

Staying **safe**

Keeping yourself safe at home,
out and about and online



Information written with you in mind.

Our guides are produced with the help of older people, carers and expert peer reviewers.

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What this guide is **about**

As we get older, we might not feel as safe as we used to – whether that’s due to mobility issues, illness or feeling more vulnerable to crime and scammers. This guide outlines ways to protect yourself and keep feeling confident in day-to-day life.

This guide covers things you can do to feel safer at home, out and about and online. It also points you in the right direction if you need further information and advice.



All of the information in this guide applies in England. This symbol indicates where it differs for Wales and Northern Ireland. If you’re in Scotland, contact Age Scotland for advice.

Some of the suggestions in the guide involve hiring a tradesperson – and knowing where to turn and who to trust can sometimes be tricky.

To find a reliable tradesperson, you can use the Government-run TrustMark scheme (page 50) which lists local tradespeople who meet Government-endorsed standards.

You can also see if your local Age UK runs a ‘Trusted Trader’ or handyperson scheme. In Wales, contact Age Cymru or Care & Repair Cymru (page 46).

“My local Age UK helped me find a trusted person to secure my windows and doors.”

Lee, 69



Good to know

In this guide, we refer to lots more organisations that can provide trusted information and advice. For a full list with contact details, see pages 44-50.

Staying safe at home

Home is where we should feel safest. This section covers things you can do to feel as secure as possible.

Avoiding falls

Many of us feel a bit less steady on our feet as we get older. There are simple things that you can try to help avoid falls.

- **Remove trip hazards:** Tidying things out of the way, rearranging furniture to create clear paths, and replacing fraying carpets can all help you avoid tripping.
- **Look after your feet:** Wearing sturdy, well-fitting shoes and slippers and getting any foot problems seen to can keep you steadier.
- **Make your bathroom more accessible:** You could consider fitting a handrail, non-slip bathmat or a bath seat to make washing easier.
- **Check your lighting:** Make sure your home is well lit. You could consider motion sensor lights and night lights if you often get up at night. It's worth checking the brightness of bulbs too.
- **Check the stairs:** You can get non-slip tape to mark the edges of steps. It's best not to leave anything on the stairs.
- **Keep an eye on pets:** Pets can sometimes get underfoot. If you find it tricky to keep tabs on yours, could you try a collar with a bell?



Next steps

For more information about preventing falls, see our guide **Staying steady**. Your doctor may be able to refer you to an NHS falls prevention service.

Get help with small repairs

Some local Age UKs offer handyperson schemes. These schemes help you identify hazards at home and assist with small repairs. There might be a Home Improvement Agency (HIA) in your area offering similar help too. You can contact Foundations (page 46), the national body for HIAs, or your local council.



In Wales, contact your local Age Cymru to find out if there's a handyperson scheme in your area, or contact Care & Repair Cymru (page 46). In Northern Ireland, check with Age NI.

If you're disabled, you might be eligible for a Disabled Facilities Grant, which is provided by local councils (or by the Housing Executive in Northern Ireland) to help fund changes to your home.

You can also visit the Living Made Easy website (page 47) for information about equipment and adaptations that could help you.

Consider using a personal alarm

If you don't feel entirely confident at home, a personal alarm could be reassuring. If you fall, a button lets you contact a 24-hour response centre – some include GPS tracking for extra peace of mind. Many councils run personal alarm schemes. Visit **www.gov.uk/apply-for-community-alarm** or contact your local council to find out what's available in your area.



Good to know

If you're finding it tricky to manage safely at home, contact your local council for a needs assessment. Depending on your needs, the assessor might suggest equipment or small adaptations, which are normally provided for free. For more information, see our guide **Getting help at home**.

Fire safety

There are some simple things you can do in your home to reduce the risk of a fire starting.

Get a smoke alarm and check it works

It's vital to have at least one smoke alarm on every floor of your home. Alarms should have the British Standard number BS 5446 and the Kitemark. Test them monthly and keep them free from dust – you could use a long-handled duster. You might want to ask someone to help you when fitting, testing or cleaning your alarms.

You should change smoke alarm batteries at least once a year. Alternatively, long-life alarms last between 7 and 10 years. If you have hard-wired smoke alarms, you should still test them monthly. It's advisable to replace them every 10 years. There are specialist smoke alarms if you have hearing or sight difficulties.

Private and social landlords in England must fit smoke alarms on every floor where there's proper living space. Check with your landlord to make sure this has been done.



In Wales, private landlords have to fit a smoke alarm on every floor of a property. They must ensure it's working, connected to the electricity supply, and linked to any other smoke alarms. In Northern Ireland, private landlords have to fit a smoke alarm, heat alarm and carbon monoxide alarm.



Good to know

The Royal National Institute for Deaf People (RNID) (page 49) has products for people who are deaf or have hearing loss, including smoke alarms.

Plan a fire escape route

Think about how you'd escape if there was a fire – especially if you live in a flat. If you do live in a flat, you can ask the management company for a copy of your building's fire risk assessment.

Some fire and rescue services offer a Home Fire Risk Check where they visit to help you install smoke alarms, plan escape routes and assess other hazards. Contact your local fire service to find out more.

Reducing risk around the home

- **Be careful with open flames:** Make sure any cigarettes, candles, and incense or oil burners are completely out once you're done.
- **Cook safely:** Make sure pan handles don't stick out when you've got something on the hob – it's easy to knock them. Use a timer to remind you when something's cooking. If a pan catches fire, don't move it and never throw water on it. The best thing to do is turn the heat off if possible, shut the door, and get outside to call **999**.
- **Keep the chimney clear:** If you have an open fire, make sure you have your chimney and flues swept – ideally at least once a year. You can find an approved chimneysweep through the Heating Equipment Testing and Approval Scheme (HETAS) (page 47).

Don't panic and don't try to tackle a fire yourself. Remember the fire service advice: **Get out, stay out and call 999**.



