



POLICE INSURE
part of the **A-plan** Group

MONEY SAVING TIPS

YOUR GUIDE TO SAVING MONEY THIS YEAR

Police Insure are part of the A-Plan Group.
This brochure has been written by A-Plan Insurance.

In partnership with



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// INTRODUCTION

On a mission to help you save money

A-Plan Insurance and Police Insure are always looking for ways we can help our clients and the community.

This year, we're on a mission to help you save money! And, we're not just talking about saving money on your insurance – we want to help you save in all aspects of your life – from reducing your gas and electricity bills to spending less on your weekly food shop and so much more.

And this is why:

The cost-of-living has impacted most of us. With the government rescinding on a two-year energy bills support pledge while gas and electricity costs rise, and predictions in January 2023 of family food bills rising by £788 this year, it is more important than ever to find ways of softening the impact.

Source: IMF (International Monetary Fund)



Working with our insurance partners

We're proud to be working with our insurance partners, listed below, who have helped us bring this booklet together and paid towards the LED lightbulbs that we're giving away – more on that on page 8. We would like to thank them for their continued support, ideas and collaboration in bringing this to life.



// TOP TIPS TO SAVE MONEY RUNNING YOUR APPLIANCES

Heating

- Combi boilers – lower the flow temperature to **save up to 8%** on your gas bill!
- Radiator valves – the government says you could **save around £70 a year turning valves down** to between 2.5 and 3 in rooms you don't use.
- Insulate your walls and roof to **save up to 30%** of your heat escaping in winter!

In the kitchen

- **Batch cook and freeze** in reusable tubs – it saves money and time!
- Kettles – **only boil what you need** – up to £68 million a year is wasted boiling overfilled kettles. Boiling a full kettle now costs around 8p, boiling just enough for two cups of tea costs 2p.

- Eco-kettles can **save an additional 30% in energy**.
- Mobile phones – **don't leave them to charge overnight**. Charge them during the day or evening and unplug when it's fully charged.
- **Air fryers cook food much faster than an electric oven** and are therefore cheaper to run. A Uswitch test concluded that an air fryer costs 20p for 15 minutes, while a fan oven costs 42p to use for the 41 minutes required to cook the same food!

Around the house

- Switch to LED lightbulbs – they **save up to 80%** compared to a standard lightbulb and last **up to 25 years!**
- **Switch off lights as you leave a room** – 15% of household energy usage is lighting!

- TVs – **save up to £80 a year** by switching your TV off at the wall.
- 40% of gamers leave their consoles on standby – **switch off for more savings!**

Washing and drying

- Washing – reduce your wash to 30 degrees – it uses 40% less electricity and could **reduce your bill by up to £28 per year**.

- Line-drying can **save up to £55 a year** – save your tumble dryer for emergencies!
- **Laundry air driers** – available from £55 to over £100 – heated bars help speed up the drying process instead of using a tumble dryer. Uswitch states a 300-watt air dryer costs 10p per hour vs 85p per hour for a tumble dryer. That **saves 75p an hour!**



Sources: Energy Savings Trust, Citizens Advice, Thisismoney.co.uk, Ofgem, Moneysavingexpert.com, Uswitch

// TOP TIPS TO SAVE MONEY RUNNING YOUR APPLIANCES

Keeping warm

From an insurance point of view, it's really important that we point out that even if it's on low during freezing temperatures, you should have your heating on, even if on low, so that your pipes don't freeze and burst, which could end up costing hundreds to fix!

If you rent, keeping your heating on may also be a stipulation of the contract.



