

Transport, travel and leisure in Tonbridge & Malling Borough

Amended April 2022

This local information pack covers:

- information and advice about transport, travel and leisure
- passport photos
- **a list of door-to-door transport schemes**
- shopping trips
- help with travel costs
- public transport
- driving and parking
- holidays, outings and parties
- books, newspapers and reading
- campaigning for older people's rights
- computer tuition, technology and the Internet
- scams
- employment
- learning disabilities
- social activities

Details are subject to change, please check with the organisation concerned. If you cannot find what you are looking for please contact us as we may be able to help further. Amendments and additions are also welcome.

We publish other local information packs covering:

- Care agencies
- Care homes
- Health and wellbeing
- Help at home
- Housing
- Legal advice and power of attorney
- Memory loss and dementia
- Money matters
- Social activities

Age UK Sevenoaks & Tonbridge is a registered charity no. 1088213

Tel: 01732 454108. Web: www.ageuksevenoaksandtonbridge.org.uk

Contents

Information and advice.....	4
Passport Photos	4
Door-to-Door transport schemes	4
Other transport schemes (not door-to-door)	7
Help with travel costs	7
Are you entitled?.....	7
Do you automatically qualify?	8
Can you still apply even if you don't automatically qualify?	8
How they work it out	8
Getting hold of the form	8
Help filling in the form	8
How it works	8
Further information	9
Health benefits - Attendance Allowance and Personal Independence Payment	9
Disability Living Allowance and Personal Independence Payment.....	9
Public transport.....	10
Assistance Cards.....	10
Bus Passes.....	10
Bus services	11
Disabled Railcards.....	11
Senior Railcards	11
Driving and parking.....	11
Adverse weather.....	11
Blue Badges	11
Car insurance	12
Flooding on roads.....	12
Lifebook.....	12
Motability	12
Snow clearing and gritting	12
Holidays, outings and parties.....	12
Coach trips	12
Outings and parties.....	13
Holidays for older people	13
Holiday companions	13
Holidays for disabled people.....	13
Holidays for veterans	13
Travel insurance	13
Library services.....	14
Campaigning for older people's rights	14
Forums for older people.....	14
Computer tuition, technology and the Internet	15
Cheaper broadband and phone packages.....	16
Scams.....	16
Avoiding scams	16
Spotting scams	16
Raising your awareness of scams	17
What to do if you have been scammed.....	18
Telephone scams	18
What should you do if you get a nuisance or scam call?	18
What are nuisance calls?.....	19
Reducing nuisance calls	19
What are scam calls?	19
Reducing scam calls.....	20

Stopping scam calls	20
Fraudulent text messages	21
Stopping yourself from making premium rate phone calls	21
Simple mobile phones	21
Postal scams	21
Reducing junk mail	21
Reducing scam mail	22
Fake parcel delivery cards.....	22
Internet scams	23
Staying safe online	23
Stopping compulsive shopping	23
Doorstep scams.....	23
Cowboy traders	23
Checking ID of doorstep callers.....	23
Have something planned to say to turn cold callers away	23
No Cold Caller signs and No Doorstep Callers stickers.....	24
Video doorbells.....	24
Bogus Caller Alarms	24
Home security.....	24
Pension scams	24
Lifebook.....	24
Vulnerability Registration Service	25
Employment.....	25
Learning disabilities	26
Social activities	26

Information and advice

Age UK Sevenoaks & Tonbridge

5 Bradford St, Tonbridge TN9 1DU

Email: tonbridge.office@ageuksevenoaksandtonbridge.org.uk

Web: www.ageuksevenoaksandtonbridge.org.uk

- Our Information & Advice service can help you fill in forms for Blue Badges (disabled parking permits), railcards and bus passes. We can also help you with other forms such as health and disability benefits
- We can help you at our office. If you cannot get to our office and live in Tonbridge, Hildenborough or Hadlow we can visit you
- Citizens' Advice can also help you. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Independent Age

6 Avonmore Rd, London W14 8RL Tel: 0800 319 6789, 020 7605 4200 Email:

advice@independentage.org Web: www.independentage.org

- Free telephone and email service offering advice on benefits, care and social activities. (A similar service is also offered by Age UK)
- Campaigning for a fair deal in policy and practice

Social Services

Tel: 03000 416161

Social Services provide many forms of support (including meals on wheels) and you can ask for a free assessment of what support you might need. If you are looking after someone it may be quicker to get a free carer's assessment from INVOLVE Tel: 0300 081 0005 Email: communitynavigation@involvekent.org.uk Web: www.involvekent.org.uk

Passport Photos

Passport photos are needed for many things (eg Blue Badge disabled parking forms).

You can use passport photo booths in the following places:

- Angel Centre, Tonbridge
- Tonbridge Train Station
- Sainsbury's, Tonbridge

If you have difficulty using passport photo booths (eg automated instructions can be hard to follow for hearing-impaired people) then there are one or two places where you can still have their photo taken such as Timpsons, Angel Walk, Tonbridge

If you are not able to do this (for example, you are housebound) then you can print photos using photographic paper on a home printer. If you do not have a printer, then Age UK may still be able to help you. Tel: 01732 366100

Door-to-Door transport schemes

There are various transport schemes (many of them subject to availability of volunteers) to help people with mobility problems who cannot get about easily and find it difficult to use public transport. There are a few different options which may be especially useful if you are trying to arrange transport at short notice; you may need to ring round to see which organisation can help.

Age UK

If you need transport on a weekly basis, our Independent Living Support service may be able to take you shopping or to health appointments in Tonbridge and West Malling areas. We charge about £18.50 per hour. Tel: 01732 454108

Community Car Service

- Based in Tunbridge Wells but cover Tonbridge, West Malling, Aylesford and Snodland areas
- Will also take people to London
- Volunteer drivers use their own cars to take people to medical appointments, social clubs, hairdressers, shopping, coffee mornings, days out, family & friends
- Drivers can be booked for days, evenings or weekends
- You have to take out annual membership (£15 for a year) and pay for mileage (75p per mile, minimum £7.50)
- Enquiries Tel: 01892 540131
- Bookings Tel: 01892 511627

Dial 2 Drive Community Transport

- Tonbridge, West Malling, Aylesford and Snodland areas
- Will also take people to London
- Volunteer drivers use their own cars to take members to medical and social appointments. This includes such things as doctors, hospitals, chiropodists, day centres, hairdressers, lunch clubs, opticians and shopping. For those unable to access public transport due to old age, illness or disability. Drivers can be booked for days, evenings or weekends. You have to take out annual membership (£20 for a year) and pay for mileage (70p per mile, minimum £5). Wheelchair users must be able to transfer into a car seat
- 9.30am-3.30pm
- Operated by Imago (formerly Voluntary Action Within Kent)
- Tel: 0300 777 1200
- Email: driving@imago.community Web: www.imago.community

Go 2 Direct

- Hildenborough.
- A private pre-bookable taxi that will take you door-to-door locally.
- Operates Mon-Fri 6am-9pm, Sat 9.45am-5.45pm, no service on Sun and Bank Holidays
- Fares vary between £5.00 and £20.00 depending on distance and time. Older people get 20% off fares in off-peak periods. There is no charge for anyone accompanying you (can take up to 7 passengers).
- You can book by phone on 01732 463964 (Mon-Fri 6am-9pm, Sat 9.45am-5.15pm) or in person at Sevenoaks Bus Station enquiry office (Mon-Fri 10am-3pm) or by downloading an app. You should book at least 30 minutes in advance. There is a charge for cancellations or “no-shows”. You can book a return journey in advance.
- Web: www.go2now.co.uk

Good Neighbours

- Based in Tunbridge Wells but occasionally can also cover Tonbridge.
- Can take you to hospital appointments in a car
- May be able to help if you need someone to escort you and stay with you during a medical appointment and cannot use a taxi or public transport.
- 65p per mile
- Tel: 01892 510200

