

Introducing your monthly credit bills

Bowlers Croft



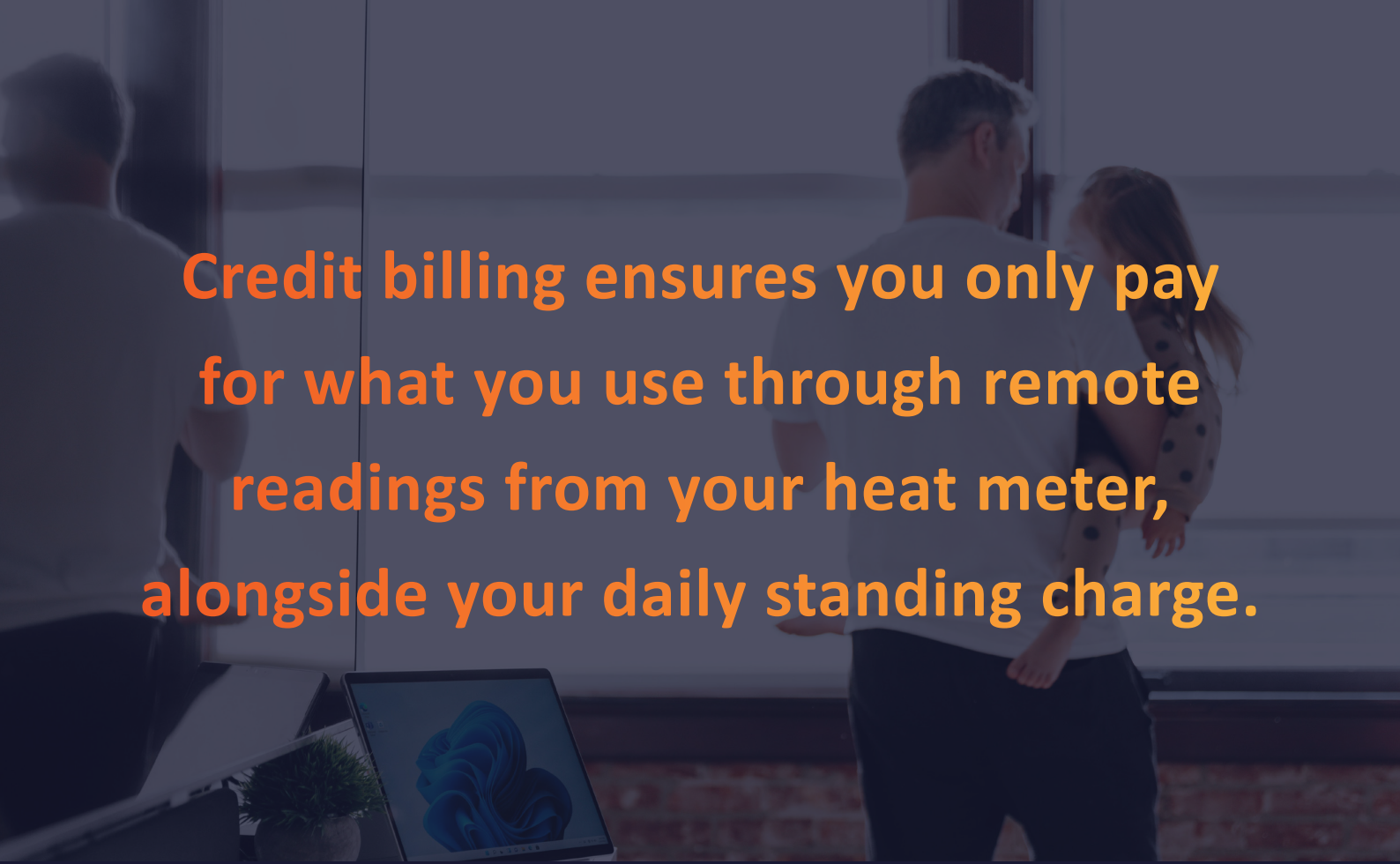
Metering & billing services for heating & hot water



customerservice@insite-energy.co.uk



0120 031 6182



**Credit billing ensures you only pay
for what you use through remote
readings from your heat meter,
alongside your daily standing charge.**