Next steps

Talk to your local fire and rescue service for more advice on fire safety or to get a Home Fire Risk Check. Visit the UK Fire Service website (page 50) to find your local service. In Northern Ireland, Age NI can make a referral for a free Home Fire Safety Check for you.

Gas and solid fuel safety

Gas and solid fuel problems can go unnoticed, but some simple checks can keep your home safer and reduce the risk of an accident.

Organise a yearly gas appliance check

It's recommended to have an annual check to make sure your appliances are working safely. Make sure the check and any repairs are done by a Gas Safe-registered engineer (page 46). Never try to repair or service a gas appliance yourself or let someone unqualified try.

If you own your home and receive a means-tested benefit such as Pension Credit, you may be entitled to a free annual gas safety check from your energy supplier. You should ask them about this and any other priority services you might be eligible for (see page 14). If you're not eligible for a free check then shop around, as costs can vary.

If you rent, your landlord is legally required to arrange a safety check with a Gas Safe-registered engineer at least once a year for any gas appliances they've provided. The landlord must then give you a copy of the inspection record within 28 days of the check and fix any problems.

Service any solid fuel appliances

Solid fuel appliances – such as heaters or cookers that burn wood or coal – also need a regular service. HETAS (page 47) has an online directory of registered installers and servicers.

Check the pilot light on your boiler

If you have a gas boiler with a pilot light, check regularly to make sure it's burning. If it's gone out, there should be instructions on the boiler on how to relight it. If you can't do it yourself, call out a Gas Safe-registered heating engineer.

Allow air flow and ventilation

It's important to keep air vents and chimneys clear so that gas and solid fuel appliances can burn safely.

Be aware of carbon monoxide

Carbon monoxide is known as a ‘silent killer’ because you can’t see, taste or smell it. Low exposure to carbon monoxide can cause long-term health problems, while high exposure can cause poisoning.

Heaters, boilers or other appliances that burn gas, coal, oil or wood can give off carbon monoxide if they aren’t working properly. Look out for yellow or brown staining, a lazy yellow or orange-coloured gas flame rather than a sharp blue flame, or too much moisture in the room.

Symptoms of carbon monoxide poisoning include having a headache, feeling sick, or having a sore throat and a dry cough. If you’re worried that you might have it, get outside and call **999** immediately.

Install a carbon monoxide detector to help prevent issues – make sure it bears the Kitemark and European Standard number BS EN 50291.



If you rent in England, your landlord must fit a carbon monoxide alarm in each room used as living accommodation containing a gas, oil or solid fuel appliance. In Wales, a landlord must ensure there’s an alarm in any room that has a gas, oil or solid fuel appliance they’ve installed.



Good to know

If you smell gas or suspect a gas leak, turn off the gas supply, open all doors and windows and call the 24-hour National Gas Emergency Service on **0800 111 999**. Never use a phone near the gas leak, and don’t turn any electrical switches or appliances on or off.

Contact the Gas Safe Register (page 46) for more information or to find a registered engineer.

Electrical safety

Most homes have lots of things plugged in. Checking that everything's being used safely can prevent a fire.

Check the condition of your electrics

Keep an eye out for any fraying or exposed wires and any damaged appliances and sockets. Don't ignore burning smells, buzzing or crackling sounds, or fuses blowing – these can be signs that something's wrong.

Don't overload sockets

If you don't have enough sockets, use an extension lead rather than a block adapter – but don't plug appliances that use lots of power into these, such as fridges or washing machines.

Be careful using electric blankets

Check whether yours can be left on overnight before you do so. Keep an eye out for any danger signs, such as fraying fabric or scorch marks. Never switch it on if it's wet or could get wet and don't use it with a hot water bottle – however cold the weather is.

Get your electric blanket tested by an expert at least every 3 years and replace it every 10 years. The shop where you bought the blanket or your local Trading Standards service may be able to test it. Find a local Trading Standards service using the Chartered Trading Institute website (page 44). Your local Age UK or Home Improvement Agency (page 46) might also have a handyperson scheme that can help. In Wales, contact your local Age Cymru or Care & Repair Cymru (page 46).

Be careful with portable heaters

Don't leave heaters unattended and never use them while you're sleeping. Keep them well away from any paper, furniture, clothing and curtains.

Keep appliances out of the bathroom

Appliances such as hairdryers, heaters (unless fitted with a cord pull) and mains-powered radios should never be used in the bathroom.

If you're a tenant

Landlords must ensure that any electrical appliances they provide are safe. They should arrange for an electrical safety check before a tenancy or occupation contract begins, and then again at regular intervals – at least every 5 years.

If you have a power cut

Call **105** free of charge. You'll be put through to your local electricity network operator for help and advice. In Northern Ireland, contact Northern Ireland Electricity Networks on **03457 643 643**.



Next steps

Contact Electrical Safety First (page 45) for more information on electrical safety or to find a registered electrician. You can visit their website to download their guide for older people and their relatives.

Sign up for priority services

Energy suppliers and network operators have Priority Services Registers for people over State Pension age and people who need some extra help – perhaps because they live with a health condition or disability. Some people need support temporarily after an injury or illness too. If you sign up, you should get extra support if there's a power cut.

Network operators are the companies in charge of the electricity and gas supply to your area. You can contact the Energy Networks Association (page 46) to find out who your network operator is.

To make sure you get as many of these services as possible, join both your supplier's register and your distribution network operator's register, as they may offer different things.



Good to know

The UK's landline telephone network is being upgraded from an analogue system to a digital one that requires an internet connection. Most customers will be on the digital system by January 2027.

If you have a digital landline and you rely on it to make calls, it's a good idea to have a battery back-up to keep it working in a power cut – especially if you have a telecare device that relies on your landline to work.

Contact your telephone service provider about a back-up solution. Depending on your situation, they may offer this for free.

Securing doors and windows

Some simple precautions can reduce the risk of your home being burgled – and they're often not that expensive.