- Email: befriending@goodneighbourproject.org.uk Web: www.goodneighbourproject.org.uk

INVOLVE

- Based in Maidstone but all areas of Kent
- Volunteer transport
- Charges apply
- May be useful if you have to attend appointments at Maidstone Hospital
- 9am-3pm
- Tel: 01622 235833

Macmillan Crossroads Care Kent

- Tel: 0345 095 6701
- May be able to help people with cancer

Mike's Taxis

- Borough Green area
- Tel: 01732 883382
- Reduced fares for vaccinations and medical appointments

NHS Patient Transport Service

- All areas of UK
- NHS-funded transport to or from your hospital appointment
- You will be asked questions to check your eligibility
- This will depend on your medical needs and mobility
- May be able to take wheelchair users
- Tel: 0800 096 0211

Out & About (Compaid)

- Tonbridge & Malling borough
- Wheelchair-accessible vehicle; you can travel in your wheelchair
- Driver will help you get on and off
- You can take 3 friends or family members with you at no extra cost
- Monday-Friday 9.30am-4pm
- £1.80 for first two miles then 90p per miles
- Driver can wait if you are coming back shortly but you will have to pay £2 for every 30 minutes or waiting
- Can book a week in advance (earlier for hospital appointments)
- Tel: 01892 832447 (Monday-Friday 9am-4pm)

Plaxtol Church

- Plaxtol village only
- Transport to medical and social appointments

Seniors Helping Seniors

- Can take you shopping in their own car
- £24.60 per hour
- Tel: 01732 495665 Email: enquiries@seniorshelpingseniors.co.uk Web: www.seniorshelpingseniors.co.uk

Zot private ambulance company

- If you need to pay for a private ambulance

- Tel: 020 3092 9118

Other transport schemes (not door-to-door)

Go2 Shared

- An “on demand” service that operates upon request. You should book at least 30 minutes in advance. Note that you cannot book a return journey in advance.
- A shared minibus that will take you bus stop to bus stop. You will be told somewhere nearby to wait and given an estimated arrival time (could be up to 30 minutes but usually less).
- Buses will wait two minutes if you are not there. There is a charge for cancellations or “no-shows”.
- They cover most of Sevenoaks District plus Hildenborough but cannot take you to surrounding areas.
- Operates Mon-Sat 6am-11pm.
- Concessionary passes are not accepted. Older people get 50% off fares in off-peak periods. There is a fixed fare of £1 for any carers escorting you.
- Fares vary between £2.50 and £7.50 depending on distance and time so they work out much cheaper than ordinary taxis. You can pay with cash when you board or online using an app.
- You can book by phone on 01732 463964 (Mon-Sat 6am-9pm) or in person at Sevenoaks Bus Station enquiry office (Mon-Fri 10am-3pm) or by downloading an app. Web: www.go2now.co.uk

Kent Karrier

- Scheduled journeys only from your door to town centres
 - Aylesford and Snodland areas to Maidstone town centre on Monday mornings. Covers Addington, Aylesford, Birling, Burham, Ditton, Larkfield, Leybourne, Ryarsh, Snodland and Wouldham.
 - Chiddingstone and Leigh areas to Tonbridge town centre on Tuesday mornings
 - West Malling area to Maidstone town centre on Tuesday mornings. Covers East Malling, Mereworth, Offham, Wateringbury and West Malling
 - Borough Green area to Maidstone town centre on Wednesday mornings. Covers Borough Green, Fairseat, Ightham, Platt, Plaxtol, Stansted, Trottiscliffe and Wrotham
 - Hadlow area to Tonbridge town centre on Thursday mornings. Covers East Peckham, Golden Green, Hadlow and West Peckham
 - Cowden, Fordcombe and Penshurst areas to Tunbridge Wells supermarkets and town centre on Thursday mornings
 - Hildenborough, North Tonbridge and Shipbourne to Tonbridge town centre on Friday mornings. May be fortnightly
- People have to join (membership costs £5 for a year) and then pay a subsidised fare per journey (£2-3.50). Can take wheelchair users
- To join Tel: 03000 413567 Email: public.transport@kent.gov.uk
- To book Tel: 01892 832447 Email: transport@compaid.org.uk
- Operated by Compaid. Web: www.kent.gov.uk/travelaroundkent

Help with travel costs

Are you entitled?

You may be entitled to help with your travel costs if you are on a low income and all the following apply:

- You are referred by a doctor, ophthalmic practitioner or dentist. This might be by your GP or hospital doctor and they might make the appointment for you or you might make the appointment yourself. This includes travel for tests and pre- or post-operative check-ups
- You make an extra journey to go to hospital or another place to receive NHS care. In other words, you are not already going there anyway
- You travel by the cheapest method of transport which it is reasonable for you to use. If, in the opinion of the doctor, optician or dentist who referred you, you need someone to travel with you, your companion's travel costs are added to your travel costs and it's your income that counts when working out if you are entitled to help with travel costs.

Do you automatically qualify?

If you are getting Pension Credit Guarantee Credit to top up your pension then you may automatically qualify for full help with travel costs. Just show the letter confirming that you receive Pension Credit Guarantee Credit. You should not need to fill in any further forms

Can you still apply even if you don't automatically qualify?

Attendance Allowance, Personal Independence Payment or Disability Living Allowance do not count but you may still get some help through the NHS Low Income Scheme. This scheme provides help for people on low incomes but who are above Universal Credit (Income Support) level. Anyone may make a claim.

How they work it out

Your entitlement to help through the Low Income Scheme is worked out by comparing your income with your needs. Your needs include a personal allowance for day-to-day living expenses, premiums for special circumstances, housing costs (for example, rent or mortgage payments, including capital repayments – the repayment which covers the main amount borrowed not the interest) and council tax. If you have a partner, their income, savings, property, and needs, are counted with yours. A partner is a person you live with as part of a couple of the same or opposite sex, whether or not you are married or have a civil partnership. If you have capital (savings, or the value of a property you don't live in) which is more than £16,000, or £23,250 for people who live permanently in a care home, you cannot get any help through the NHS Low Income Scheme.

Getting hold of the form

You need to ask for an HC1 claim form which you can get from a Jobcentre Plus office or NHS hospital. Your GP, dentist or optician may have copies as well. Or, you can phone 0300 123 0849 and ask for HC1 help with health costs form. Or you can ask for a form by sending an email to: nhsforms@spsl.uk.com

Help filling in the form

Fill in the HC1 and send it off in the envelope that comes with it. The claim form may ask you to send in evidence of your income. If you need any help filling in the form:

- Age UK can help you Tel: 01732 366100. We can help you at our office. If you cannot get to our office and live in Tonbridge, Hildenborough or Hadlow we can visit you
- Citizens' Advice can also help. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

How it works

If you qualify for help, you will be sent a Health Costs certificate (HC2) for full help or an NHS certificate (HC3) for partial help. The certificate will tell you who it covers, what help it

provides and how long it lasts. If your circumstances change for the better, you do not need to report it, or return your certificate. If your circumstances change for the worse, you should make another claim.

When you go for treatment, tell the hospital (or place where you are being treated) that you want to claim back the cost of your journey. If your place of treatment issues payments, you will be able to claim your money back during your visit. They will ask you to show proof of your entitlement, such as your Pension Credit letter or your Health Costs certificate. You will need to keep any tickets or receipts you have as proof of the cost. If your place of treatment does not issue payments (for example, a GP practice or dental surgery where you have been referred for specialist treatment), you will need to claim back your expenses using claim form HC5(T). You can print a copy of the form from www.nhs.uk/healthcosts or order one by phoning 0300 123 0849.