Contents

click here to create
a 'my insite' account



or visit my.insite-energy.co.uk

Welcome to Bowlers Croft

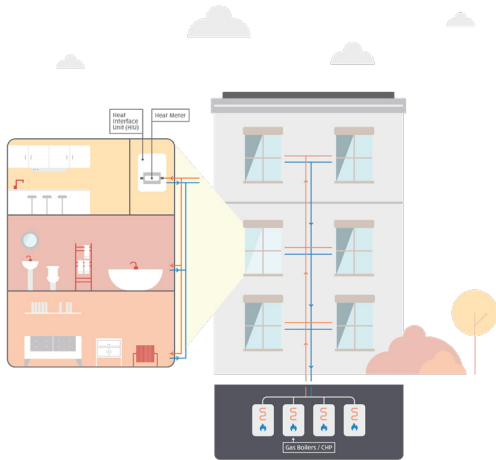
Your new home is served by a heat network. Heat networks are an efficient, low carbon method of delivering heat to buildings. Instead of every home having an individual gas boiler, there is one central plant room generating energy into heating and hot water, which feeds all connected properties. This heat network is managed by your heat provider, Babergh Growth Limited.

Communal heat networks explained

Your heat provider, or building owner, manages the energy supply to a plant room, which contains low carbon technology producing heating and hot water using gas boilers.

Via a network of insulated pipes, the generated energy from this plant room is delivered through a Heat Interface Unit (HIU) which is installed in each property. This method of delivery means your heating system is robust and reliable - providing heating and hot water on demand.

Your HIU is connected to room thermostats and programmers, giving you control over your energy use. A heat meter connected to your HIU also measures the amount of heating and hot water you consume, so that you only pay for what you use.



About Insite Energy

Smart metering, billing and payments for heat network residents.

We are a national metering & billing agent, and maintenance provider, working with energy suppliers and property owners who have heat networks installed in their buildings.

We currently provide smart metering, billing and payment services to more than 230 buildings & 30,000 homes in the UK.

We help you pay for the energy you use in your home and pride ourselves on providing accurate billing based on your actual usage. We always want you to experience first-class customer service and support.

About Bowlers Croft

Utility:

Heat and hot water

Heat provider:

Babergh Growth Limited

Metering & billing agent:

Insite Energy

Billing type:

Credit billing



Credit billing explained

We remotely collect heat meter readings through an Automatic Meter Reading (AMR) system to track your energy consumption.

Monthly bills, comprising energy usage and daily standing charges, are sent to you via email or post within the first two weeks of each month. You can also access your bills and payment history via our online customer portal, my insite, where you can also make payments and update your account details.

In the absence of automatic meter readings, bills are based on estimates. You can provide actual meter readings through our [‘Submit a meter read’](#) form or **my insite**. Heat meters are typically located inside or near the HIU in the utility cupboard.

Your ‘my insite’ account

A. Burger menu

Use this to navigate to the different pages:

<i>Home</i>	<i>My payment history</i>
<i>My account</i>	<i>My bills/statements</i>
<i>Submit meter reading</i>	<i>Contact us</i>

B. Contact details

View and update your account details.

C. Your account number

D. Account balance

If this is in red it means you are in debit and have used more energy than you’ve paid for. Please pay off your balance so you won’t have to pay a lump sum of money.

E. Make a payment button

Click here to pay off your balance or make a one-off payment (p.13).

F. Direct Debit set-up button

Click here to set-up a variable Direct Debit or payment plan (p.12).