Fitting your doors and windows with good locks can really deter burglars – and even if they did try to break in, they'd be much less likely to manage it. If you live in rented accommodation, you can ask your landlord if they can help make your doors and windows more secure.

Doors

- Make sure you have a lock that can only be unlocked with a key, even from the inside. Typically, this is a 5-lever mortice deadlock with Kitemark BS 3621. You should get one on any back doors as well.
- Have an automatic rim latch lock (sometimes called a night latch) fitted to add an extra level of protection – these can be opened from the inside without a key.
- Add hinge bolts to make doors even more secure.
- Have a door chain fitted so you can see who's at the door without completely opening it. Don't leave the chain on all the time if carers, family members or emergency services might need to get in.
- Get advice from a locksmith about how best to secure patio doors and French doors.
- Install a peephole if you'd like to see who's on the doorstep before you open up. You could also consider a smart doorbell with a camera.
- Avoid leaving keys under doormats or in plant pots by the front door – burglars know where to look. If you need to leave keys for someone, you could consider a keysafe instead.
- If you have glass in your door, consider replacing it with laminated glass or fit a film on the inside of the glass.

Windows

- Fit window locks to all downstairs windows and any others that might be easier for burglars to reach – such as those above a flat roof or near a drainpipe.
- Keep window keys in a safe place, out of sight and reach – but make sure they're easy to get to in an emergency.
- If you have new windows fitted, make sure they come with good locks. It can be tricky to add better ones later.
- Lock up when you go out – many burglaries are carried out by opportunists who see an open or unsecured window or door.
- If you have a carer, ask them to make sure they lock any windows and doors they've unlocked as they leave.
- If you're out for the evening, leave a front or upstairs room light on so burglars think there's someone in – you can leave the radio on too.



Safety at the door

Unexpected knocks at the door can be unsettling – but adding a peephole, chain or smart doorbell to your door can help you stay in control. It's a good idea to make sure windows and back doors are locked when answering unexpected knocks at the door too.

Not sure? Don't open the door. And if you ever feel threatened, call the police on 999.

Bogus callers

Bogus callers are people who try to trick their way into your home. They might pretend to be a meter reader, police officer, council or benefits official, or someone who needs help. They might try to distract you or trick you into believing that they urgently need to come into your home. Any genuine person representing an organisation will have ID they won't mind showing you – and if you like, you can call the organisation to check it's legitimate.

Password schemes

Energy suppliers and network operators keep registers of customers who need extra support, known as Priority Services Registers (see page 14). If you join one, you'll be offered special services such as a unique password you can use to verify the identity of a caller claiming to be from the company. A genuine caller should also show you an identification card.

Ask the caller to come back another time

You can always ask someone to come back at a more convenient time if you're feeling uneasy. A genuine caller won't have a problem with you taking these precautions.

Be particularly careful if there's more than one person at the door. If you're worried about a doorstep caller, call the police, your housing officer, the manager of your sheltered housing scheme, or someone else you trust.

Rogue traders

Doorstep traders aren't always genuine or honest salespeople. They can be quite pushy and try to talk you into unnecessary home repairs or improvements, often at high prices.

Some doorstep traders pressure you and make you feel like they won't leave unless you agree to buy what they're selling – but it's your home and you're in control. Don't agree to anything, sign a contract or pay money until you've talked to someone you trust – and never let anyone persuade you to go to your bank and withdraw cash. Don't be afraid to ask a salesperson to leave. If they refuse, call the police on **999**.

Some areas operate a 'no cold calling zone' where signs and stickers are put up around the area to show cold callers they aren't welcome. To find out about setting one up in your area, contact your local Trading Standards Service which you can find through the Chartered Trading Standards Institute website (page 44).



In Northern Ireland, the Police Service (page 49) has a Quick Check scheme to check whether a doorstep caller is authentic and to get support – just call 101.



Next steps

See our guide **Avoiding scams** for more information about common scams, including doorstep scams. If you think you've been scammed, contact Action Fraud (page 44) for information and advice.

Boosting home security

As well as securing doors and windows, there are other measures you can take around your property to feel safer.

Burglar alarms

A burglar alarm can warn you or the police if someone breaks in. There are lots of types of alarms, and costs vary. If you're thinking about installing a burglar alarm:

- Ask the Safer Neighbourhood team or Crime Prevention Officer at your nearest police station for advice.
- Ask your insurance company if it recommends any alarm companies and how an alarm needs to be maintained. Some companies offer a discount on your home contents insurance if you have an approved alarm installed.
- Get professional help to install the alarm and check they're approved by the National Security Inspectorate (NSI) (page 48) or the Security Systems and Alarms Inspection Board (SSAIB) (page 50).

Lights

Outdoor lights make it easier for you to get to the front door and find your keys when it's dark. They can also deter would-be burglars. If you get a motion-activated light, it's worth considering your neighbours when you're positioning it.



Next steps

Visit the Secured by Design website (page 50) for more information on home security and licensed security products.

Garages, sheds and passageways

- Garages and sheds can be full of expensive tools – some of which could help a burglar break into your home. Fit garage and shed doors with good locks and replace any that aren't solidly built.
- Fit a strong, lockable gate to any passageways at the side and back of your home. If you share a passageway with a neighbour, discuss it with them first.
- Metal bar side and driveway gates mean any would-be intruders can't approach unseen.
- Put up a strong fence or plant a prickly hedge to deter thieves from getting into your garden. Trellis or anti-climb tops to fences, gates or walls can help too.
- Consider gravel driveways and paths, which can make it harder for burglars to approach quietly.

Contact Foundations (page 46) to find out if there's a Home Improvement Agency in your area that could help with costs or organising the work. In Wales, contact Care & Repair Cymru (page 46).

Neighbourhood Watch

Neighbourhood Watch schemes are groups of local volunteers who work in partnership with the police, local councils and other agencies that help keep the community safe.