Further information

If you are not sure what travel costs you can get help with, ask the hospital, your local NHS Clinical Commissioning Group or the person who refers you. Do this before you travel. For more information, go to www.dh.gov.uk and use the search facility to look up NHS travel costs.

Health benefits - Attendance Allowance and Personal Independence Payment

Health benefits are not means-tested. In other words they do not depend on your savings or income. Instead they depend on whether you are having any difficulties or struggling with anything because of your health. For example, does anything give you pain or make you breathless or take longer than it used to? Or do you need reminding or prompting to do anything? It could be because of eyesight, hearing or memory problems; not just physical or mental health problems. The main health benefits are:

- Attendance Allowance if you start having difficulties after they turn 65
- Personal Independence Payment if you start having difficulties under 65

There are different rates depending on the level of difficulties, for example whether you are having difficulties at night as well as during the day. For further information and help applying ring Age UK on 01732 366100. We can help you at our office. If you cannot get to our office and live in Tonbridge, Hildenborough or Hadlow we can visit you. If you live elsewhere we can arrange for the Department for Work & Pensions to visit you

Disability Living Allowance and Personal Independence Payment

- If you started having difficulties before 8 April 2013 you may be on a previous benefit called Disability Living Allowance.
- If you were 65 before 8 April 2013 you will continue on DLA.
 - If your care needs change it may be worth asking for an increase. You will need to fill in further DLA forms and it will be reviewed but you will not have to attend an assessment.
 - However if your mobility needs change, it can only be increased if your mobility deteriorated before you were 65.
- If you were under 65 before 8 April 2013, DLA is being phased out and you will be asked at some point to re-apply for Personal Independence Payment instead (either randomly if your DLA was awarded indefinitely or when your DLA runs out if it was only awarded temporarily).
 - If your needs have changed you could ask for an increase. However this is risky as PIP rules are stricter than DLA rules and you will be immediately re-assessed.
- If you are under 65 and never received DLA you will need to apply for PIP.

- However if you are turned down you can apply for Attendance Allowance after you turn 65.
- If you are over 65 but applied for PIP before you turned 65 and your needs change after you are 65:
 - You can apply for an increase in the daily living component if you already get it
 - However you cannot apply for an increase in the mobility component if you already get it.
 - If you only receive the mobility component and develop care needs, you can apply for the daily living component.
 - However if you only receive the daily living component and develop mobility needs, you cannot apply for the mobility component.

Public transport

Assistance Cards

Assistance Cards can be shown to bus drivers if you need help. The cards are discreet, easy for you to use and easy for others to understand especially if your disability is hidden. Just show the card to the driver as well as your travel ticket when boarding the bus. You can get them from Arriva Tel: 0344 800 4411 Email: customerservice@arriva.co.uk or download them from their website at www.arrivabus.co.uk

The cards are:

- Please give me time to sit in case I fall down
- Please be patient; I have a hidden disability
- Please speak slowly; I am hard of hearing
- Please speak slowly and face me to help me hear better
- Please be patient; I am deaf
- Please be patient; I have difficulty speaking
- Please let me know when we get to... (space to fill in with an address)
- Please tell me when we reach my stop (space to fill in with an address)

Bus Passes

Concessionary bus passes are available for various people

- Older people are eligible once they reach the state pension age for women regardless of whether they are men or women.
- Disabled people's bus passes are for those who:
 - are blind or partially sighted
 - are profoundly or severely deaf
 - are without speech
 - have a disability or have suffered an injury which has a substantial and long-term adverse effect on your ability to walk
 - have no arms or can't use both your arms
 - have a learning disability
 - would be refused a driving licence due to physical fitness including disabilities that would cause someone to be a danger to the public if they drive. For example, dementia, cardiac disorders, severe mental disorders and long term epilepsy.
- If you're disabled and unable to travel alone you may be eligible for a Disabled Person and Companion bus pass which is for the bus pass holder plus your carer or companion. The carer or companion cannot use if it they are by themselves.

Lost bus passes can normally be replaced on payment of a £10 admin fee. Apply to Kent County Council, Invicta House, Maidstone ME14 1XX Tel: 03000 418383
Email: buspass@kent.gov.uk Web: www.kent.gov.uk/buspass

Bus services

- Most buses in Tonbridge are operated by Arriva. Tel: 0344 800 4411. Web: www.arrivabus.co.uk
- Some buses are operated by other companies such as Go-Coach. Tel: 01732 469800. Email: info@go-coach.co.uk Web: www.go-coach.co.uk
- You can plan journeys using www.traveline.info

Disabled Railcards

If you are disabled, you can get a discount on many train tickets throughout Britain at any time. You can also get a discount for someone accompanying you because of your disability. You can apply online or by printing out a form. You need to provide proof of disability such as:

- Health benefits eg Personal Independence Payment, Disability Living Allowance, Attendance Allowance etc
- Visual impairment
- Hearing impairment
- Dementia
- Epilepsy
- Mobility difficulties

Web: www.disabledpersons-railcard.co.uk

Senior Railcards

If you are over 60, you can get a discount on many train tickets throughout Britain except during the morning rush hour on weekdays. You can apply online or at a station. You need to have ID and proof of age. Web: www.senior-railcard.co.uk

Sunflower Lanyards

For train passengers with hidden disabilities. If you wear it, staff will recognise that you may need a little extra help. You can get it from Tonbridge ticket office or Tel: 0345 322 7021

Driving and parking

Age UK produce publications on driving Tel: 0800 169 6565

Adverse weather

If you need 4x4 vehicles to help you in an emergency phone South East 4x4 Response on 01622 962636 (24 hours) or 999. If it is not an emergency phone 07040 900456

Blue Badges

Parking permits for disabled drivers or cars carrying people with severe mobility problems. Blue Badge holders are exempt from certain parking restrictions. You should check with the local council in the area you're travelling to find out what their rules are but you would usually be allowed to park:

- In Blue Badge parking bays across the UK
- Free of charge at on-street parking meters and in Pay & Display bays
- On single or double yellow lines for up to 3 hours, except where there is a ban on loading or unloading

The quickest way is to apply online. Alternatively you can request a paper form. Contact Kent County Council, Invicta House, Maidstone ME14 1XX Tel: 03000 416262

Textphone: 08458 247905 Email: county.hall@kent.gov.uk Web:

www.kent.gov.uk/bluebadge

You can get help filling in the Blue Badge form. The quickest way is to contact the Tonbridge Castle Gateway office to make an appointment for them to help you on Wednesdays between 10am and 3pm. Tel: 01732 770929, 844522. Alternatively phone Age UK on 01732 366100 and we will help you at our office. If you cannot get to our office and live in Tonbridge, Hildenborough or Hadlow we can visit you

Car insurance

- Age UK works in partnership with selected insurance companies to provide insurance. To find out more ring 0800 323 4437 or visit www.ageco.co.uk
- However it may be worth shopping around. Contact the Association of British Insurers for more information about buying insurance Tel: 020 7600 3333.
- Contact the British Insurance Brokers' Association to find an insurance broker in your area Tel: 0870 950 1790
- The Financial Conduct Authority can confirm whether a firm is authorised to sell insurance Tel: 0845 606 1234
- The Money & Pensions Service can give you more information about different types of insurance Tel: 0800 011 3797 Web: www.moneyhelper.org.uk
- You may also wish to look at a price comparison website such as www.moneysavingexpert.com
- LRB Organise. Leanne Bradshaw may be able to help with getting quotes for car and home insurance. Tel: 07854 693711. Web: www.lrb-organise.co.uk

Flooding on roads

If the flood may cause injury or is putting homes at risk ring Kent County Council on 03000 418181 (Mon-Fri 9am-5pm) or 03000 419191 (other times). Web: www.kent.gov.uk