G. My payment history button

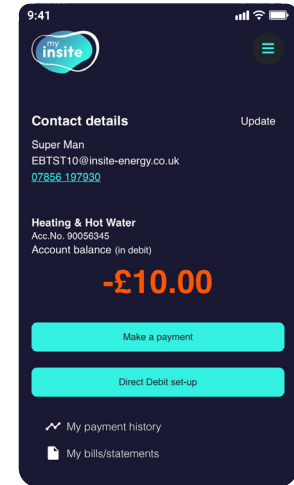
Click here to view previous payments made into your account.

H. My bills/statements button

Click here to view and download your monthly bills and your annual statements.



scan to read our how-to guide
or visit
www.insite-energy.co.uk/home/how-does-my-insite-work



Insite Energy and you

Insite Energy work on behalf of heat providers such as Babergh Growth Limited to provide metering and billing services to their residents. Babergh Growth Limited has chosen credit billing for your home, to be managed by Insite Energy.

Our services

- ✓ We collect your meter reads and charge you based on your actual consumption through monthly credit bills.
 - ✓ We offer you a range of payment methods, and process your payments and top-ups.
 - ✓ We provide customer support for your bills and payment issues.
 - ✓ We process changes of residents and issue final bills.
 - ✓ We supply welcome e-brochures to all new residents.
 - ✓ We issue annual statements.
- ✗ We don't supply your energy, but may support your heat provider with resolving any issues you experience.
 - ✗ We can't change your tariff without instruction from your heat provider.
 - ✗ If we can fix the issue for you, we can't visit the property until we receive authorisation from your heat provider.
 - ✗ We can only help you with the utilities that we bill for.
 - ✗ We are unable to register as a Heat Trust member because we are not your heat provider.

Your charges explained

Where we have been instructed to set your tariff, our goal is to set the most accurate charges possible. Utility tariffs are made up of two elements:

Daily standing charge

Your daily standing charge is the fixed charge passed on by your heat provider, which covers the cost of operating the heat network and delivering energy to your home. This is an annual fixed amount that is payable every day by all residents regardless of how much energy you use. This is typically comprised of two main elements:

1. Metering and billing costs

This is the cost of our services, alongside the cost of providing legally required periodic reporting to the Government.

2. The **standing charge** your heat provider incurs for the **incoming bulk fuel** used to generate the energy on-site.

Your standing charge may also contain the costs associated with operating and maintaining your heat network (this might also be included within your building's service charge).



Please note this is an example only. Your HIU and heat meter may look different to the one pictured above.

Energy charge

Your unit charge covers the cost of the energy generated in the communal plant room, and any associated energy losses. Your energy consumption is measured via the energy meters installed in your home, so you only pay for what you have used. You are charged for every kilowatt-hour (kWh) consumed within your property. The energy charge is typically comprised of two main elements:

1. Incoming energy price

This is the unit charge your heat provider pays to purchase the incoming bulk fuel for your development. This is what is used to generate your heating and hot water. By bulk-buying energy for all connected properties, your provider is usually able to get a better price per kWh than the average household organising its own supply.

2. System efficiency

This refers to energy losses that occur throughout a heat network. This is measured by how much energy is lost from the point the supply leaves the plant room to the point it comes out your tap or radiator.

Your unit charge may also contain upfront costs of the plant room and any future equipment replacements or repairs needed to keep the heat network in operation (this might also be included in your building's service charge).

Please note

Your tariff is set and regularly reviewed to ensure the price is fair and any fees charged do not exceed the cost of providing energy to your home. Your heat provider cannot legally make a profit from your tariff.


⚠ Unfortunately, we are unable to change your tariff unless instructed to do so by your heat provider.

If your tariff is increasing, we will provide at least 31 days written notice prior to being applied. If your tariff is decreasing, we will provide at least 10 days notice. Your tariff is displayed on your bill.

Understanding your bill

Your bill contains information such as what you have consumed, what your charges are, and how to pay.