See the Neighbourhood Watch's **Members' Guide** for more tips and advice about preventing crime and keeping safe. Ask your local police station's Safer Neighbourhood team or visit the Neighbourhood Watch website (page 48) to see if there's a scheme in your area. If there isn't, you could consider helping to set one up.



Home insurance

Having good home insurance cover can put your mind at ease. If the worst happens, you get help covering the cost of replacing damaged or stolen goods.

If you already have home insurance, make sure it covers your needs. If you're looking for a new policy, compare quotes from different companies to make sure you're getting the best deal possible. If you don't use the internet, is there a friend or relative who could help you compare quotes online?

MoneyHelper (page 48) provides information and advice about getting the best home insurance deal for you.



Good to know

Lots of insurance companies offer lower premiums to people with good home security – for example, if you have a burglar alarm or locks on your windows. You might also get a discount if you're in a Neighbourhood Watch scheme.

Marking possessions

If your things are stolen, the police are more likely to find and return them if you've marked them with your postcode and the number of your house or flat, or the first 2 letters of its name.

There are different ways to mark possessions. You can use a permanent marker or a more subtle security pen that can only be read under ultraviolet (UV) light. This works well for things such as electronics – but speak to an expert before marking any items that are particularly valuable, such as antiques or specialist items.

Take pictures of valuable items and write down the serial numbers of any electrical equipment. If items are stolen, this information can help police return them to you.

You can also register valuable possessions online for free on the Immobilise Property Register (page 47). This website helps police identify owners of lost or stolen property.



Next steps

Ask your local Neighbourhood Watch (page 48) or the Safer Neighbourhood team at your local police station for more information on marking possessions.

Staying safe when you're out and about

As we get older, we sometimes feel more vulnerable when we're out and about. But there are ways you can feel more confident.

When you go out

The tips on the following pages should help you feel safer when you leave your home.

- Keep valuables such as your mobile phone out of sight.
- Avoid carrying around large sums of money. If your pension is paid into your bank account, you don't have to withdraw it all in one go.
- Check no one's hovering behind you before you use a cash machine. You might feel more comfortable using a machine that's inside a bank rather than on the street. Always shield your PIN (Personal Identification Number) when you're putting it in.
- Keep your bag in sight at all times. If someone tries to snatch your bag, let them take it rather than trying to keep hold of it.
- If you use a wheelchair, keep your belongings beside you rather than hanging them on the back of the chair.
- Plan your route before you leave home and stick to busy, well-lit areas if you're out after dark.
- If you think you're being followed, keep moving and head for a busy area or go into the nearest shop. Tell someone what's happening or call the police.
- If there's an emergency, shout loudly to get attention. You could also consider carrying a personal attack alarm.

On public transport

- Try to wait for public transport in busy, well-lit areas.
- If someone makes you feel uncomfortable, don't feel embarrassed to move away.
- You might feel safer if you sit near other people. If you're on the bus or train and there aren't many people about, sit near the driver. Try to be near the bell or emergency alarm.
- Keep an eye on your belongings and make sure any bags you have with you are fastened.

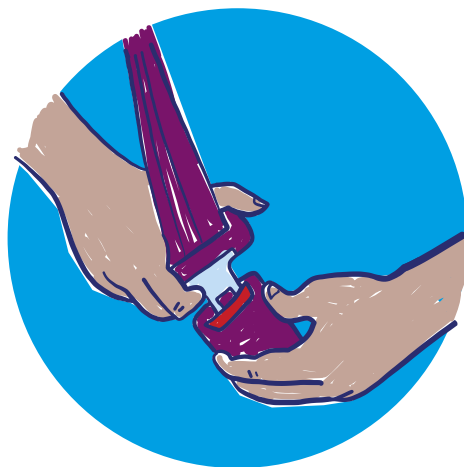
In taxis

- Keep the number of a reliable, licensed taxi company handy. Find a company you trust and feel comfortable with.
- Book a taxi before you go out. When it arrives, check it's the one you ordered before you get in. If you're in any doubt, ask the driver to tell you the name of the person who booked it to make sure.
- Sit behind the driver on the back seat. If you feel unsafe, ask to be dropped off somewhere you know that's busy and well lit.

"I always use the same taxi firm. They know me now and usually send the same driver to take me to the doctor."

Helen, 83





If you're driving

- Before setting off, plan your route and make sure you have enough fuel. You might find it reassuring to tell someone where you're going and how long the journey should take.
- Think about what you'd do if you broke down – for example, do you carry a mobile phone you could use in an emergency? Keep any contact numbers you might need to hand – and it might be worth buying a charger you can use in the car too. It's a good idea to have a blanket and some warm clothes in case it's chilly while you wait for help to arrive.
- Consider joining a roadside assistance scheme for extra peace of mind should you break down. Prices vary, so shop around to find the best deal. Call different companies for quotes or look at price comparison websites.
- Try to park in busy, well-lit areas. If you'll be parked for some time, think about what the area will be like after dark.
- Keep valuables and personal possessions out of sight. If you're leaving the car, take any valuables with you and lock the doors.

Mobile phones

If you have a mobile phone, it's worth taking steps to prevent it from being stolen and to protect yourself if it is.

- Add a passcode or PIN. This can be done in your phone security settings and means it's more difficult for anyone else to get into. Some phones feature extra security features, such as fingerprint scanners or facial recognition.
- Register your phone for free on the Immobilise Property Register (page 47).
- Ask your mobile phone provider for your international mobile equipment (IMEI) number or find it by typing in ***#06#** on your mobile phone keypad – your IMEI number will appear on your screen. It's worth taking a note of it, along with your mobile phone number, so if your phone is stolen you can pass these details on to your network and the police.
- Make sure your phone is fully charged when you go out in case there's a problem.
- Avoid using your phone in crowded places or when you're walking down the street. Try not to leave it in your back pocket or an unzipped section of your bag.



Good to know

If your phone does get stolen, get in touch with your network as soon as possible so they can block it, then report it to the police too.