Heat the person, not the home

A 33kw boiler heating an average 3-bed home costs around £2.40 per hour, or up to £28.80 per 12-hour overnight stint. There are other, more affordable ways to stay warm:

- Use an electric blanket or throw. Invest in a low-energy, snuggly, fluffy version to cosy up in during the evening, costing 3p – 5p an hour, instead of switching on your entire home's central heating or portable heater. Modern electric blankets are low energy, heat quickly, warm you up fast and hold in the heat when you switch off, so you could enjoy it on the sofa and take it to bed with you! They are also machine washable.
 - Get a hoodie blanket – if you didn't treat yourself to one over Christmas, they're well worth looking into. You can wear it around the house any time, day or night, and when you go from living room to kitchen, you're still warm and snuggly as you're wearing it.
 - Go retro with a hot water bottle. Remember, safety first and don't use boiling hot water, use a cover and make sure there are no leaks.
 - Use the power of the sun – open up curtains and blinds on a sunny day to let the sun naturally warm your home, and close them as soon as it starts to get dark.
 - Turn your heating down by a degree or two. The World Health Organisation states that 18 degrees is enough for healthy adults. So if you have your heating on above this, reduce it to save money on your next bill.
- Sources:** Colletta Smith, BBC Cost of Living Correspondent, Matthew Jenkins, energy expert at My JobQuote, Householdmoneysaving.com, Ofgem, moneysavingexpert.com

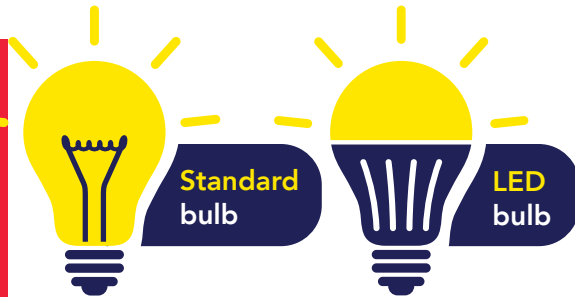
Be aware! Terracotta candle heaters have become a big internet sensation as a cheap way to heat a room – however, the Fire Brigade has warned against using one due to the risk of fire.

//LED LIGHT BULBS

WHY YOU SHOULD MAKE THE SWITCH

We're on a mission to give away over 10,000 LED lightbulbs. As you'll see from the chart below, LED bulbs can help those savings over the long term – they're super-efficient and last longer than standard lightbulbs.

All of our branches will have a supply of lightbulbs to give to existing clients on a first come serve basis. Stocks are limited, so be quick to get yours.



	Standard incandescent bulb	LED bulb
Lifespan	1,000 hours	25,000 hours
Average price	£2	£8
Energy efficiency	-	85%
Dimmable	Yes	Most
Annual cost	£59.56	£8.93

Above statistics based on leaving a Status 60W vs standard incandescent bulb equivalent on for 8 hours, on a 34p per kWh tariff. Savings may vary according to manufacturer.

//HELP WITH YOUR ENERGY BILLS

Unfortunately for the consumer, Ofgem allows prices to increase every few months. We've had some increases already, and there are more to follow.

What's happening now?

Last year, each home in council tax bands A-D received a one-off energy rebate of £150. This was followed by the £400 Energy Bills Support scheme entitling every household in the UK to receive £66 off their monthly bill. The government is now ending the scheme in March.

If you use a smart meter and your supplier is part of the scheme, you could still sign up to the 'Demand Flexibility Service'. The scheme gives consumers the opportunity to reduce their energy bills significantly by using appliances, such as washing machines, during off-peak hours. It was first trialed in October and rolled out to consumers in January 2023.

What's happening next?

The government has announced that there will be ongoing support for millions of people on low income and disability benefits and pensioners between Spring 2023 and Spring 2024. Many are eligible to receive up to £1,350 from the government.

We would advise checking www.gov.uk/guidance/cost-of-living-payment for the latest advice.

Note: Ofgem rules stipulate that suppliers must offer payment plans to people who cannot afford to pay, plus customers can ask their suppliers for 'emergency credit' if they use a prepay meter and cannot afford to top up.

//SHOPPING

In 2022, Which? named Aldi as the UK's cheapest supermarket, followed by Lidl. However, with food prices increasing across the board, and competition setting in, prices are changing all the time.

At the start of 2023, Tesco made the headlines as the cheapest supermarket based on a limited shop. Morrison's also slashed the price of more than 1,000 products.

With wholesaler prices fluctuating throughout the year, the leaderboard will change, but based on a 7-month survey in 2022, Which? found that the same shop cost the following in these stores:



Image courtesy of Which?