FRONT PAGE



Customer Helpline: 0345 873 9600


Customer Account Number: 6802261
 Bill Number: 1010101
 Bill Period: 01 Apr 2022 - 15 May 2022
 Bill Date: 19 May 2022
 VAT Number: 951 3856 60

Miss Anne Other
 Flat 1, Block Apartments
 Southshore Road
 London
 TD1 1WQ

Your Energy Bill

Summary		
Previous Balance	£	61.86
Payments received with thanks	£	69.00
Outstanding balance	£	1.84
New Charges		
Heating & Hot Water	£	44.71
Current Balance	£	50.57

Your Daily Usage compared to Last Year



If you have chosen to pay by Direct Debit

Please keep this bill for your reference only. Your payment will automatically be taken on or just after 01 Jun 2022.

Our payment terms are 14 days from the bill date; payments made after 14 days may risk appeal on your next invoice and you may receive a payment reminder.

Ways To Pay

You can pay your bill online at: www.insite-energy.co.uk/pay-bill

To set up a Direct Debit, or to make a single payment over the phone, call us on **0345 873 1056**

To make a payment via bank transfer please use the following details:
Insite Energy Ltd Direct A/C
 Sort Code: **20-48-42** Account Number: **04990206**
Please include your customer account number on the reference on all payments made via bank transfer.

To make a payment at the Post Office, take this invoice to the Post Office and ask to scan the barcode on the top page.

Understanding your consumption data

The data shown is calculated using your average daily consumption over the time identified period. This usage column shows may differ from those seen on your original bill. This may be due to ad hoc bills issued covering billing periods of differing lengths, bill revisions, use of estimate meter reads. For more information please contact our Customer Service team.

Questions about your bill?

Should you have any questions or concerns relating to your bill, you can contact us on any of the below details.

Email: customerservice@insite-energy.co.uk
 Online: www.insite-energy.co.uk

Post: **Insite Energy**
 Suite 4
 South House
 St John's Street
 Peterborough PE1 3DD

Phone: **0345 873 1056**
 Mon-Fri, 9am-5:30pm Sat, Sun-5:30pm
 (excluding Bank Holidays)

Insite Energy is the licensed billing agent acting on behalf of Waverle Housing Association, Reg no - 168966, Millers House, Montague Close, LONDON, SE1 1BB

Insite Energy, Suite 4, South House, St John's Street, Peterborough, PE1 3DD

F. Outstanding balance

This shows you what is still owed from previous bills that you have not yet paid. As this amount still needs to be paid, it is added to the total owed – shown as ‘Current Balance’ at the bottom of the bill.

G. New charges

This section shows the charges for the month being billed. It is a summary of the charges shown on the back page of the bill.

H. Current balance

This is the total amount to be paid. It includes any balance brought forward, plus the total of your new charges for the month being billed.

I. If you have chosen to set-up Direct Debit

The date in this section indicates when your Direct Debit will be collected if set-up.

J. Questions about your bill?

Our contact details.

A. Customer Helpline

The contact number assigned to your scheme.

B. Customer Account Number

Your unique account number.

C. Bill Date

Date the bill was issued.

D. Previous balance

This shows your balance brought forward from the previous month.

E. Payments received with thanks


This shows the payments that we received from you by the date your new bill was issued. If you made a payment after this bill was produced, it will not show as a payment received. It will however be shown on the next bill.



customerservice@insite-energy.co.uk



0120 031 6182



Customer Helpline: 0345 873 9600

Customer Account Number: 90012345
 Bill Number: 1012345
 Bill Period: 02 Apr 2022 - 15 May 2022
 Bill Date: 19 May 2022
 VAT Number: 991 3098 00

Miss Anne O'Far, Flat 1, Blank Apartments, Somewhere Road, London, T01 1W0T

Heating & Hot Water Charges for period 01 Apr 2022 - 15 May 2022


Meter Serial	Start Read	End Read	End Read Date	Units Used
00190019	15691 A	16081 A	15/05/2022	455 kWh

A = Actual Read C = Customer Read D = Estimated Read E = Extended Read

Charges

Cost of Heating & Hot Water	Units Used	Pounds per unit		
Heating & Hot Water Energy Charge	450 kWh/Hours	0.07700	£	25.97
Heating & Hot Water Standing Charge	45 Days	0.41500	£	18.69
VAT			£	0.00
Total charges for Heating & Hot Water			£	44.71

