

Introducing your monthly credit bills

Clapham Road Estate



Metering & billing services for heating & hot water

 0120 031 6089

Welcome to Clapham Road Estate

Your home at Clapham Road Estate is served by a heat network. Heat networks provide an efficient and environmentally friendly way of delivering energy to buildings. Instead of every home needing its own gas or electric boiler, a central plant room generates energy into heating, hot water, and sometimes cooling, which is then supplied to all connected properties. Your heat network is managed by your heat supplier, Notting Hill Genesis.

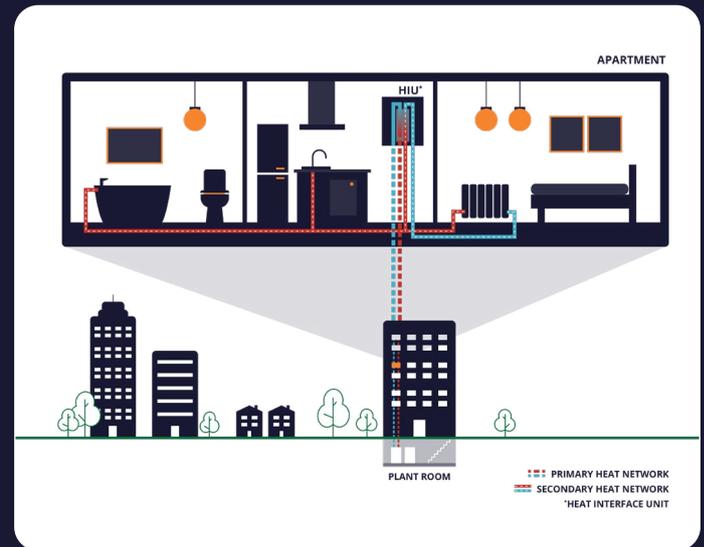
Heat networks explained

Your heat supplier, or building owner, manages the incoming bulk fuel supply to the central plant room, which is then used to produce heating & hot water.

From the plant room, hot water is distributed through a network of insulated pipes to a heat interface unit (HIU) installed in each property. This ensures a reliable and efficient supply of heating & hot water, delivered to your home as and when you need it.

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

Please note, if you're connected to a district heat network then the energy centre may be located outside of your development.



About Insite Energy

Smart metering & billing for heat network residents.

We're proud to serve nearly 40,000 homes across the UK, providing metering & billing services. We work on behalf of heat suppliers and property owners to help manage heat networks installed in their buildings.

Our focus is on delivering accurate billing based on your actual energy use. We make sure you only pay for what you use while providing excellent customer service, every step of the way.

Please note that all rates are set by your heat supplier and therefore cannot be changed by Insite Energy unless we are instructed to do so.

To find out who to contact, and when, visit
insite-energy.co.uk/about-us

About Clapham Road Estate

Utilities:

Heating & hot water

Heat supplier:

Notting Hill Genesis

Maintenance provider:

Orka Building Services

020 8261 7321

Metering & billing provider:

Insite Energy

Billing type:

Credit billing

Want to start using the KURVE PAYG web-app now?



If you'd like to manage your account via our pay-as-you-go (PAYG) KURVE web-app, please get in touch.

KURVE provides you with a clear view of your energy consumption in real time, along with your current account balance and top-up history, so you're always in control. KURVE PAYG also provides peace of mind for leaseholders, as tenants will need to top-up before they can access heating & hot water, helping to ensure tenant debt is actively managed.

You can learn more about how the KURVE web-app works here: www.insite-energy.co.uk/home/how-does-kurve-work.

To make this request, please email us at welcome@insite-energy.co.uk confirming your name, address and account number.

