

72 hours. A workable household plan.

Start with three days, then adapt to local risks and official guidance. Plan for the people, access needs and pets in your home.

Household / address:

People / pets / access needs:

Review date / meeting place:

Supplies you can reach in the dark

- ☐ Drinking water and ready-to-eat food; a manual can opener and suitable pet supplies. Follow local official quantities.
- ☐ Medication, first-aid supplies, prescription details, hygiene items and accessibility equipment. Plan medication storage with your pharmacist.
- ☐ Battery lights, spare batteries, a charged phone power bank and the correct cables. Prefer torches to candles.
- ☐ Battery or wind-up radio, warm layers, essential documents and a paper household contact sheet.
- ☐ An affordable reserve of mixed small notes and coins, plus a physical payment card from a separate banking group.
- ☐ Offline maps, contact numbers, printed account backup codes stored securely and a separately reachable recovery method.

Before an outage

- ☐ Charge batteries; test the torch and each backup device. Agree where everyone will meet.
- ☐ Read both ONT and router power-adaptor labels. Complete the compatibility checks on page 3.
- ☐ Print the wallet contacts. Rehearse account recovery without your everyday phone.

Official supply guidance: [GOV.UK household preparedness](https://www.gov.uk/government/publications/household-preparedness). Outside the US or UK, use your local emergency authority's advice.

Keep another way to pay.

Cash and separate payment routes can help when a card terminal, app or network fails. They do not guarantee a shop can trade.

Small-note cash worksheet

Outage & Prep starting example: £150 for two people over three days, plus £30 per additional person, scaled by days. This is a channel planning example, not an official minimum. Use your actual essential spending and keep only what you can afford and store securely.

Essential daily cash spending × days = household cash target:

Home storage / secure grab-and-go amount:

Primary bank group / physical card scheme:

Secondary bank group / physical card scheme:

159 & 105 wallet card

Unexpected bank call: stop, hang up and call 159 for participating banks, or the known number on your card. Never transfer money because an incoming caller tells you to.

Power cut: 105 reaches your network operator in Great Britain. Join the Priority Services Register through your energy supplier or network operator. In Northern Ireland, record NIE Networks' local number below.

Immediate danger: use the appropriate emergency service (999 / 112). 159 and 105 are not emergency services.

Bank / lost-card number:

Utility / outage number:

Carrier / family callback contact:

Carry a physical Chip & PIN card and use it periodically. Offline acceptance varies by terminal and payment method. Pay-at-pump can place a temporary hold; amounts vary.

Check both boxes. Then check the load.

The fibre ONT and router both need power. So may a separate telephone adapter. A battery powers the home equipment; it cannot guarantee the outside network remains available.

Compatibility record

Read the original adapter	Fibre ONT	Router
Voltage (V DC)	_____	_____
Polarity (+ centre / - centre)	_____	_____
Continuous current (A)	_____	_____
Connector outer × inner (mm)	_____	_____
Measured running watts	_____	_____

Examples such as 12V DC, centre-positive, 1.5A–3A and 5.5 × 2.1mm / 2.5mm are not universal. Match exact voltage, polarity, connector and required per-port / total current before connecting anything.

Capacity ÷ demand

Estimated runtime (hours) = capacity (Wh) × 0.85 ÷ average load (W). At 18W, an 88Wh DC UPS gives an estimated 4.2 hours. A 512Wh AC station at a 60W average gives about 7.3 hours. The 85% factor is a planning assumption, not a measured product specification.

UPS capacity / combined ONT + router watts / estimated hours:

Station capacity / selected load watts / estimated hours:

Fridges cycle; starting surge is different from average running demand. Check the inverter's continuous and surge output. Keep fridge and freezer doors closed during a cut; follow local food-safety advice. Agree medical equipment backup with your care team and manufacturer.

Ofcom: digital landlines need mains power or backup. If you do not have a working mobile phone or reliable signal, your provider must offer a free backup lasting at least one hour.

Mains equipment: 230V / UK BS 1363. Other countries: match local standards. Never back-feed home wiring.

Different brands? Check the group.

Use this map to identify group membership. It does not establish a shared IT engine or simultaneous failure. Verify the legal institution before opening an account.

Lloyds group	Lloyds · Halifax · Bank of Scotland	NatWest group	NatWest · RBS · Ulster Bank
HSBC group	HSBC · First Direct	Barclays	Barclays
Santander group	Santander · Cater Allen	JPMorgan Chase	Chase UK
Monzo	Monzo	Starling	Starling

Halifax is changing its name to Lloyds following the July 2026 announcement. Group names and branding can change.

Make the second route usable

- ☐ Choose a separate institution / group and check the scheme printed on each card.
- ☐ Carry a usable physical card and know the PIN. Keep recovery independent of your phone.
- ☐ Confirm access to a backup balance before relying on it. Rehearse a small payment.

A second mobile network

Primary carrier / actual host network:

Backup carrier / different host network:

Device unlocked / eSIM supported / tested at home:

Network candidates include EE, Vodafone, O2 and Three; check current coverage and underlying network arrangements. A second reseller brand may use the same network. Different networks can still share infrastructure.

Lose the phone. Keep the way back in.

Tonight's three steps

- ☐ Hide SMS and notification previews on the lock screen.
- ☐ Enable the SIM PIN using your carrier's instructions. Store the PUK safely. Never guess the PIN or PUK; wrong attempts can permanently lock the SIM.
- ☐ Print backup codes for key accounts and register a separate home device or hardware key. Test it without the everyday phone.

A SIM PIN locks the SIM / eSIM after a restart or removal; it does not prevent carrier-account takeover. A security key works only with supported, registered accounts; it does not recover a SIM. Carrier replacement eSIM delivery varies. Vodafone and Three, for example, email replacement eSIM codes.

Break the circular dependency

Email account / separate sign-in method (no passwords here):

Carrier / official replacement-SIM process:

Secure recovery-code storage location (do not write codes on a shared sheet):

Home key / spare device location:

Family callback plan

- ☐ Agree a private family verification phrase and a separately known callback number.
- ☐ When someone asks urgently for money, stop and call them on that known number.
- ☐ Keep the phrase private; a familiar voice alone is not identity verification.

Sources for your edition

[GOV.UK: prepare an emergency kit](#) · [Stop Scams UK: 159](#) · [Power Cut 105](#) · [Ofcom: digital landlines and power cuts](#) · [Ofgem: Priority Services Register](#) · [Lloyds Banking Group · brands](#) · [NatWest Group · brands](#) · [HSBC UK](#) · [Apple: SIM PIN and PUK](#) · [Google · Backup codes](#)