To make a payment at the Post Office, please ask the Post Office to scan the barcode below



9826172710190012345

How To Reduce Your Bill
 For more information you can visit www.insite-energy.co.uk
www.insiteenergy@insite.co.uk
 Or check out the general advice on our website: www.insite-energy.co.uk/help-support/practical-advice

Having difficulties paying?
 If you are struggling to pay your bill, help and advice are available:
 • Contact us by email
 • Contact us by phone
 • Contact us to discuss Payment Plans
 100 Step Change website at www.stepchange.org
 Step Change is the UK's leading debt charity, offering expert debt advice and free from debt management.

insite Energy, Studio 4, Queen's House, 51 John's Street, Peterborough, PE1 5DD

K. Bill Period

This is the period of time your bill covers.

L. Your charges

If billed for multiple utilities, each utility will have a separate section on your bill.

M. Your utility charges

This section shows you what you have consumed per utility and the resulting costs in line with your tariffs. It shows you the period that is being billed and your meter serial number. Your meter read will usually be denoted by an 'A' which illustrates that it is an actual remote reading taken from your meter and is therefore an accurate record of what you have consumed. If we have had to estimate your utility charges, this will be denoted by an 'E'. If you have provided us with a read, you will see a 'C', which denotes a customer read.

N. Energy charge

This is the cost of the energy you have consumed based on the unit charge set by your heat provider. This unit charge includes any associated loss of energy between the supply point and your home.

Total energy charge = units used (kWh) x charge per unit (£)

O. Standing charge

This is the daily charge passed on by your heat provider for the provision of energy to the central plant room that supplies energy to your home. It also includes any associated costs attributed to the provision of heat to your home and administration charges related to service.

Total standing charge = days in the billing period x daily standing charge

P. Total charges

This is the total owed by you for the billed period including VAT. This amount is shown on the front page as 'New Charges'.

Q. Barcode

Your unique barcode for Payzone or Post Office payments.

Making payments


There are multiple ways to make a payment towards your bill:

Direct Debit

1. Wait until you have received your first bill.
2. Decide which Direct Debit option you'd like;


Variable:

A variable Direct Debit will take a payment equalling the bill value each month from your chosen payment card. If you have debt, the outstanding amount will be added to your first payment.

 **By setting up a variable Direct Debit an amount equalling your bill value will be taken from your nominated bank account 14 days after your bill is issued.**

Payment plan:

A payment plan allows you to select a 3, 6, 9 or 12 monthly fixed amount to pay off your debt. A variable amount equalling the value of your monthly bill will be added each month as well.

 **By setting up a payment plan, two payments will be taken from your nominated bank account; one for the fixed amount on your selected date, and one for the variable amount equalling your bill value 14 days after your bill is issued.**

Fixed:

This is a fixed payment amount determined by you each month to cover your average monthly bill.

3. Register your account on [my insite](#). Enter your name, email address, 8-digit account number*, and postcode. You can also enter your phone number.
4. On the [my insite](#) homepage, click 'Direct Debit set-up'.
5. Select whether you'd like a 'variable' Direct Debit or 'payment plan'. If you wish to set up a 'fixed' Direct Debit, please contact our customer services team.
6. Upon request, provide your bank details.
7. Review the details you have entered. If correct, click the 'Confirm and set up' button to set up your Direct Debit.



Online

1. Wait until you have received your first bill.
2. Register your account on [my.insite](https://my.insite-energy.co.uk). Enter your name, email address, 8-digit account number*, and postcode. You can also enter your phone number.
3. On the [my.insite](https://my.insite-energy.co.uk) homepage, click the 'Make a payment' button.
4. Select whether you'd like to pay off your balance or make a one-off payment.
If you chose to make a one-off payment, enter the amount you'd like to pay.
5. Enter your account number* and your postcode. Press the 'Continue' button.
6. Upon request, provide your bank details.
7. Review the details you have entered. If correct, click the 'Confirm' button to make your payment.