KURVE
Powered by Insite Energy

How to create your 'my insite' account

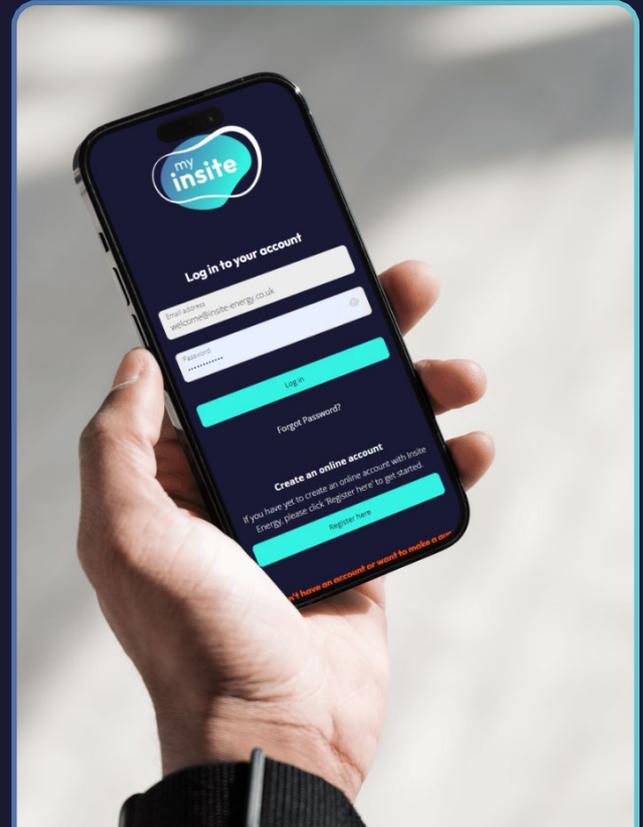
We created our 'my insite' customer portal in response to feedback from residents like you. It was designed to give you more control and clearer visibility over your energy account with Insite Energy, making it easier to manage your payments, view your bills, and access our services, all in one place. You can visit the portal anytime by entering my.insite-energy.co.uk into your browser.

What can I do with a 'my insite' account?

- View your current account balance
- Make online payments
- Set-up a variable or payment plan Direct Debit
- View your payment history
- View and download your monthly bills
- View and download your annual account statements
- Submit manual meter readings
- Get in touch
- View and manage your contact details

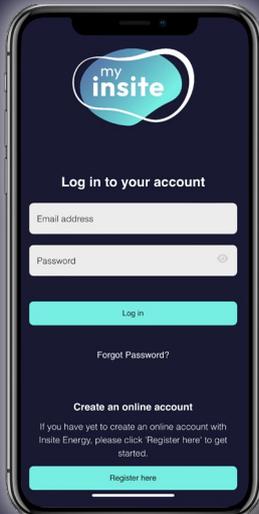


Scan to log into or create
your 'my insite' account



Set-up your 'my insite' account

You can set up a 'my insite' account to easily manage your energy usage from any internet connected device. Before setting up your account, please make sure you are the responsible party for paying your utility bills. If you have any trouble registering, please contact our customer service team.



1 Type my.insite-energy.co.uk into your selected browser, and click on 'Register here'.

2 Confirm you understand only one user will be able to access 'my insite' for your property.

3 Enter your details exactly as they appear in your welcome email.



4

Set up a secure password.



5

Enter the verification code sent to your selected email address.



6

Once you've verified your identity, your 'my insite' account will be set up and ready to go.

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

Credit billing explained

We collect remote meter reads directly from your energy meter to track your energy consumption and subsequently issue you monthly bills via email or by post on request. You can access your bills and payment history via our online customer portal, 'my insite'. Where we are unable to obtain actual meter readings for your property, bills will be based on estimates. You can provide actual meter readings via 'my insite' or through the 'Submit a meter read' form on our website. If we meter and bill you for multiple utilities, these will be presented on the same bill.

Understanding your bill

insite

Miss Anne Other
Flat 1 Blank Apartments
Somewhere Road
LONDON
TQ1 1WDT

Your Energy Bill

Summary

Previous balance	=	£ 51.23 (in debit)
Payments received with thanks	-	£ 71.23
Outstanding balance	=	£ 20.00 (in credit)

New Charges

Heating & Hot Water	£	33.38
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Current Balance £ 13.88 (in debit)

Your Daily Usage compared to Last Year

Bar chart showing Heating & Hot Water (kWh) usage. The Y-axis ranges from 0 to 400 kWh. The X-axis shows Heating & Hot Water (kWh). The chart compares Last Year (grey bar) and This Year (blue bar). Both bars are approximately 300 kWh.

