



# Money makeover

## Cut your utility bills

We help a family reduce their fuel bills by £175 simply by switching to a new energy supplier

**R**elentless price increases by energy suppliers have forced household electricity bills up by 58 per cent and gas costs by almost 100 per cent since 2003. The good news is that it's easy to switch supplier to get a better deal – the family we helped here could save at least £175 a year if they take our advice.

### Paying less for power

'We're still with the old faithfuls – British Gas and London Energy [now EDF Energy] – and would love to save some money,' *Which?* member Julia Fensome told us. To find out how much the Fensome family could save, we entered details of their gas and electricity consumption for the last year into our free online website Switch with Which? ([www.switchwithwhich.co.uk](http://www.switchwithwhich.co.uk)). The site works best if you can tell it how many kilowatt hours (kWh) of energy you're using a month (you can get this

from your bill or ask your supplier if you can't find it) rather than how much you're spending.

Seconds later, Switch with Which? had calculated that the Fensomes could knock £175 off the £1,100 they currently spend by switching their gas and electricity to British Gas' online-only Click Energy tariff. Combined gas and electricity, or 'dual-fuel', tariffs are often better value and those with online or 'paperless' billing such as this one can provide even greater savings. Watch out for companies' service quality ratings, though, if customer service is important to you – British Gas has performed badly recently, although it has pledged to make improvements.

### Switch off to save more

Cutting your bills isn't just about switching suppliers – it's about being more energy efficient, too. For example, turning off electrical appliances, such as TVs, DVD players and set-top boxes, instead of leaving them in standby mode when you are not using them, would cut the average household's annual electricity bill by £37.

The Fensomes have already made some good low-cost energy-saving moves – low-energy light bulbs save them around £9 each bulb on their annual electricity bill. And their hot water tank came insulated with solid spray foam – if yours doesn't have this, a 750mm-thick jacket for around £10 from a DIY store could save you twice that much each year.

Double glazing on most windows already saves the Fensomes a further £80 to £100 annually. Other bigger energy-saving modifications they could consider include draught-proofing all openings and topping



**'WE'RE STILL WITH THE OLD FAITHFULS'**

**Julia and Eddie Fensome** 41 and 43, housewife and area gas supervisor

Julia and Eddie Fensome live in Dartford, Kent, with their children, Liam and Alex. They currently buy

their gas from British Gas and electricity from EDF Energy but are keen to switch to get a better deal.

up their loft insulation – see 'Save your energy', *Which?*, October 2006, p34.

### Water meters

The Fensomes don't have a water meter and pay Thames Water's 'unmeasured' charge of £270 a year for their property. We used the water meter reckoner available from the Consumer Council for Water (CCW) ([www.ccwater.org.uk](http://www.ccwater.org.uk) or call 0845 039 2837) to see whether they'd benefit from one, but the answer was no. The CCW reckons their current usage would cost about £150 more a year with a meter.

Meters are usually free and can be turned off if you change your mind in the first year. But if you move into a property that already has a meter, you're stuck with it – something we'd like to see changed.

### SWITCH WITH WHICH?



If you're one of the 50 per cent of Britons who are still on the old monopoly suppliers' basic tariffs, SWW? ([www.switchwithwhich.co.uk](http://www.switchwithwhich.co.uk)) can almost certainly find you a cheaper deal. SWW? can also help you set up a contract with a new supplier – see p82 for details.

**Julia and Eddie could save at least £175 a year if they follow our advice**

Would you like us to give your life insurance cover a makeover? If so, please get in touch with Teresa Fritz at [helpwanted@which.co.uk](mailto:helpwanted@which.co.uk)