Lifebook

This enables you to record all sorts of useful details which will not only help you to be more organised but could also be invaluable to a family member or a friend if they need to locate important information about you in an emergency. You simply follow the step-by-step instructions to fill in the various sections with your details, contacts and locations of important documents. The possessions section deals with recording details of your car as well as significant possessions or valuables such as jewellery. The LifeBook is available in both a booklet and computer versions. More information from Age UK Tel: 0345 685 1061 Web: www.ageuk.org.uk/lifebook

Motability

If you get the higher rate of mobility component for Disability Living Allowance or Personal Independence Payment then you may be able to lease a specially-adapted new car, scooter or powered wheelchair through Motability. If you are over 65 and receiving Attendance Allowance then you are not eligible. Tel: 0845 456 4566. Web: www.motability.co.uk

Snow clearing and gritting

Contact Kent County Council on 0845 247800

Holidays, outings and parties

Coach trips

Various companies offer coach trips which pick up locally including:

- Crusader Holidays Tel: 0208 686 2378 Web: www.coachholidays.com
- New Enterprise Tel: 01732 350509 Web: www.newenterprisecoaches.co.uk
- Newmarket Holidays Tel: 0330 160 7701 Web: www.newmarketholidays.co.uk
- Skinners Tel: 01883 713633 Web: www.skinners.net
- WKN Coaches Tel: 01622 815573, 01892 730232 Web: www.wkncoaches.com

Outings and parties

Local Lions Clubs sometimes organise outings and parties for senior citizens. Tel: 01732 358218, 0845 833 9819 Email: info@tonbridgelions.co.uk Web: www.tonbridgelions.co.uk

Holidays for older people

There are many other companies offering holidays for older people and you should shop around. Age UK has a Silver Travel Adviser Tel: 01753 740169.

Holiday companions

Many private care agencies will provide holiday companions eg Able Community Care Tel: 01603 764567

Holidays for disabled people

Some hotels are wheelchair-accessible but you always need to liaise over the exact adaptations. For example, if you have had a stroke and there is a grab rail in the toilet, make sure it is on the correct side for you. You would normally be expected to get there under your own steam but Compaid may be able to offer transport. It may be worth looking at the following websites:

- www.holidaysforall.org
- www.disabledholidaydirectory.co.uk
- www.disabledholidays.com

Tourism for All may also be able to help Tel: 0845 124 9971

Occasionally financial assistance may be available from Social Services Tel: 03000 416161

Revitalise (formerly Winged Fellowship) run holiday centres for disabled people. Carers can be provided or you can bring your own companion or carer. 24-hour nurse-led care and volunteers to help you enjoy accessible excursions, activities and evening entertainment. Full board accommodation at 3 accessible holiday centres in Essex, Southampton and Southport. Tel: 0303 303 0145 Email: bookings@revitalise.org.uk Web: www.revitalise.org.uk

Holidays for veterans

The Royal British Legion support veterans and members of the Navy, Army and Air Force including anyone who has been in the armed forces for 7 days or more or who has completed National Service. Also reservists including the Territorial Army and Merchant Navy. Also families or dependents including widows and widowers. The Legion provide a range of seaside breaks and family holidays to suit all ages and family situations. They operate through a centralised call centre and have paid staff throughout the country as well as some volunteers. They may visit you at home to assess your needs.

Tel: 0808 802 8080 Web: www.britishlegion.org.uk

Travel insurance

- It is worth shopping around. Contact the Association of British Insurers for more information about buying insurance Tel: 020 7600 3333.
- Contact the British Insurance Brokers' Association to find an insurance broker in your area or if you are struggling to find a policy to meet your needs Tel: 0370 950 1790
- The Financial Conduct Authority can confirm whether a firm is authorised to sell insurance Tel: 0845 606 1234
- The Money & Pensions Service can give you more information about different types of insurance Tel: 0800 011 3797 Web: www.moneyhelper.org.uk
- You may also wish to look at a price comparison website such as www.moneysavingexpert.com
- LRB Organise. Leanne Bradshaw may be able to help with getting quotes for travel insurance. Tel: 07854 693711. Web: www.lrb-organise.co.uk

Library services

Tonbridge Library, 1 Avebury Avenue, Tonbridge TN9 1TG Tel: 03000 413131 Email: tonbridgelibrary@kent.gov.uk Web: www.kent.gov.uk/libs

Kent Libraries have a range of resources available to make their services accessible to everyone, including:

- Home Library Service visiting housebound people and their carers
- Large Print books and Audiobooks (also known as Talking Books) for people who are blind or partially sighted; Audiobooks on CD or cassette can also be posted
- Reading Groups including ones for people who are visually-impaired
- Talktime Groups and Knit & Natter Groups (social get-togethers)
- Help tracing family history
- Induction loops (for people with hearing aids)
- Easy access books including Books Beyond Words for adults with learning disabilities and people who prefer pictures to words
- Overlays and other help for people with dyslexia
- Accessible software on computers
- Computers suitable for wheelchair users
- Books and online information about disabilities and mental health
- Reminiscence boxes and Pictures to Share books for people with dementia
- Touch a New World scheme to borrow iPads
- Wi-Fi access
- Pre-bookable computers

Other libraries at Borough Green, East Peckham, Hadlow, Hildenborough, Larkfield, North Tonbridge, Snodland and West Malling.

If you have a disability or mental health problem you also qualify for an exempt card with which you can enjoy a 6-week loan period for books, audiobooks and CDs; no overdue fines if you return items late; no charges for borrowing CDs; free computer use for 2 hours per day with accessibility software to support reading and writing; free black & white printing and photocopying (up to 20 pages).

Campaigning for older people's rights

Age UK produce publications on age discrimination and rights at work Tel: 0800 169 6565

Forums for older people

TAMS (Tonbridge & Malling Seniors) campaign to represent the concerns of over-50s on a wide range of issues. Tel: 01732 876077 Email: tams.forum@yahoo.com

Computer tuition, technology and the Internet

Age UK

5 Bradford St, Tonbridge TN9 1DU

Email: tonbridge.office@ageuksevenoaksandtonbridge.org.uk

Web: www.ageuksevenoaksandtonbridge.org.uk

- our volunteers offer one-to-one tuition at our office in Tonbridge on how to use laptops, iPads, digital cameras, smartphones etc
- they can show you how to use technology for email, internet, word processing, social networking sites etc
- they may be able to do home visits to help set up computers or broadband or troubleshoot if there are problems
- we also produce publications on avoiding scams, digital cameras, internet security, making surfing easier and setting up an email account Tel: 0800 169 6565

Ability Net

Free IT support to help older people and people with disabilities to use technology.

Volunteers can help with desktops, laptops, tablets and smartphones. Normally through home visits but when these are not possible, support is available by phone or online. Tel: 0800 048 7642 Email: enquiries@abilitynet.org.uk Web: www.abilitynet.org.uk/at-home

CAS

They offer free help to improve your computer skills by phone or video-conferencing. To make an appointment phone 07593 420380 or email info@cas-community.org

Citizens' Advice

Tonbridge Castle TN9 1BG Tel: 01732 373827 Email: sarah.speller@nwkent.cab.org.uk

Web: www.learnmyway.com

Help and support for people to do more online. Tuition sessions for 6-12 people. Ranging from using a mouse for the first time to finding jobs online or keeping in touch with friends and family. Laptops provided or bring your own

Compaid

Unit 1, Eastlands, Maidstone Rd, Paddock Wood TN12 6BU Tel: 01892 832447

Computer skills training. Contact Val Spratt Tel: 07942 180885 Email:

assessment@compaid.org.uk

Computer shops

Shops such as Sevenoaks Computers may be able to help you for a charge. 01732 466666 www.sevenoakscomputers.com

Empowercare

Volunteer Digital Ambassadors can show you how to:

- Do online shopping
- Make video calls to your family and friends
- Access community services online such as libraries
- Learn new skills

It is completely free. Initially contact with your Digital Ambassador will be over the phone but they aim to roll it out in person as soon as they can. If you would like to sign up you can call them on 03000 422122 or email them at empowercare@kent.gov.uk

They can also loan you computers or smartphones free of charge for 3 months if you are over 65 or have a long-term health condition and are over 50.

