freepost RSBS_KEHC-GBBC
160 Causewayside
Edinburgh
EH9 1PR

Alternatively, you can phone 0333 323 2400 or visit www.agescotland.org.uk.

Title:	Initials:	Surname:
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Address:
Postcode:

I would like to donate £.....

Cash/Cheque/Postal Order

I enclose a cheque/Postal Order made payable to: **Age Scotland**

Card Payment

I wish to donate by (please tick) MasterCard Visa CAF Maestro

Card Number: / / /

Security Code: Issue Number: (Maestro Only)

Valid from: / Expiry Date: /

Please see overleaf for Gift Aid information.

Gift Aid Declaration

giftaid it

Are you a UK Tax Payer?

If so, you can use Gift Aid to make your donations go further by ticking "Yes" below. If you Gift Aid your donation, the charity will continue to receive an additional 25p on every pound you give.

To qualify for Gift Aid, you must pay an amount of UK Income Tax and/or Capital Gains Tax for each tax year (6 April one year to 5 April the next) that is at least equal to the amount of tax that Age Scotland will reclaim on your gifts for that tax year.

- Yes**, I want Age Scotland to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I confirm I pay an amount of UK income tax and/or capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year.
- No**, I am not a UK taxpayer, and/or I do not wish to Gift Aid my donations.

Signature:

Date:

We may wish to contact you from time to time by either post or telephone, to provide you with information about our charity, services, or, to gather your opinion or views. On some occasions we may share your information with likeminded organisations. However, if you do not wish us to pass your details on, but are still happy to hear from us, please mark this box.

If you prefer not to hear from Age Scotland, please mark this

Disclaimer

While we aim to ensure that the information in this document is factually correct at the time of production, Age Scotland cannot be held liable for any errors or omissions. Please ensure that you have an up to date factsheet and that it clearly applies to your situation.

No factsheet can ever be a complete guide to the law, which also changes from time to time. Legal advice should always be taken if you are in doubt.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Scotland.

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Age Scotland, part of the Age UK family, is an independent charity dedicated to improving the lives of older people in Scotland, within a charitable company limited by guarantee and registered in Scotland. Reg No: 153343 Charity No: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.



Age Scotland

0333 323 2400

Text Number

0333 323 2451

info@agescotland.org.uk

www.agescotland.org.uk

Silver Line Scotland

0800 4 70 80 90

Age Scotland Enterprises

0800 456 1137 (Edinburgh)

0800 500 3159 (Glasgow)



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www.youtube.com/agescotland