**Your account number can be found on the top right corner of your bill.
For reference please check p.10, B.*

Standing order

1. Wait until you have received your first bill.
2. Set up a standing order using your bank's instructions.
3. Provide the following details when requested who to make a payment to:
Company name: Insite Energy Ltd.
Sort Code: 30-84-84
Account Number: 2803 7660
Reference: [Your Insite Energy account number*]



How to create an account on my.insite

1. Navigate to my.insite-energy.co.uk and click on the 'Register here' button.
2. Enter your details registered with us.
3. Set up a secure password.
4. Enter the verification code from the email that is sent to the email address associated with the account.
5. Once you have verified your identity, your account will be set up and ready to go.

Payzone or Post Office

1. Wait until you have received your bill.
2. Find a Payzone SuperAgent or Post Office near you.



Payzone:

Payzone SuperAgents will have the Payzone logo displayed.

You can also look for a Payzone agent through their [online store locator](#).



Post Office:

Find your nearest Post Office that supports utility bill payments through their [online store locator](#).

3. Go to a Payzone SuperAgent or Post Office and remember to take your bill with you.
4. You will be asked for the barcode printed on your bill*.
5. Pay your bill over the counter using cash, credit or debit card.

**The barcode specific to your account can be found on the back of your bill.
For reference please check p.11, Q.*

Over the phone

1. Wait until you have received your bill.
2. Have your credit or debit card to hand, as well as your bill.
3. Call your dedicated customer helpline during opening hours.

Your customer helpline:

0120 031 6182

Opening hours:

Monday to Friday: 9:00am-8:30pm

Saturday: 9:00am-5:30pm

We are closed on Sundays and bank holidays.

4. Follow the instructions given over the phone.




customerservice@insite-energy.co.uk



0120 031 6182

Extra help

 If you have any problems making a payment or setting up your 'my insite' account, please get in touch with our helpdesk.

Your customer helpline:


0120 031 6182

Opening hours:

Monday to Friday: 9:00am-8:30pm

Saturday: 9:00am-5:30pm

We are closed on Sundays and bank holidays.

 **It is important that you pay your bills within 14 days of the bill date. Payments made after 14 days may not appear on your next invoice. If you do not pay on time, you may receive a debt management letter as instructed by your heat provider. Please note, if you do not pay in full each month, you may be breaching your lease or tenancy agreement, and your heat provider may legally pursue arrears.**



Energy saving tips



Lower your thermostat to a comfortable temperature, but keep it above 16°C.



Use a bowl when washing up instead of having running hot water.



Shower instead of taking a bath, and use a water efficient shower head.



Air out your home to introduce dry air which is quicker to heat up.



Use a cooler, shorter wash cycle and try and dry your clothes outside.

scan to read more
energy saving tips
or visit
[insite-energy.co.uk/how-to-reduce-your-energy-bills](https://www.insite-energy.co.uk/how-to-reduce-your-energy-bills)




Here to help

We always want you to experience first-class customer service. We're open Monday to Friday from 9:00am-8:30pm and on Saturdays from 9:00am-5:30pm through our web chat, via email and over the phone.

Customer service is paramount to us. We aim to handle any customer queries or complaints as quickly as possible. We record all telephone calls and monitor call waiting times so we can continuously improve our performance.

If our services do not meet your expectations, or you experienced great customer support, please get in touch. You can view our [complaints policy](#) on our website. In addition, if you have a query regarding your account, are moving out of your property, or have any other issues related to making payments, you can get in touch with our help desk.

We will acknowledge your query or complaint on the same working day it is received and aim to resolve it within ten working days. If your issue requires us to liaise with your heat provider or any other third parties, this may take longer.