KARA Videophone Service

Free service to help vulnerable people who are at risk of social isolation to be able to have videophone calls with their friends and family. You will only be considered if you receive a Social Services care package and cannot use videophones. Contact Joanne Cunningham Tel: 03000 415286, 421901 Web: <https://www.kent.gov.uk/social-care-and-health/care-and-support/help-to-live-at-home/kara-service>.

Kent Libraries Touch a New World

You can borrow an iPad for up to 8 weeks and have weekly 1-hour sessions with a volunteer on how to use it. Contact Lindsay Prestage Tel: 03000 412271, 07841 315663

Computer courses are also offered by many other organisations including University of the Third Age

Cheaper broadband and phone packages

- Some companies offer social tariffs for people who are struggling to afford broadband or phone services.
- They are available to people who receive certain government benefits such as Pension Credit, Employment Support Allowance, Universal Credit, Jobseeker's Allowance or Income Support.
- The most well-known is BT Home Essentials but VirginMedia also offer an Essential package (but only for people on Universal Credit). Other lesser-known providers include Community Fibre, G Network, Hyperoptic and KCOM. Speeds and prices may vary.
- BT and KCOM also offer social tariffs just for landline phones for people who don't use the internet.
- A current list of social tariffs is available on the Ofcom regulator website at: <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>
- The Good Things Foundation may also be able to tell you if any companies are offering reduced rates for people on benefits. Web: www.goodthingsfoundation.org
- In addition, other support might be available for people who are struggling to pay phone or broadband bills. You should ask your provider if they can help.

Scams

Avoiding scams

If someone you don't know offers help, you don't have to accept it if you think it might not be genuine. Many of these scams claim to be from organisations you know and trust. If someone claims to be from a recognised organisation, don't be afraid to ask for proof and never hand over money to someone you don't know.

- If an offer seems too good to be true, it probably is a scam.
- Don't feel pressurised to make a decision. Take your time and seek advice.
- Keep your personal details safe. Always make sure the person you are talking to is genuine and from a legitimate company.
- Talk to someone you trust if you're suspicious.

Spotting scams

Scams could reach you by post, phone, email, text, when you are using the internet or on social media. They will look and sound genuine and usually claim to be from a reputable company, service provider, bank, the police or a government service such as HMRC. They could even be someone asking for help. They will ask you to click a link, call a high-rate

telephone number or encourage you to hand over personal information, bank details, bank cards or even cash. Don't do it.

- Pressure to respond quickly (eg "Limited Offer. Respond Now. Don't Delay").
- You may be encouraged to keep communication secret from family and friends.
- You may be told to send money abroad or move your money into someone else's bank account.

Use the **ABC** of scam awareness:

- A-** Never **assume** a caller, email or text is genuine
- B-** Never **believe** a caller, email or text is genuine.
- C-** Always **confirm** by contacting a trusted number, family member, friend, your bank's fraud department or the police to check if it's genuine.

Stop – Take a moment to stop and think before parting with your money or information.

Challenge – Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect – Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

- Be cautious and listen to your instincts. Don't be afraid to hang up, bin it, delete it or shut the door.
- Take your time; don't be rushed.
- Say no to ALL doorstep sales and requests for money, even if they claim to be from a charity. If possible, stay safe and don't even open your door. You do not have to open your door to anyone you don't know and aren't expecting.
- If you are online, be aware of fake news and use trusted sources such as gov.uk or NHS.uk websites. Make sure you type the addresses in and don't click on links in emails
- Only purchase goods from legitimate retailers and take a moment to think before parting with money or personal information. Only use reputable websites that you know and trust, make sure you see a padlock symbol when making a purchase, and where possible use a credit card which has insurance for online payments.
- Know who you're dealing with - if you need help, talk to someone you know.
- Protect your financial information, especially from people you don't know. Never give your bank card or PIN to anyone. No one from the police or your bank will contact you and ask you to provide your PIN and bank card – or ask you to withdraw and hand over cash.
- Never respond to unexpected emails or text messages, click on links or attachments, or provide bank details or personal information – no matter how tempting or convincing the message may seem.
- Always install the latest software and app updates to protect your device.

Raising your awareness of scams

- You can ask for booklets to read from Age UK Tel: 0800 169 6565 and Action Fraud Tel: 0300 123 2040 Web: www.actionfraud.police.uk
- You can download a booklet to read from the Police at: www.met.police.uk/SysSiteAssets/media/downloads/central/advice/fraud/met/the-little-book-of-big-scams.pdf
- You can look at this website which was created by the family of a scam victim: www.thinkjessica.com
- You can also look at these websites:
 - Take Five: www.takefive-stopfraud.org.uk/advice/general-advice
 - CIFAS: www.cifas.org.uk

- You can watch a video on how to spot scams at www.friendsagainstscams.org.uk/elearning

What to do if you have been scammed

- If you are in immediate danger or you ask them to leave and they don't, contact the police on 999.
- Anyone can be a scam victim. If you've been scammed, always report it.
- If you have given bank details or someone has used your card then inform your bank immediately, preferably by going into a branch or phoning 159. If phoning, be careful that you are ringing a legitimate number and if you have been scammed by phone wait at least 5 minutes to be sure that the scammers are not still on the phonenumber. Ask for a statement of recent activity on your account. Ask for monthly statements in future so you can keep an eye on your account.
- Usually the bank will have a team of investigators who look into it for you. They will check your account for suspicious activity and take whatever action is required. They will stop any unauthorised withdrawals and may be able to refund any that have already been made
- If you claim the use of your debit/credit card was not authorised by you, it is for your bank to prove otherwise. If the card provider will not give you your money back, report them to the Citizens' Advice Consumer Service. Tel: 0808 223 1133.
- You should inform the police on non-emergency number 101 or by going into a police office. Ask them for a crime reference number. You can ask them to send a Police Community Support Officer to visit you to try to help you avoid being scammed in future
- You should report it to Action Fraud who offer advice, guidance and support. You should keep a copy of any scam letters as they may also be able to prevent other people being scammed Tel: 0300 123 2040 Web: www.actionfraud.org.uk
- You can also report fraudsters to CrimeStoppers on 0800 555111 www.crimestoppers-uk
- If your National Insurance number has been used fraudulently then you should report it to HMRC on 0300 200 3500. They will decide whether they need to issue you with a new number
- You can get additional peace of mind by phoning the CIFAS Fraud Prevention service on 0330 100 0180. They will help you to protect your identity for 2 years but will charge £20 for this service
- If you know the phone number of the scammer ask your phone provider to block their number so they can't ring you again
- If you're not sure whether a scheme or offer is legal or legitimate contact the Citizens' Advice Consumer Service on 0808 223 1133.
- You may also find useful information on this website which was created by the family of a scam victim: www.thinkjessica.com

Telephone scams

- Common phone scams include investment, pension or computer support scams.
- The person calling is often extremely professional and may pretend to be from a trusted organisation such as your bank, the police or another company you recognise.
- The caller may have some of your information to make them seem genuine.
- Phone calls may come from unknown or foreign phone numbers.

What should you do if you get a nuisance or scam call?

- **Stop.** Taking a moment to stop and think before parting with your money or information could keep you safe

- **Challenge.** Could it be fake? It's OK to reject, refuse or ignore any requests. Only criminals will try to rush or panic you
- **Protect.** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud on 0300 123 2040

What are nuisance calls?