- Always take a list of the items you need to buy – keep a notepad and list the prices to help you work out which store is cheapest in your area.
- Meal plan and batch cook – this will help ensure you're not wasting food during the week.
- Shops such as B&M often sell branded items like coffee or cleaning products at a significantly lower price than a supermarket
- Open to unknown brands? Whether it's Lidl or even a Sainsbury's value brand, it can be worth a try.

//FOOD BANKS

According to Good Housekeeping – three quarters of what we throw away is edible (data from recycling charity WRAP). Particularly as demand surges, we would urge anyone to donate any items that are still within their expiry date to their local food bank, or drop (non-perishable) donations into an A-Plan branch who continue to collect food for the community.



FOOD DONATION

Food banks support people who have been hit by a financial crisis, whether from redundancy, ill health, or of course, the rising cost-of-living.

If you or someone you know needs support, here's how it works:

Start by calling Citizens Advice on **0808 208 2138**.

- They will also advise you of any additional support you may be entitled to.
- Some food banks in your local community, such as a church food bank, may not require a referral so you can contact them directly.
- The Trussell Trust estimates there are 40,000 food bank volunteers across the UK. If you would like to join them and become a food bank volunteer, you can find out how to do this on your local food bank's website.
- The advisor will know callers are likely to be nervous or upset – every caller will be treated with dignity.
- The advisor will run through your circumstances, income and needs.
- They will be able to issue you with a voucher, arrange a food parcel or refer you to a food bank that is local to you.

What to donate to a food bank?

Each food bank requires the same 'staples' while others may ask for specific items, depending on what they are running low on.

A useful resource is the Trussell Trust website, where you can enter your postcode to find the nearest food bank and any specific items they are requesting. Tinned food including fruit, UHT milk, juice, personal care items, nappies and toilet rolls are common requests.

// RUNNING YOUR VEHICLE

Fuel prices are still higher than they were, so it's a good idea to drive with fuel efficiency in mind:

- Developing a smooth driving technique is a great way to save on fuel.
- Anticipate the road in front of you and ease off the throttle and maintain momentum rather than braking hard and then accelerating again.
- Change up and down multiple gears at a time and change to the highest suitable gear as soon as you can to avoid over-revving.
- Regular servicing can help reduce or maintain fuel consumption.
- The AA advises against coasting, where you engage 'neutral' or drive with the clutch held down, deeming it unsafe and unlikely to save you any fuel.
- Check your tyre pressure at least once a month. Under-inflated tyres burn more fuel.
- Idling consumes around 0.6 litres of fuel per hour. A vehicle with a stop/start engine is recommended if you are frequently stuck in jams.
- Using aircon can increase fuel consumption by around 10% according to the AA.
- Consider part-exchanging your vehicle for one with a better fuel economy.
- Compare fuel costs for different makes and models before you buy. Search for the Which? fuel cost calculator to guide you through this.
- Petrol is cheaper than diesel to buy, however diesel cars can have cheaper running costs in the long run (although don't forget to factor in the cost of regular AdBlue top ups).

Sources: AA, Which?, Good Housekeeping, Carplus

SMOOTH DRIVING CAN
HELP FUEL EFFICIENCY



//TIPS TO GET A CHEAPER MOBILE DEAL



Like all utilities, mobile phone contracts continue to rise, but you can reduce your costs considerably:

- Don't automatically upgrade your mobile phone, purchase your SIM/tariff and device separately only when you need to. It's far more cost-effective than network 'package deals'.
- Even better, keep your mobile device as long as possible. Many feel obliged to upgrade but really don't need to. Ensure you call your provider once your contract period expires to reduce your bill, as you would have paid off your device by this point.
- Don't buy more data than you need – Ofcom's average data usage is 2.9GB!
- If you need a new phone, buy it standalone – it could save you up to £600 vs a contract!
- Opt for a SIM-only deal if your phone is still in good condition – there is stiff competition with some starting at just 99p! Replacing a SIM is much cheaper than extending your mobile phone contract.

Tip: Use Airtime Rewards which could see shopping at Morrisons, Argos, Boots and more pay off your mobile phone bill each month.

Sources: Ofcom, Moneysavingexpert.com

//CHEAP ACTIVITIES FOR THE FAMILY

Getting out and about is integral to our mental and physical wellbeing.