Going on holiday

To a burglar, milk bottles on the doorstep or a newspaper sticking out of the letter box are signs that no one's home. Here are some tips to help you enjoy your holiday without worrying.

- Pause milk, newspapers, and any other regular deliveries.
- If you have a garden and you're going to be gone for a while, it might be worth mowing the lawn before you leave.
- Check your building and home contents insurance is up to date and current while you're away.
- Is there someone you trust who could keep an eye on things? Perhaps they could also collect your post, draw your curtains, water any plants, and switch lights on and off.
- If you're going to be away for some time and there isn't someone who can pick up your post, consider registering with the Royal Mail Keepsafe service (page 49). Your letters and parcels are safely stored at your local delivery office for up to 2 months and delivered to you when you're back.
- Don't completely close curtains or blinds – they can be a giveaway during the day.
- Plug a lamp into a timed switch so it turns on in the evenings. Avoid leaving it in a room that passers-by can see into when the light is on.
- Don't display your home address on the outside of your luggage – and don't leave your luggage on view in the car or at home.
- Try not to mention the specifics of your holiday on social networking sites before you go. You don't want everyone knowing when your house will be empty.



Staying safe online

The internet can make life much easier. But it can feel overwhelming at times too, and you might be worried about keeping your details safe while you're browsing the web.

If you'd like to get online but don't know where to start, contact your local Age UK to see what help is available locally. In Wales, contact your local Age Cymru.



Good to know

You might come across some new terms in this section. If you're not sure what they mean, see our glossary on pages 41-42.

Suspicious emails

Digital scams are becoming increasingly common and sophisticated, so it's important to be aware of potential risks.

- Does the email have errors in its spelling or grammar, or is it written in an unusual style? Does the design feel 'off'?
- Check the email address, not just the sender. It may seem to come from your bank or phone operator but have the wrong address.
- Even if an email address looks official – perhaps from the bank or HMRC – it still might not be genuine. If you have a funny feeling it's not, then contact the organisation and check. Don't use the contact details supplied in the email.
- Does the message use your proper name, or does it start with a general greeting like 'Dear customer'?
- Is there a sense of urgency, threatening that unless you act now a deal will expire or an account of yours will be closed?
- Be aware that you can be taken to a fake website even if a link appears to be correct. It's best to avoid links and search for the website yourself so you know it's OK.
- Is the sender asking you to share personal information, such as your username, password or bank details?
- Does the email ask for money for someone in need, or claim you've won a cash prize?
- Is there a link or attachment with a message saying 'Check this out' or 'See what I found' with no further explanation?

Fraudulent emails can sometimes come from an email address that you recognise – such as a friend or family member. This can happen when someone's account is hacked. If an email seems suspicious or out of character, call the person to check they sent it.

If you receive a suspicious email

- It's always better to be safe than sorry, so if you're not sure where an email's from or it makes you feel uneasy, just delete it without opening it.
- If an email contains a link or attachment, don't click on it unless you're certain it's safe.
- Don't reply to spam or suspicious emails, even to say 'no'. This shows the sender your email address is active, and they'll probably be in touch again.
- Your bank (or any other financial institution) will never ask for personal information or your PIN over email. If you receive an email claiming to be from your bank, contact them directly to check it's genuine. Use the phone number on the back of your bank card or type their web address into your browser – don't use any phone numbers or click any links in the email. You can also call the centralised number **159** which connects you directly with your bank so you can check.
- If an email asks about account information, phone the organisation directly using the phone number on its official website, and ask about the email you've received.
- Don't panic if there's a sense of urgency in the email – this is exactly what the sender wants. Take time to properly check the email first.
- Forward the email to the Suspicious Email Reporting Service at **report@phishing.gov.uk**.

Spam

Spam (also called junk) mail is usually from a person or organisation trying to sell a product or service – often something you have no interest in and haven't signed up for information about. It might be:

- advertisements from a company
- emails telling you about a scheme to make you rich
- emails warning you of a computer virus
- emails encouraging you to send the email on to more people.

Most email providers have spam filters that block emails from untrustworthy sources automatically – but it's still good to know what to look out for.

“Some of these scam emails seem so real. My friend lost a lot of money. It's better to be safe than sorry.”

Therese, 86



Next steps

Visit the Get Safe Online website (page 46) for more information on email scams.

Online shopping and banking

Shopping and banking from the comfort of your home can be really handy. More and more of us are doing it – and it’s particularly helpful if you find it difficult to get out and about.

But as with anything that involves sending money over the internet, there are certain risks. By using a secure website, you can help make sure your information can’t be read by anyone else.

What’s a secure website?

The website address should begin with **https://** – the ‘s’ stands for ‘secure’. If the address bar – the bit containing the web address that runs across the top of your browser – is green, this can be an extra sign that you’re using a safe website.

You should also look out for a padlock symbol in the address bar. Websites that offer secure payments and other financial transactions, such as banking, need a security certificate. To view it, you can click on the padlock symbol to check the organisation is what it says it is. The certificate should be up to date and registered to the right address.

The padlock isn’t an absolute guarantee of safety, so it’s good to be cautious if you still have any doubts. And be aware that scam websites might have a padlock on the actual webpage (rather than in the address bar) to try to trick you.

Tips for shopping and banking online safely

- If a deal looks too good to be true, it probably is. Be cautious of anything offered in an email you didn’t ask for.
- Use strong passwords (see pages 36–37 for more information).