- Nuisance or "cold calls" or unsolicited sales calls are phone calls from companies trying to sell you something, even though they have had no business with you previously. These calls aren't usually illegal and don't necessarily count as a scam although they can be annoying, frustrating and even frightening
- Common nuisance calls ask about a car accident you've supposedly had claiming you may be entitled to compensation, while others may involve trying to sell you a warranty for home appliances or your boiler. However these calls can cover a wide range of things
- For more information see advice from Ofcom on nuisance calls:
<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/problems/tackling-nuisance-calls-and-messages>

Reducing nuisance calls

- Register free with the Telephone Preference Service, 70 Margaret St, London W1W 8SS Tel: 0845 070 0707 Web: www.tpsonline.org.uk It should reduce the number of nuisance calls you receive but may not stop them completely or block scammers. It is a legal requirement that organisations such as charities or political parties do not phone people registered with the TPS unless they have your consent. To register your mobile phone, text "TPS" and your email address to 85095. Beware of scams trying to charge you to register with the TPS
- You can also update your phone to have a Caller ID function so your handset can display the number of anyone contacting you. This works on both mobiles and landlines. If you have a mobile, you can use the settings on the phone to block unwanted numbers
- Talk to your home phone provider to see what other privacy services and call-blocking services are available (see below)
- There are call-blocking products you can buy which will help reduce the number of unwanted calls (see below).

What are scam calls?

- All scams are fraud. Phone scams are a way for criminals to con people out of money. The most common ones involve unpaid bills, investments, computer viruses, banks, lotteries and competitions
- **Bank scam calls** often claim to be from your bank telling you there's a problem with your card or account and asking you to transfer money to a "safe account".
Your bank would never ask you to do this
- **Courier fraud.** This is where fraudsters may phone you, pretending to be a police officer or bank official, and try to persuade you to hand over money to a "courier" on the pretext of assisting an investigation into corruption. However, police and banks will never ask for money to be handed or transferred to them nor will they ask for passwords and pin numbers
- **Computer scam calls** often claim to be from a well-known IT firm, such as Microsoft. They'll tell you that your computer has a virus and will say you have to pay to have it "fixed" or ask you to download software that actually contains a virus.
Legitimate IT companies don't contact customers this way
- Criminals have the technology to mimic an official telephone number, so it comes up on your Caller ID display (if you have one on your phone). This can trick you into

thinking the caller is really from a legitimate organisation, such as a bank or utility company. If you're in any doubt, just hang up. Do not agree to hand over any money. It is better not to say anything but if you feel that you have to say something, say that you need to seek advice from your family or friends. Hang up and wait at least 5 minutes to be sure that the scammers are not still on the phonenumber. Then phone somebody you trust. You can also phone your bank directly to see if it was genuine using the number on your bank card (not a number you are given in case it is fraudulent).

- You can get a leaflet called "Keep Calm and Hang Up" on how to recognise scam phone calls from TrueCall Tel: 0800 033 6339. You can avoid these scams by stopping scam calls.

Reducing scam calls

The majority of landline providers offer free services to help reduce unwanted calls. Talk to your phone company to see what help you can get. Here are some schemes that we know of:

- **BT Call Protect.** If you have a landline with BT you can set this up **free-of-charge**. It works in three simple ways:
 - BT Blacklist automatically diverts known nuisance callers to junk voicemail
 - Personal blacklist lets you choose specific numbers to divert
 - You can also block numbers by category – like international, withheld or unrecognised.Once it's set up, you can add numbers to your blacklist by calling 1572 from your home phone immediately after you have hung up from a nuisance call. To set it up phone BT on 0800 100400
- **Sky Talk Shield.** Call screening service for your home phone. You can choose to answer the calls you want and block the ones you don't. It is **free** for Sky Broadband and Sky Talk customers
- **Virgin Media** offer **free** services such as caller display, the option to withhold your number when making a call and anonymous caller rejection.
- **TalkTalk CallSafe** allows you to approve, block or screen calls before you answer. The service is **free** and can be activated by dialling 1472 from your TalkTalk landline

Stopping scam calls

There are other schemes that can stop more scam calls but you have to pay for the peace-of-mind. A call blocker is a small device that plugs into your phone and allows you to block calls from unwanted numbers. You can find out more about call blockers by emailing friendsagainstscams@surreycc.gov.uk or contacting the Trading Standards Team at Kent County Council.

- If you have a landline, there are various call blockers which might help. One scheme is **TrueCall**:
 - It promises to screen out 95% of nuisance calls. When someone calls it checks their number. If it is a trusted caller such as friends, family or invited callers then the phone rings as normal. However it intercepts all other callers and plays them a message. This either asks them to hang up if they are a cold caller (you can listen to this by ringing 0333 011 5567) or can block unrecognised callers completely asking them to phone a family member or carer if it is important (you can listen to this by ringing 0333 011 5870).
 - You can buy it from TrueCall. It costs £120 with no monthly fee after that or you can rent it. Tel: 0800 033 6330 Email: info@truecall.co.uk Web: www.truecall.co.uk
 - They will send it directly to you or may be able to install it for you. You plug it into your landline. Just like TV sets it is straightforward to install but needs a

little set-up. Full instructions are provided and you can call TrueCall on 0800 033 6339 for assistance if you need it.

- If you have a mobile, there are other call blockers which might help. For example, **Fuss Free Phones** work on the O2 network. With this scheme, old-style operators screen calls. You (or your family) give the operator a list of numbers of friends, relatives and organisations that are likely to call you. The operator only puts calls through if the caller is on this "trusted callers list". If the operator is unsure they will check with your family or friends. If you want to make a call, you simply pick up the receiver, press a button and ask the operator to put them through. It costs £80 for a special handset which looks like an ordinary phone but has large keys then it costs £20 per month.

Fraudulent text messages

Look carefully at any text messages. If it says something that makes you panic (eg "this request was created from an unrecognised device") then it may be a scam. If it goes on to suggest a way to solve the problem (eg "cancel this request by") then it may take you to a website that looks convincing but is fake. Do not enter your details. You can report suspected scam text messages to your mobile network provider by forwarding them to 7726. If you think you have been scammed, contact your bank immediately.

Stopping yourself from making premium rate phone calls

It can be distressing and expensive for a person if they make repeated phone calls to certain numbers, especially premium rate ones. BT can set up Network Controlled Calling which allows dialling only 10 numbers such as friends, family, GP etc but blocks others.

Tel: 0800 919591 Web:

www.bt.com/includingyou/redesign2012/assets/downloads/NetworkControlledCalling.pdf

Simple mobile phones

- You can reduce making and receiving calls by switching to a simple mobile phone
- Some organisations offer easy-to-use mobiles. These mobiles have simple push buttons (between 2 and 12 buttons for known people and emergency contacts only). The buttons can be personalised with photos and calls can be made by pressing on the name or photo. One example is OwnFone on 0330 041 7263
- However you should shop around. The Disability Living Foundation can give you more information on choosing products for older and disabled people. Tel: 0300 999 0004.
- You can get a factsheet on telephones by ringing Age UK on 0800 169 6565.

Postal scams

- Common types of postal scams include fake lotteries and prize draws, offers of investments, inheritance windfalls, health cures and clairvoyant letters.
- Too good to be true offers such as guaranteed lottery winnings.
- You may be asked for money to claim a prize or access your own winnings.