 **Please note that we do not have a customer services counter and cannot accept payments or investigate queries in person.**

Email:

customerservice@insite-energy.co.uk

Telephone:

0120 031 6182

Opening hours:


Monday to Friday: 9:00am-8:30pm

Saturday: 9:00am to 5:30pm

We are closed on Sundays and Bank Holidays.



Post:




Customer Service Manager
Insite Energy,
Studio 4 Stuart House,
St John's Street,
Peterborough, PE1 5DD

 **Please provide your name, address, and your 8-digit account number.**

How you can help

There are a few things you can do to help avoid any potential issues:

-  Please allow our staff access to your property when we need to carry out maintenance or repair works. We will endeavour to arrange a morning or afternoon weekday appointment for a time that suits you.
-  Please keep all scheduled appointments and provide us with at least 48 hours' notice should you need to change it. Your heat provider may charge you for any missed appointments.

-  If you think your metering system is faulty, please let us know at the earliest opportunity.
-  Please take reasonable care of your heat meter and heating system.
-  Keep all electronic and physical payment receipts for your records.

Vulnerable customers

We offer **additional services to our residents who may require extra support**. These include: bill nominees, priority attendance, password protected appointments, and alternative communication formats. If you feel you need access to these services and identify as any of the following, please get in touch with your heat provider to be registered:

- Over the age of 70 years old
- With mental and/or physical disabilities
- With long-term/chronic illness
- Visually or hearing impaired

Other circumstances, such as bereavement, may give rise to vulnerability and will be taken into consideration. We keep a record of all vulnerable customers on our Priority Services Register (PSR), which will be shared with your heat provider.

Frequently asked questions

We have selected a few common queries below. A comprehensive list of our FAQs can be found on our website.

Q: My heating and hot water aren't working

A: Before getting in touch with us, please check that:

- Your heating controls (i.e. radiator thermostats and programmer) are set correctly
- The heat meter and HIU are on and are undamaged
- You have electricity to your property

If the answer to all the above is 'yes' and you still have no heating and hot water, please contact our customer services team.

Please note, Insite Energy are not responsible for your energy supply, nor do we maintain the heating system at your development. Unless contracted, Insite Energy are unable to help you with the maintenance of the heating system within your property. For queries relating to your electricity and water supply, please contact your relevant suppliers.

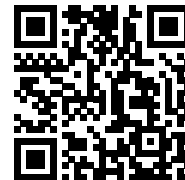
Q: My bill is too high - can you investigate and send me a new one?

A: If your bill has an 'A' marked within the 'Heat Charges' section*, this shows that an actual reading has been taken from your heat meter and sent to Insite Energy remotely.

If your bill is based on actual readings from your heat meter, which we have retrieved remotely, we will unfortunately be unable to alter your charges.

**The heat charges section can be found on the back of your bill. For reference please check p.11, M.*

scan to read more
FAQs
or visit
insite-energy.co.uk/faqs



Frequently asked questions (continued)

Q: I'm moving out. What do I need to do?

A: It is important that you let us know exactly when you will be leaving your current address. If we do not receive an accurate move out date, your standing charges and energy usage are likely to be miscalculated in your final bill.

To make sure you only pay for what you have used, it's important to give us a heat meter read taken on the date you move out of your home. You will then receive your final bill and account closure confirmation letter from us in the post, or via email if you've been registered for e-billing. If you do not provide a 'move out' meter read, you are likely to receive an inaccurate final bill from us.

It's easy to submit a final meter reading. You can send it to us via our '[Moving out' form](#) found on our website, or you can take a photo of your heat meter's screen and send it to us at residata@insite-energy.co.uk.


If we do not receive all the necessary information to close your account, we are likely to bill you in error. Your heat provider or landlord may even withhold your deposit or take legal action until all outstanding bills and debts are settled.




scan to visit
our website




or visit
www.insite-energy.co.uk

 my.insite-energy.co.uk

 customerservice@insite-energy.co.uk

 0120 031 6182

 www.insite-energy.co.uk/home

 Insite Energy, Studio 4 Stuart House, St John's Street, Peterborough, PE1 5DD