- If you get a pop-up message warning you about a website's security certificate, it's probably a scam. If you click on it, you'll might be redirected to a fake website that lets somebody else read the information you're sending.
- You'll never be asked for your card PIN, but you'll probably be asked for the security number for your debit or credit card. This is the CVV (card verification value), CVC (card verification code) or CVV2 and is the 3 digits on the back of your card. If you have an American Express card, the CVV is the 4 digits on the front of your card.
- Stick with online retailers that have a good reputation. It can be helpful to read independent reviews – for example, on Trustpilot or Which? – before buying something.
- If you're buying something made by a major brand, there's often a list of authorised sellers or stockists on their official website.
- Check where the seller is located. Just because the web address has 'uk' in it, it doesn't necessarily mean they're based in the UK. If you buy from a seller or company based outside the UK, it can be harder to sort out any problems. By law, the seller must provide their full contact details.
- Watch out for hidden costs, such as VAT or extra postage – especially for transactions outside the UK. For more information on buying from sellers based in other countries, visit the UK International Consumer Centre website (page 50).
- Always use the secure payment method recommended by reputable online retailers and auction websites. Be wary of any requests to pay by bank transfer instead.
- Ignore any requests for one-time passwords (OTPs) when you aren't actively using a transaction or log-in process that requires it. It's probably a scam if anyone asks you for one via phone, email or text.

- Use a credit card for internet transactions to add extra protection. You can also check to see if your debit card provider offers any protection. If your purchase costs more than £100 and you use a credit card, the seller and your card company are equally responsible if anything goes wrong. Be aware that there's sometimes a card handling fee when you pay with your credit card though, so check how much this is.
- Check if your bank offers free anti-virus software or browser security products.
- Always make sure you log out from any accounts so no one who uses the computer after you can access any of your information.



Next steps

See our guide **Avoiding scams** for more information on how to protect yourself.

Your local Age UK might offer help with getting connected and staying safe online. Learn My Way (page 47) offers free online courses on digital skills, including getting started with online shopping, online payment methods and consumer rights.

Social media

Social media platforms are websites or apps where you can keep in touch with family and friends, share photos, play games, explore online dating, find out about events, and more.

These guidelines on this page can help you stay safe.

- Think about who you want to see your profile. Your profile is likely to be public by default, which means anyone can see it – but you can usually change your settings to make it private.
- Don't share personal information such as phone numbers, your home address or date of birth – scammers can use it.
- If possible, pick a username that doesn't include any personal information – for example, don't use 'annajones1947'.
- Use a strong password that is different from the passwords you use for other accounts (see pages 36-37).
- Be cautious if people you've just met online ask you to reveal personal information or want to meet you very quickly – and never send money to anyone you haven't met in person.
- Some scammers use dating websites to win people's trust, so it's important to be mindful of this risk if you're dating online. See our guide **Avoiding scams** for more information.
- Be on your guard against phishing scams (see pages 29-30).



Next steps

Visit the Get Safe Online website (page 46) for more information about using social media securely.

Passwords

Setting up strong passwords is probably the simplest and most effective thing you can do to stay safer when you're online.

Avoid weak passwords

Weak passwords are made up of common words, numbers or keyboard patterns. These are some examples of commonly used weak passwords:

- password
- 123456
- qwerty
- password1.

Choose strong passwords

A good way to come up with a strong password that's easy for you to remember is by putting together three random words, such as 'SkyChairYellow'. You can also include capital letters, numbers and symbols. You can save your passwords to your internet browser to make it easier to log in to and manage your accounts. There's more about this on the next page.

Make sure you don't include any personal information like your name or date of birth – or use our example for your own password.

Choose different passwords

Use different passwords for each website or account. It can be tricky to remember lots of different ones, but having one password for all accounts isn't a great idea – because if someone hacks your account on one site, they'll be able to access all your accounts. Your email is the gateway to all your other accounts, so always make sure that the password for it is different.

Keep your passwords safe

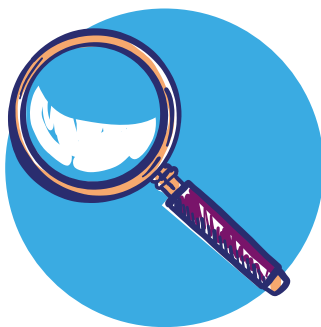
Never write down a password. If you need a written reminder, try to write a hint that won't make sense to anyone else (rather than the password itself) and keep it safe away from your computer.

Password managers

Some internet browsers have built-in password managers. These are tools that remember your passwords for different sites and fill them in automatically when you need them.

When you log in to a website for the first time, the password manager will ask if you want it to remember the password. You can choose whether you want it to or not. It can save time – but you should only use it on your own computer.

Your password manager log-in details will be available to anyone you share the computer with, so make sure it's only shared with people you trust – and don't use the password manager anywhere in a public place, like a library.



Next steps

The National Cyber Security Centre (page 48) website has more information about strong passwords and staying safe online.

Protecting your computer

There are ways to protect your computer from harmful types of malware and viruses.

Install anti-virus software

Viruses are malicious programs that can spread from one computer to another by email or through websites. They can display unwanted pop-up messages, slow down your computer, and even delete files.

Anti-virus software helps to find, stop and remove these malicious viruses. The type of software you'll need depends on whether you have a Windows or Apple computer.

Install anti-spyware software

Spyware is an unwanted program that runs on your computer. It allows unwanted adverts to pop up, tracks your online activity, and can even scan your computer for private data such as credit card numbers. By installing anti-spyware software, you can reduce the chances of this happening to you.

Keep your operating system updated

The operating system is the main software program on your computer. It manages all the other programs on it – the most common systems are Microsoft Windows and Apple's Mac OS. Whichever operating system you have, keep it updated to give yourself the best protection.

Protect your wireless network

If you use wireless internet at home, you'll have a wireless router. You need to protect your wireless network (also known as Wi-Fi) so that people nearby can't access it. Read the instructions that come with your router to find out how to set up a 'key' – a type of password – so that no one else can access the internet through your router.

Computer scams

Beware of scammers calling you claiming to be from a well-known IT company. They might ask you to follow a few simple instructions to get rid of a virus, update your software, or fix another issue with your computer. This is to try to upload software called spyware onto your computer, which allows them to access any personal details you have stored there.

Legitimate IT companies never contact customers in this way, so never respond to a phone call from someone claiming that your computer has a virus. If you get a call like this, hang up straight away and report the scam to Action Fraud (page 44).