Reducing junk mail

Junk mail is untargeted advertising material usually addressed to The Home Owner or The Occupier instead of to an individual. To reduce unsolicited mail such as free newspapers and magazines, catalogues, advertising brochures, money-off coupons and product samples:

- **letterbox stickers.** Put a sign on your door to say "no junk mail", "no commercial leaflets" and/or "no free newspapers" or get a sticker from this website:
www.stopjunkmail.org.uk

- **contact Royal Mail.** They will stop any unaddressed junk mail, leaflets and brochures that they deliver within about 6 weeks. Freepost Royal Mail Customer Services Tel: 0345 266 0858, 0345 774 0740 Email: optout@royalmail.com Web: www.royalmail.com
- **register free with the Direct Marketing Association.** This will reduce any unaddressed junk mail delivered by other people within about 3 months. 70 Margaret St, London W1W 8SS Tel: 020 7291 3300 Email: yourchoice@dma.org.uk Web: www.dma.org.uk
- **register free with the Mailing Preference Service.** This will stop advertising material addressed to you personally within about 4 months by removing your details from lists used by the advertising industry. Contact them at 70 Margaret St, London W1W 8SS Tel: 020 7291 3310 Email: mps@dma.org.uk Web: www.mpsonline.org.uk
- **register free with the Fundraising Preference Service.** This will stop marketing mail from any registered charity that you request within about a month. Tel: 0300 303 3517 Web: www.fundraisingpreference.org.uk
- **contact your Electoral Registration Office.** You can ask your local council to take your details off the "open register" if they are on there; it is a list of people and addresses that can be bought and used for sending junk mail. Web: www.gov.uk/get-on-electoral-register
- **contact the sender directly.** If you want to stop getting mail from a particular sender tell them to "please stop processing my personal data for direct marketing purposes in accordance with Article 21 of the General Data Protection Regulations". Include your full name, address and the date and give them a reasonable date to stop sending you mail eg a month
- **return to sender.** If the junk mail has a return address on the envelope, write "unsolicited mail, return to sender" and post it back free-of-charge to let them know
- **avoid junk mail in future.** Look out for tick boxes on forms you fill in which give permission to organisations or third parties to contact you. If you give your contact details over the phone make sure you tell them not to send you marketing mail or give your details to anyone else.

Reducing scam mail

Scam mail may be targeted and addressed to you. One way to reduce scam mail is to register as a Scam Marshal.

- You will be sent a Freepost Mailbag every month to send any scam post that you have received to National Trading Standards who will use it to investigate scams. In return you will be sent a monthly newsletter about scams and how to protect yourself.
- Scammers are less likely to continue sending you scam post if you don't respond to them but send it to Trading Standards instead.
- It may help you to take back control and make you less likely to fall victim as you will be more aware of whether something is a scam.
- There is also an opportunity to become a "pen pal" if you are feeling lonely.
- You can register at: www.friendsagainstscams.org.uk
- Alternatively you can just send unwanted mail to National Trading Standards Scams Team, Freepost Mail Marshals.

Fake parcel delivery cards

If you receive a card posted through your door suggesting that someone was unable to deliver a parcel to you and you think it is fake then phone Royal Mail Fraud on 020 7239 6655.

Internet scams

- An email may be designed to appear to be from your bank or other company in order to trick you into revealing personal details.
- You may be asked to click on a link which takes you to a fake website where you will be prompted to enter your details.
- Be online savvy. If you're unsure, don't open links or attachments in emails.

Staying safe online

Independent Age produce Scamwise which gives tips on staying safe online. You can get it from 6 Avonmore Rd, London W14 8RL Tel: 0800 319 6789, 020 7605 4200
Email: advice@independentage.org Web: www.independentage.org

Stopping compulsive shopping

Some people are prone to buying items online at night or at times when feeling low or lonely. They may not really want it but often struggle to send it back causing financial difficulties. Money & Mental Health is a charity which has developed a digital tool called "Shopper Stopper". It is free to download and allows users (or their families) to "close" online shops during the periods of time they find hard to resist buying things. More info at: www.moneyandmentalhealth.org/the-shopper-stopper

Doorstep scams

- Criminals pose as legitimate business people selling goods or services that are faulty, unnecessary, overpriced, poor quality or non-existent.
- Say "No" to unwanted, uninvited callers.

Cowboy traders

Citizens' Advice Consumer Service can support vulnerable people who are losing money to cowboy traders or other scams Tel: 0808 223 1133.

Checking ID of doorstep callers

Cold calling doorstep traders may offer services like roofing, block paving, guttering, paving and gardening. It is never a good idea to use a trader who just cold calls. If you're not sure, don't open the door. To protect yourself:

- never disclose security details
- don't assume everyone is genuine
- don't be rushed
- listen to your instincts
- stay in control

A genuine caller will be happy for you to check they are genuine. Check callers' authenticity, especially if:

- You are not expecting the caller.
- The visit was arranged on the back of a cold telephone call or a leaflet through the front door etc.

If they claim to be from a well-known company, call that company using a number you know to be correct to confirm that person's credentials. Even when you have made an appointment for a tradesperson, make sure you don't let anyone else in who turns up on the same day.

- If you are being threatened or feel intimidated, phone the Police on 999
- If you are worried that a doorstep crime is in progress, phone the Police on 101
- If you have been a victim, phone Citizens Advice on 0808 223 1133

Have something planned to say to turn cold callers away

It's OK to say no. Politely ask the trader to leave and state that you don't deal with cold callers. Even if you choose not to answer the door or phone to a stranger, you may sometimes break your own rules. For example, you could be expecting a visitor or you could have just woken up from a snooze and been a bit disorientated or you could be outside gardening or you could be bringing in shopping. Then before you know it, the cold caller has started a pleasant conversation with you making it hard for you to turn them away. If you are outside your home, the best thing is to simply say "I never buy from cold callers" as then hopefully the cold caller will not return. It's also a good idea to have something planned to say to turn callers away. For example: "I rent from my son; he looks after everything".

No Cold Caller signs and No Doorstep Callers stickers

These stickers help but are not foolproof. You can download and print these out from the internet (including religious groups and charities if you wish) or from the Money Saving Expert website. Web: www.moneysavingexpert.com/phones/no-more-junk#reesign

You can also get them from Friends Against Scams Email:

friendsagainstscams@surreycc.gov.uk Or you may be able to get them from your local police station, Action Fraud www.actionfraud.police.uk, Citizens' Advice on 0808 223 1133 www.citizensadvice.org.uk

Video doorbells

Consider installing a video doorbell. These can start at around £50 and will put doorstep callers off ringing your doorbell.

Bogus Caller Alarms

These are available from Welbeing Tel: 01323 644422 Web: www.welbeing.org.uk

Home security

Cold callers can sometimes be considering a distraction burglary. So if you do answer your front door, you need to remember to keep other doors and windows locked. You can also ask a Police Community Support Officer to pop round to advise you on home security if you are vulnerable to scams. Ring West Kent Police on 101.

Pension scams

Scam tactics include:

- Being contacted out of the blue
- Promises of high or guaranteed returns
- Offers of free pension reviews
- Access to your pension before age 55
- Pressure to act quickly

If someone claims to be a pensions adviser check who you are dealing with. Legitimate free advice on pensions is available from the Money & Pensions Service on 0800 011 3797. If you're in the middle of a pension transfer and start to suspect a scam, contact your pension provider immediately. Also report it to the Financial Conduct Authority on 0800 111 6768.

Lifebook

This enables you to record all sorts of useful details which could be invaluable to a family member or a friend if they need to locate important information about you in an emergency. You simply follow the step-by-step instructions to fill in the various sections with your details, contacts and locations of important documents. The life contacts section deals with recording details of your insurance policies, banks, credit cards and other financial arrangements. The LifeBook is available in both a booklet and computer versions. More information from Age UK Tel: 0345 685 1061 Web: www.ageuk.org.uk/lifebook

Vulnerability Registration Service

The Vulnerability Registration Service allows vulnerable people a single place to register your status, helping you avoid repeating the same difficult conversations every time you engage with organisations. You can register yourself or ask an organisation to register for you. It covers financial services, local authorities, housing associations, insurance, banking, credit, energy, telecoms and retail. When most organisations see that you are registered, they take you out of any automated processes – giving more care and consideration to your needs. All they need is your name, address and date of birth. If circumstances change, it's easy to come off the register. Email: info@vregservice.co.uk.