Customer Helpline:

Account Number: 12345678
Bill Number: 1553483
Bill Period: 01 - 30 Jun 2024
Bill Date: 05 Jul 2024
VAT Number: 111 2222 33

Understanding your consumption data

The data shown is calculated using your average daily consumption over the two selected periods. The usage values shown may differ from those seen on your original bill. This may be due to all our bills 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: by submitting a webform at www.insite-energy.co.uk/home/contact. Please select the form most relevant to your query.

LiveChat: www.insite-energy.co.uk

Post: **insite Energy Ltd**
Staville 4, Stuart House, St. John's Street, Peterborough, PE1 5DD

Phone: **0345 873 1067**
Mon-Fri: 9am-8:30pm & Sat: 9am-5:30pm (excluding Bank Holidays)

insite Energy is the nominated billing agent acting on behalf of Five Housing Association, Reg no. 5555555

insite Energy Ltd, Staville 4, Stuart House, St. John's Street, Peterborough, PE1 5DD

FRONT PAGE

G. Outstanding balance

This shows 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' (see H for more information).

H. New charges

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

I. 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.

J. Questions about your bill?

You'll find our contact details here.

A. Customer helpline

The contact number assigned to your scheme.

B. Account number

Your unique account number.

C. Bill period

This is the period of time your bill covers.

D. Bill date

The date your bill was issued.

E. Previous balance

This shows your balance brought forward from the previous month.

F. Payments received with thanks

This shows the payments 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.



Customer Helpline: 0345 873 1067
 Account Number: 12345678
 Bill Number: 1553483
 Bill Period: 01 - 30 Jun 2024
 Bill Date: 05 Jul 2024
 VAT Number: 111 2222 33

K Miss Anne Other, Flat 1 Blank Apartment, Somewhere Road, LONDON, T01 1W0T

Heating & Hot Water Charges for period 01 - 30 Jun 2024 for Supply 102047

Serial	Start Read	Start Read Date	End Read	End Read Date	Units Used
M 7736321	22194.6 A	31/05/2025	22534.8 A	30/06/2024	340 KWH

Charges

Cost of Heating & Hot Water	Units Used	Perce per unit	
M Heating & Hot Water	340 Kilowatt	0.054400	£ 18.50
M Energy Charge	Hours	0.391200	£ 13.30
S Standing Charge	34 Days		

VAT		£	1.58
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P Total charges for Heating & Hot Water		£	33.38
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To make a payment at the Post Office, please ask the Post Office to scan the barcode below:



9626172710142712309

Direct Debit & Payment Plans

You can set up a variable Direct Debit or payment plan through **my insite**. If you have a Direct Debit set up, we will attempt to collect the amount on your bill from your bank each month automatically. If a Direct Debit collection is returned unpaid, an administration fee will be applied to your next bill. We do offer payment plan solutions, allowing residents to clear their debit over a set period of time through monthly payments. Please contact us to discuss the options available to you. Alternatively, you can also set up a Standing Order. Please visit our website, www.insite-energy.co.uk for advice on how to do this.

Bills based on estimate reads

Estimate reads will be used where we have been unable to read your meter. If you would like to bill based on actual consumption, you can provide a read to us and we will reissue your bill.

To submit a meter read, please log into my.insite-energy.co.uk and click 'Submit meter Reading' from the 'burger menu'.

How To Reduce Your Bill

For more information you can visit: www.stepchange.org or www.insite-energy.co.uk or check out the practical advice on our website: www.insite-energy.co.uk/help-support/practical-advice

Having difficulties paying?

If you are struggling to pay your bill for help and advice, we recommend:

- Contacting your heat provider
- Contacting us to discuss payment plans

Visit Step Change's website at: www.stepchange.org

Step Change is the UK's leading debt charity, offering expert debt advice and fee-free debt management.

K. Your charges

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

L. 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 be denoted by an 'A' if 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.

M. Energy charge*

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

$$\text{Total energy charge} = \text{units used (kWh)} \times \text{charge per unit (£)}$$

N. Standing charge*

This is the daily charge set by your heat supplier 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.

$$\text{Total standing charge} = \text{days in the billing period} \times \text{daily standing charge}$$

O. 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'.

P. Barcode

Your unique barcode for Payzone or Post Office payments.