See our guide **Avoiding scams** for more information on different types of scams and how to avoid them.



Good to know

It might seem like you need a lot of software to protect yourself from online risks, but it's actually very easy. You can buy a complete package that includes everything you need, or get free software such as AVG (www.free.avg.com) or Avast (www.avast.com). These work on both Windows and Apple computers.

Online threats change constantly, so once your software is installed, keep it up to date to ensure you have the highest level of protection.

Protecting your other devices

You can check emails, shop and bank online, and browse the internet on smartphones and tablets (such as iPads) – so they need protecting too. Start by password-protecting any devices.

You can download anti-virus and anti-spyware protection for tablets and phones. These are often referred to as ‘apps’ (applications), which is just another term for software.

The best protection for your device depends on the type of phone or tablet you have, but you could ask a member of staff in a phone or electronics shop or have a look online for more information. A lot of good anti-virus protection for phones and tablets is free.

Some free, highly rated anti-virus apps are:

- Avast mobile security (www.avast.com)
- Kaspersky internet security (www.kaspersky.co.uk)
- Norton mobile security (uk.norton.com).

These apps work on phones and tablets that use Windows, Android and Apple products and it’s a good idea to keep them updated.



Next steps

Visit Get Safe Online (page 46) to find out more about protecting your smartphone or tablet. See our guide **Avoiding scams** for information on telephone scams, including text messages.

Glossary

Anti-spyware software

Software that protects your computer against pop-ups, slow performance, and security threats caused by spyware and other unwanted software.

Anti-virus software

Software that detects and prevents known viruses from attacking your computer.

App (application)

A type of program that you can download for your computer, tablet or mobile phone. There are hundreds of apps available, some for free. They do lots of different things, from letting you play games to accessing your bank account.

Attachment

A file such as a photo, document or program, sent in an email.

Browser

The computer software or app you use to access the internet, such as Google Chrome or Safari.

Hack

An attempt to gain unauthorised access to a computer or account.

Malware

Malware is short for 'malicious software' and is a general term to refer to hostile or intrusive software.

Operating system

The software that manages different programs on a computer.

Phishing

When criminals direct users to a counterfeit website to trick them into disclosing private information, such as usernames or passwords.

Pop-up

A small window that suddenly appears (pops up) on a webpage, usually an advertisement or alert. Some are genuine, others aren't.

Router

A device that connects your computer to a broadband-enabled telephone line and provides your home internet signal.

Smartphone

A mobile phone that can connect to the internet, send emails and perform a number of other functions like a computer, as well as make calls and send texts.

Social media

Websites and apps where users connect with friends, family and other people who share their interests.

Spam

A commercial email you didn't request, also known as junk mail.

Spyware

An unwanted program that runs on your computer, which can make it slow and unreliable or even make you a target for online criminals.

Tablet

A larger handheld device with a touchscreen that can connect to the internet and be used as a portable computer – for example, an iPad.

Virus

A program that spreads from one computer to another by email or through malicious websites. Viruses can slow your computer down, display unwanted pop-up messages and even delete files.

Wireless network

Also known as Wi-Fi, this is a way for your computer to connect to the internet without using wires or cables.

What to do if you're a victim of crime

Being targeted can be very scary. But whatever the situation, you're not alone – there's support to help you through.

- Call the police on **999** if it's an emergency situation. You can call **101** to report a crime if you don't need an emergency response.
- If it's fraud or a scam, contact Action Fraud (page 44).
- If you get home and you've been burgled, don't go in unless you're sure the intruder has gone. Call the police straight away.
- If you're burgled, make a list of missing items and contact your insurance company. They're likely to ask for the crime reference number, which you should get from the police.
- If you lose a set of keys, get your locks changed.
- Cancel any stolen bank cards as soon as possible – the phone number should be on your bank statement or on any cash machine belonging to your bank.



Good to know

The Criminal Injuries Compensation Authority (CICA) (page 45) compensates injured or traumatised victims of crime – it doesn't replace stolen items.

Victim Support (page 50) provides information about compensation schemes and explains your options. They also give free practical and emotional support to people who have experienced crime.

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open 7 days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.wales

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Action Fraud

Call the helpline for advice on preventing fraud and what to do if you fall victim to it, or use the online fraud reporting service.

Tel: **0300 123 2040**

www.actionfraud.police.uk

Chartered Trading Standards Institute

Get advice on problem purchases, find your local Trading Standards Office, and search for trustworthy businesses.

www.tradingstandards.uk/consumers

Citizens Advice

National network of advice centres offering free, confidential and independent advice, face-to-face or by telephone.

In England, call Adviceline: **0800 144 8848**

In Wales, call Advicelink: **0800 702 2020**

For online information and to find your nearest Citizens Advice:

In England: **www.citizensadvice.org.uk**

In Wales: **www.citizensadvice.org.uk/wales**

Citizens Advice Consumer Service

Provides information and advice on consumer issues and offers tips on recognising email scams.

Tel: **0808 223 1133**

www.citizensadvice.org.uk/consumer

In Northern Ireland, visit **NI Direct**

www.nidirect.gov.uk/consumerline

Compensation Services

Compensates victims of violent crime in Northern Ireland.

Tel: **0300 200 7887**

www.nidirect.gov.uk/contacts/compensation-services

Criminal Injuries Compensation Authority (CICA)

Compensates people who have been physically or mentally harmed by violent crime in England, Scotland or Wales.

Tel: **0300 003 3601**

www.gov.uk/government/organisations/criminal-injuries-compensation-authority

Electrical Safety First

Provides free advice on electrical safety in the home and garden.

www.electricalsafetyfirst.org.uk

Energy Networks Association

Contact them to find out who your network operator is.

www.energynetworks.org

Foundations

National body for Home Improvement Agencies (HIAs) with a website you can search to find your nearest one in England. HIAs provide support for vulnerable homeowners and tenants to help them undertake adaptations and repairs.