Employment

Age UK

There is a lot of information available on Age UK's website at:

www.ageuk.org.uk/information-advice/work-learning

It covers age discrimination, education, employment rights, looking for work, retirement, technology and training

Citizens Advice

Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Compaid

Unit 1, Eastlands, Maidstone Rd, Paddock Wood TN12 6BU Tel: 01892 832447
Financial services. If you want to employ your own staff Compaid can provide payroll services and pension auto-enrolment; they charge a fee for this. Contact Srikanth Bodduluri Tel: 01892 834539 Email: officebureau@compaid.org.uk

Jobs Hub

Support with creating CVs, searching for jobs on the internet, uploading documents, interview skills and techniques, applying for jobs, careers advice, access to training courses, digital support, redundancy and self-employment advice. Plaza Suite, Stag Theatre, London Rd, Sevenoaks TN13 1ZZ. To make an appointment, contact Pauline Tel: 07715 993293 or Russ Tel: 07921 050452, Email: westkentworks@wkha.org.uk

Money & Pensions Service

Free and impartial advice on work and retirement. Tel: 0800 011 3797 Web: www.moneyhelper.org.uk

National Careers Service

Free, impartial professional advice on careers and skills. Guidance on the best places to look for job vacancies.

Royal British Legion

They can help finding jobs for anyone with disabilities as well anyone who has served in any of the following: the armed forces, National Service, Territorial Army, Merchant Navy, Land Army, Home Guard, ARP, nursing corps, observer corps, Bevin Boys etc. They operate through a centralised call centre and have paid staff throughout the country as well as some volunteers. They may visit you at home to assess your needs. Tel: 0808 802 8080 Web: www.britishlegion.org.uk

Royal British Legion Industries

They can help anyone with disabilities to get back into work by support with:

- creating and updating CVs
- finding voluntary work
- learning new skills or getting qualifications
- getting work experience or placements
- obtaining paid work
- starting your own business
- practical help to overcome barriers such as transport, care, communications or access
- funding for aids and adaptations
- regaining confidence

Contact Jane Cannam Tel: 07825 311427, 0808 164 3521, 01622 795945 Email: jane.cannam@rbli.co.uk Web: www.rbli.co.uk

Work Routes

If you have been looking for work, employability consultants can help you find a role that's right for you. They offer help with the following things:

- personal training and support plans
- writing CVs and applying for jobs
- interview practice
- IT skills & customer care training
- finding jobs not advertised elsewhere
- costs of travel, work clothes and other job search expenses
- support applying for more hours or promotion once you start work

You do not have to be a veteran to take advantage of this. Royal British Legion Industries Tel: 0808 196505 Email: workroutes@rbli.co.uk

Learning disabilities

HfT

Provides free support and information to people with learning disabilities and their families or carers on living independently, working, volunteering, hobbies and technology. Tel: 01732 782700 Email: hftkentnorth@hft.org.uk Web: www.hft.org.uk

Mencap

Support for people with learning disabilities and their families or carers. Help people to join in local leisure activities. Provide information and advice on employment and education. Tel: 0808 808111 Email: helpline@mencap.org.uk Web: www.mencap.org.uk

Social activities

Age UK Sevenoaks & Tonbridge

5 Bradford St, Tonbridge TN9 1DU Tel: 01732 366100

Email: tonbridge.office@ageuksevenoaksandtonbridge.org.uk

Web: www.ageuksevenoaksandtonbridge.org.uk

We support a range of social activities:

- our day centre in Sevenoaks offers lunch and a range of social activities. Transport may be available. Tel: 01732 741558
- our lunch club and coffee morning are run by volunteers
- befrienders (volunteers who can drop in for a chat) may be able to visit people who are housebound or prefer more one-to-one contact
- we also run a strength & mobility class in Ryarsh

- we also produce a list of social clubs, groups and organisations

Our day centre in Sevenoaks also offers services such as aromatherapy, chiropody, eye tests, falls prevention classes, hairdressing, hearing aid clinics, Indian head massage, reflexology, Reiki, toenail cutting. You may not have to use the day centre to use these services. Tel: 01732 741558

Seniors Helping Seniors

Can help with transport to social activities and medical appointments. £24.60 per hour. Do not provide personal care (help with washing, dressing, medication etc). Tel: 01732 495665 Email: enquiries@seniorshelpingseniors.co.uk Web: www.seniorshelpingseniors.co.uk

This list is for information purposes only and Age UK Sevenoaks & Tonbridge can accept no responsibility for any problems that may occur with any of these service providers

Index

- Adverse weather, 11
- Advice, 4
- Age discrimination, 14
- Aromatherapy, 26
- Assistance cards, 10
- Attendance Allowance, 9
- Audiobooks, 14
- Baths and showers, 26
- Befrienders, 26
- Benefits, 4
- Blind people, 14
- Blue badges, 4, 11
- Breakdown cover, 13
- Broadband, 15
- Bus passes, 4, 10
- Bus services, 11
- Campaigning, 14
- Car insurance, 12
- Careers, 25
- Chiropody, 26
- Coach trips, 12
- Cold Callers, 24
- Community Car Service, 5
- Compulsive shopping, 23
- Computer tuition, 15
- Cowboy traders, 23
- Credit cards, 18
- Day centres, 26
- Debit cards, 18
- Dial 2 Drive, 5
- Digital cameras, 15
- Disability benefits, 4
- Disability Living Allowance, 9
- Disabled parking permits, 4, 11
- Door-to-Door transport, 4
- Driving, 11
- Education, 26
- Email, 15
- Employment problems, 25
- Employment with learning disabilities, 26
- Eye tests, 26
- Falls prevention classes, 26
- Family history, 14
- Flooding, 12
- Fraud, 18
- Gardening, 4
- Genealogy, 14
- Gritting, 12
- Hairdressing, 26
- Head massage, 26
- Health benefits, 4
- Hearing aid clinics, 26
- Help with travel costs, 7
- Hobbies, 26
- Holiday companions, 13
- Holidays, 12
- Holidays for disabled people, 13
- Holidays for older people, 13
- Holidays for veterans, 13
- Home library service, 14
- Housebound people, 14, 26
- Housework, 4
- Information, 4
- Insurance, 13
- Internet, 15
- Internet security, 15
- iPads, 15
- Job vacancies, 25
- Kent Karrier, 7
- Knit & natter groups, 14
- Laptops, 15
- Large print books, 14
- Learning disabilities, 26
- Leisure, 26
- Libraries, 14
- Lifebook, 12, 24
- Looking for work, 25
- Lunch clubs, 26
- Meals on Wheels, 4
- Mobile phones, 21
- Motability, 12
- Online safety, 23
- Outings, 12, 13
- Paperwork, 4
- Parking, 11
- Partially sighted people, 14
- Parties, 12, 13
- Passport photos, 4
- Patient Transport, 6

Payroll services, 25
Pension auto-enrolment, 25
Personal Independence Payment, 9
Phone calls, 21
Photos, 4
Public transport, 10
Railcards, 11
Reading groups, 14
Reflexology, 26
Reiki, 26
Retirement, 25
Rights at work, 14
Sales calls, 19
Scam calls, 19
Scams, 15, 16
Shopping, 4
Sight problems, 14
Skills, 25
Smartphones, 15
Snow clearing, 12
Social activities, 4, 26
Social networking, 15
Social Services, 4
Spoken word, 14
Starting your own business, 25
Surfing the web, 15
Talking books, 14
Talking groups, 14
Technology, 15, 26
Toenail cutting, 26
Travel insurance, 13
Veterans, 13, 25
Visually impaired people, 14
Voluntary Action Maidstone, 6
Volunteering, 25, 26
Word processing, 15