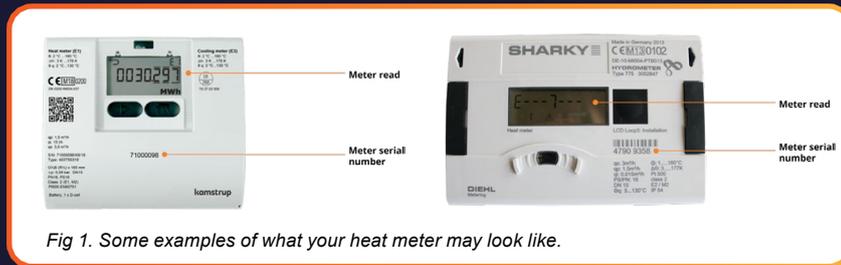
BACK PAGE

How to submit a manual meter reading

If we're unable to obtain an actual reading from your meter remotely, and you've received an estimate bill as a result, we may ask you to provide us with a manual meter reading. To do this, you can submit your reading along with a photo of your heat meter showing the latest read via ['my insite'](#) or the ['Submit a meter read'](#) form on our website.

Your meter

Your heat meter is typically found either inside or near your HIU, which is normally located within your utility cupboard. Sometimes your energy meter may be located in a communal area, outside your property. Please contact your building owner or landlord if you're unable to find your meter. Please note, Insite Energy is not responsible for the installation or operation of your heat meter.



If you have a combined heating & hot water and cooling meter, you'll be able to see your usage for both on the same meter.

If your meter displays your energy consumption in megawatt-hour (MWh), please multiply your meter read by 1000 to convert it into kilowatt-hour (kWh) when submitting your manual meter reading (e.g. 0.123MWh = 123kWh).

Submit a meter read via ['my insite'](#)

Heating & Hot Water

Please note, if you'd like this meter read to be used on your next monthly bill, please submit your read within 3 days of the end of the month.

How to read your meter?

Meter serial number
DUMMY1

Meter reading
0000
Max 8 digits

Meter reading
0000
Max 3 digits

Last meter reading:
7777.200 kWh taken on 12th June 2023

Date of Reading
DD/MM/YYYY

Menu > Submit meter reading > select utility

Your charges explained

While Insite Energy is not responsible for setting the tariff for your scheme, we're here to explain the different elements that contribute to your charges. Your heating & hot water tariff is made up of two elements: a daily standing charge and a unit rate.

Daily standing charge (DSC)

Your DSC is a fixed daily fee that covers the operational costs of running the heat network. This charge ensures the network operates reliably for residents all year round. It typically includes:

- **Incoming supply standing charge** - The fee paid by your heat supplier for the incoming bulk fuel supply, covering the fixed costs of providing fuel to the heat network.
- **Insite metering & billing charge** - Our metering & billing fees, which covers:
 - a. costs associated with obtaining meter reads remotely
 - b. transaction fees charged by our payment provider for every payment
 - c. the cost of reading landlord meters across the network to monitor system efficiency and heat losses
- **Administrative charges** - This covers the cost of calculating and implementing your tariff, sending out letters via post, and reporting fees to comply with legal, financial and operational requirements.

Daily standing charge is payable daily and will be reflected on your monthly credit bill, in line with the billing period. This will be charged regardless of whether any energy is consumed.



Unit rate (kWh)

Your unit rate is the cost per kilowatt-hour (kWh) of energy consumed in your home, along with any associated heat losses.

The unit rate is typically made up of:

- **Supplier costs** - The cost per kWh of fuel used in the plant room to generate the heat energy for your home.
- **System operational costs** - The cost of any heat loss through the pipework across the heat network. We calculate network heat losses by comparing the fuel consumed in the plant room versus the heat delivered to all connected properties. If this data is unavailable, a standard network efficiency of 40% heat losses is assumed.
- **Plant room operational costs** - The unavoidable cost of any heat loss via the boilers and pipework within the plant room.
- **Bad debt provision** - The total unrecovered debt determined from the percentage (%) of charged or billed value to residents. If this data is unknown, this will initially be estimated at 10%.