Tel: **0300 124 0315**

wwwFOUNDATIONS.uk.com

In Wales, contact **Care & Repair Cymru**

Tel: **02920 107580**

www.careandrepair.org.uk

Gas Safe Register

Provides advice on gas safety and has a register of engineers who meet the health and safety standards required to install or repair gas appliances. Check engineers online or by calling the free consumer helpline. All registered engineers carry an official ID card.

Tel: **0800 408 5500**

www.gassaferegister.co.uk

Get Safe Online

Free advice about using the internet safely.

www.getsafeonline.org

GOV.UK

Offers practical information and advice to the public.

www.gov.uk

In Wales, visit **GOV.WALES**

www.gov.wales

In Northern Ireland, visit **NI Direct**

www.nidirect.gov.uk

Heating Equipment Testing and Approval Scheme (HETAS)

Official body for approving solid fuel appliances, with a register of installers, chimney sweeps and servicers.

Tel: **01684 278 170**

www.hetas.co.uk

Immobilise

Online property register where you can log your possessions. The police use it to trace lost and stolen items.

www.immobilise.com

Information Commissioner's Office

Provides information about data protection.

Tel: **0303 123 1113**

www.ico.org.uk

Learn My Way

Free online courses for beginners on using a computer, browsing the internet, sending an email and finding work online.

www.learnmyway.com

Living Made Easy

Provides impartial information on products and equipment that help with daily living.

www.livingmadeeasy.org.uk

Master Locksmiths Association (MLA)

Professional body of locksmiths that produces a list of members, available free of charge.

Tel: **01327 262 255**

www.locksmiths.co.uk

MoneyHelper

Gives impartial information about financial products and services and offers tips on everyday money management.

Tel: **0800 138 7777**

www.moneyhelper.org.uk

National Association of Professional Inspectors and Testers (NAPIT)

Provides details of qualified electricians and installers.

Tel: **0345 543 0330**

www.napit.org.uk

National Cyber Security Centre

Information and advice about staying safe online.

www.ncsc.gov.uk

National Grid Gas Emergency Number

If you smell gas, call the 24-hour gas emergency number.

Tel: **0800 111 999**

National Security Inspectorate (NSI)

Certification body for the security and fire protection sectors in the UK.

Tel: **01628 637512**

www.nsi.org.uk

Neighbourhood Watch

Neighbourhood Watch schemes are voluntary crime prevention groups that work in partnership with the police, local councils and other agencies involved in community safety to prevent crime.

Tel: **0116 402 6111**

www.ourwatch.org.uk

Northern Ireland Fire and Rescue Service

Offers free home fire-safety checks in Northern Ireland.

Tel: **028 9266 4221**

www.nifrs.org

POLICE.UK

For non-emergency information and advice. Contact the Safer Neighbourhood team at your local police station for free crime prevention advice and home security assessments.

Tel: **101**

www.police.uk

Police Service of Northern Ireland

Provides free online information about crime prevention. You can also call them to check whether a doorstep caller is authentic.

Tel: **101**

www.psni.police.uk

RNIB (Royal National Institute of Blind People)

Offers help and support for people who are blind or partially sighted. Has information on lighting in the home and advice about sight loss.

Tel: **0303 123 9999**

www.rnib.org.uk

RNID (Royal National Institute for Deaf People)

Provides advice and support for people who are deaf, have hearing loss or have tinnitus.

Tel: **0808 808 0123**

Email: **contact@rnid.org.uk**

www.rnid.org.uk

RoSPA (Royal Society for the Prevention of Accidents)

Provides detailed advice on specific safety problems.

Tel: **0121 248 2000**

www.rosipa.com

Royal Mail Keepsafe

Service to hold your mail while you're away and deliver it when you get home.

Tel: **03457 777 888**

www.royalmail.com/receiving/keepsafe

Secured by Design

Security products licensed by Secured by Design have passed police standards and tests.

www.securedbydesign.com

Security Systems and Alarms Inspection Board (SSAIB)

Responsible for certifying organisations who provide security systems, fire alarms and telecare services. Search the website for a SSAIB-approved organisation in your local area.

www.ssaib.org

TrustMark

Government-backed scheme to help you find reliable tradespeople.

Tel: **0333 555 1234**

www.trustmark.org.uk

UK International Consumer Centre

Provides advice on problems with traders based abroad.

Tel: **01268 88 66 90**

www.ukecc.net

UK Fire Service

Provides information on fire safety. The website contains a directory of all the fire and rescue services in the UK.

www.fireservice.co.uk

Victim Support

Charity that provides free and confidential help to victims and witnesses of crime in England and Wales.

Tel: **08 08 16 89 111**

www.victimsupport.org.uk

In Northern Ireland, contact **Victim Support NI**

Tel: **02890 243133**

www.victimsupportni.com

Help us be there for someone else

We hope you found this guide useful. When times are tough, it's so important to get some support. You can help us reach everyone who needs us:

1

Tell us your story. If Age UK's information and advice has helped you, we'd love to hear about it. Email stories@ageuk.org.uk.

2

Donate to us. We rely on donations to support older people when they need us most. To make a donation, call us on **0800 169 8787** or go online at www.ageuk.org.uk/donate.

3

Volunteer with us. Our volunteers make an incredible difference to people's lives. Find out more at www.ageuk.org.uk/volunteer or contact your local Age UK.

4

Campaign with us. We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice at www.ageuk.org.uk/campaigns.

5

Remember us in your will. A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You might want to read some of our relevant information guides and factsheets, such as:

- **Adapting your home**
- **Avoiding scams**
- **Housing options**

You can find all of our guides and factsheets on our website, along with lots more useful information. Visit **www.ageuk.org.uk** to get started.

You can order free printed copies of any guide or factsheet by emailing **orders@ageuk.org.uk** or calling our Advice Line on **0800 169 65 65**. Our friendly advisers can also help with any questions.

All of our publications are available on request in large print and audio formats.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



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