- 13% of the UK is covered in forest and woods! And, did you know, that the Woodland Trust owns over 1,000 woodlands and they're all free to visit?
- There are over 140,000 miles of public footpaths in England and Wales and an estimated 9,300 in Scotland!
- The UK has over 1,500 beautiful beaches listed in the Beach Guide.
- 'Geocaching' has become a popular outdoor activity, where you seek a 'treasure' based on GPS coordinates using a mobile phone. Find out more at www.geocaching.com
- Clubcard vouchers – you can get triple the value from your Clubcard voucher when you spend them at over 100 attractions across the UK.

Sources: BBC, Woodland Trust, LiggWebbcom



Take time to **enjoy nature** this winter

//MORTGAGES & INSURANCE

Mortgages

Finding the right mortgage deal could help you save hundreds, but currently that's a challenge as interest rates are higher than they have been for years!

1.4 million people will see an average monthly increase of £250 on their mortgage repayments this year as their fixed deal comes to an end.

Speak to a broker

- A broker will be able to look a lots of different deals to help find the one that's right for you. Not only are they experts, they may also have access to exclusive deals that you can't get anywhere else.

Consider Fixed

- Many people like a fixed rate because they know what they'll be paying each month for the length of that product i.e. 2 years. But there's a risk that interests rates go down, as well as up.

Speak to your existing lender

- Some lenders will allow you to switch to a new deal 3 or 6 months early. So if you're concerned about rates going up even further, have a look now.

Budget for any increases now

- If you can start cutting costs elsewhere now, it'll help make the jump up in mortgage repayments less painful. Cutting back on takeaways, TV or gaming subscriptions can all add up.

Extending the term

- If you think your finances are going to become really tight with the increase in monthly repayments, you could look to see if you can extend the term of your mortgage, therefore paying less each month.
- Don't forget, you'll end up paying more interest over the term of the mortgage as you're borrowing for longer.

Insurance

Being an insurance broker ourselves, we'd always recommend using one and here's why:

- You get to speak to an insurance expert who will listen, get to know what you need, so they can help find you the right policy.
- Most brokers will have access to a panel of well-known insurers, which you can compare against.
- Brokers will also be able to compare prices from the insurers on their panel to help make sure you've got a competitive price, along with the right cover.

- They may be able to help you with your claim – check to see if they have claims handlers or a claims team, to help you when you need it. The last thing you want to be doing is chasing up insurers.
- A one-stop shop. Brokers can help with a variety of insurance needs – so if you need to insure multiple vehicles or sort your home insurance, they can normally do all of that for you, saving you time and hopefully money.

Did you know?

Our clients save an average of **£319** when they switch their car and home insurance to us at renewal*

*51% of clients saved an average of £152 on their car insurance and £167 on their home insurance between January and July in 2022. Insurance savings are based on a sample of 5,290 car insurance clients and 3,187 home insurance clients.

// SUBSCRIPTIONS

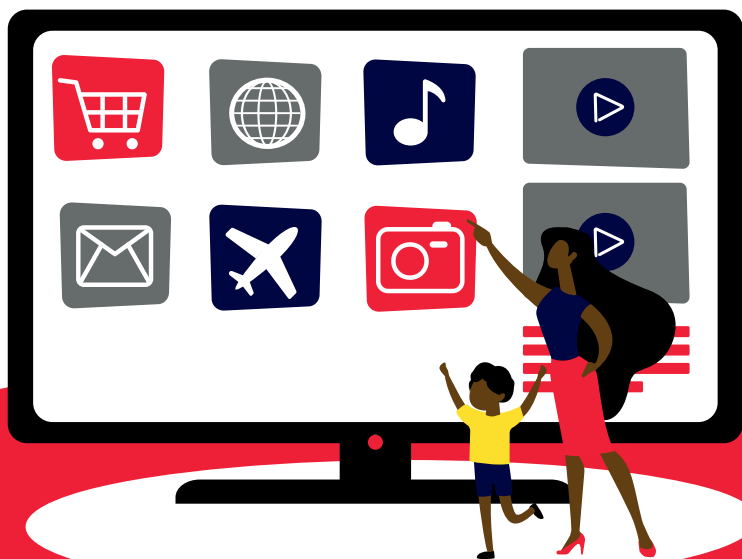
At least 58% of Britain's homes have at least one streaming service. It's worth checking your bank subscriptions and services you may have forgotten you signed up for. Those free trials soon add up!

The UK's cost-of-living crisis witnessed over 1.5 million Brits cancelling streaming subscriptions in 2022, a statistic which continues to grow.

Source: Kantar Worldpanel, the publisher of the Entertainment on Demand report.

Cancel subscriptions you don't use, whether magazines or online services.

If you use a range of TV streaming services, why not plan to use them for a few months and then switch to another as opposed to all at the same time. Some streaming subscriptions are also now offering a cheaper rate if you watch an ad every now and then, while others may be charging you for 4K when HD is half the price and will serve you just as well.



Here's a checklist of the most common streaming subscriptions to check, many charging after a free trial period.

NETFLIX



NOW



Disney+



prime video



If you have Amazon Prime streaming, check your in-app subscriptions to additional providers such as Paramount+ and MGM, which all incur additional fees.

Spotify



Apple tv



sky store



audible
an amazon company



Audible (if you have Amazon Prime, you get 2 free audiobooks and 2 free Kindle books a month anyway)



PlayStation.Plus



XBOX



Office



//CASHBACK, COUPONS & DISCOUNTS

Maximise the loyalty schemes

If you regularly shop at Tesco or Sainsbury's for example, then make sure you're scanning your loyalty card to collect your points. You can exchange these later for meals, travel and much more.

Employee benefits

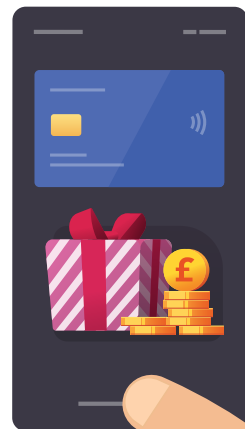
If you're employed, find out whether you've got access to benefits portals like Perkbox where you can get access to a range of discounts from well known retailers. Some offer pre-paid top-up cards which give you a discount e.g. for Asda, when you load your card up with £100, it will only actually cost you £96 (4% saving).

Blue Light card

If you work in the armed forces, social care, emergency services or the NHS, you can get access to a range of discounts with your Blue Light Card – from fashion to days out, phones and much more.

Cashback web browser extensions

You can add a website browser extension which automatically applies a discount at the checkout before you buy. No more hunting the voucher code sites to get money off. It's all done for you. joinhoney.com and coupert.com are two such examples.



//SNAPSHOT



Environmentally friendly kettles can **save up to 30% more energy.**

15% of household energy usage is down to lighting.

Switch to LED energy efficient lighting to save.

Switch off when you can.



Brits waste up to **£68 million a year** boiling overfilled kettles.

Save money.

Only boil what you need.

40% of gamers leave their consoles on standby.

Turn devices off at the wall to save energy and money!



Switch off your TV at the wall to **save up to £80 a year**



//SNAPSHOT



Reduce your wash to 30 degrees.
Reduce your bill by up to **£28 a year!**

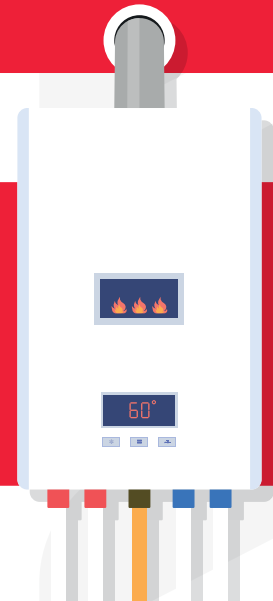


Line drying can **save up to £55 a year.**
Save your tumble dryer for emergencies.



Install an energy-saving shower head to **reduce your water usage by up to 30%.**

Lower the flow temperature of your combi boiler.
Save up to 8% on your gas bill.



Insulate your walls and roof to **save up to 30% of your heat escaping.**

Sources: Energy Savings Trust, Citizens Advice, Thisismoney.co.uk, Ofgem, Moneysavingexpert.com, Uswitch



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