Unit rate = energy consumed (kWh) x the charge set by heat supplier (£)

Please note

Insite Energy are unable to change your tariff unless instructed to do so by your heat supplier.

Your tariff is set and regularly reviewed by your heat supplier to ensure prices remain fair to all residents.

Your heat supplier cannot legally make a profit from your tariff.

We will provide at least 31 days notice if your tariff is increasing, and at least 7 days notice if your tariff is decreasing.

Use the link below and enter your postcode to find documents applicable to your scheme.

insite-energy.co.uk/development-search



Making payments

There are multiple ways to make a payment towards your bill. From Direct Debits, online payments via **'my insite'**, standing orders or Faster Payments, to payments over the counter, we've made it simple to choose the option that works best for you.



Direct Debit

How to set up a Direct Debit

Before setting up a Direct Debit, please wait until you've received your first bill.

1. Once you have received your first bill, decide which Direct Debit option you'd like to set up:

Variable: *a variable Direct Debit will take a payment equalling the bill value each month from your chosen payment card. If you have debt on your account, 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 consists of a selected 3-, 6-, 9- or 12-month period of fixed payments, plus a variable amount equalling the value of your monthly bill.*

▲ 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.*

2. To set up the Direct Debit, log in or register your account on **'my insite'**.

3. On the **'my insite'** homepage, click 'Direct Debit set-up'.
4. Confirm that the bank account you wish to use is in your name, and that you're the only signatory required.
5. Next, depending on whether you have debt on your account, you'll be given the option to set up either a variable Direct Debit or Payment Plan. If you wish to set up a fixed Direct Debit, please contact our customer service team.
 - 5a. If you're setting up a Payment Plan, you'll then need to select the number of months (3, 6, 9 or 12) to divide your outstanding balance by, and the date you'd like the fixed payment amount to be taken each month. You can choose between the 1st, 14th or 28th.
6. Provide your bank details then click 'Confirm and continue'.
7. Review the details you have entered. If correct, click the 'Confirm and set up' button to set up your Direct Debit.

How to cancel or make changes to a Direct Debit

To cancel or make changes to your Direct Debit, please get in touch with your bank directly or contact our customer service team.

Online via 'my insite'

1. Register your account on '[my insite](#)'. Enter your name, email address, 8-digit account number*, and postcode.
2. On the '[my insite](#)' homepage, click the 'Make a payment' button.
3. Select whether you would like to pay off your balance or make a payment of another amount.
4. On the next page, your details will be prepopulated in the relevant fields. If you're paying off your account balance in full, click 'Continue'. If making a payment of any other amount, enter the amount you'd like to pay, then click 'Continue'.
5. Next, you'll be taken to our bank's secure hosting page, where you can complete your payment.

Standing order or Faster Payments

To set up a standing order or pay using Faster Payments directly from your bank account, please use your bank's instructions. You'll need to provide the below information when asked:

Bank: Lloyds Bank

Company Name: Insite Energy Ltd

Sort Code: 30-84-84

Account Number: 28037660

Reference: [Your Insite Energy account number]*

 **Please note, if you do not use your account number as the payment reference we may not be able to find and allocate your payment.**

**Your 8-digit account number can be found on the top right corner of your bill, see page 10.*

Online guest payment

If you're struggling to register or log in to your '[my insite](#)' account, you can still make a payment from the '[my insite](#)' login screen.

1. Click 'Guest payment' at the bottom of the screen on [my.insite-energy.co.uk](#).
2. Click 'Monthly credit billing' and then 'Continue'.
3. Enter your 8-digit account number* the amount you wish to pay, and an email address to receive your payment receipt.
4. Then, enter your payment card details and billing address.
5. Confirm your payment. If successful, you'll be taken to a confirmation screen and an email receipt will be issued.



Over the counter

1. You can make a cash or card payment in-person at any Post Office or shop displaying the Payzone logo.



Payzone:

Payzone SuperAgents will have the Payzone logo displayed. You can search for a Payzone agent through their [online store locator](#).



Post Office:

You can also find your nearest Post Office that supports utility bill payments through their [online branch finder](#).

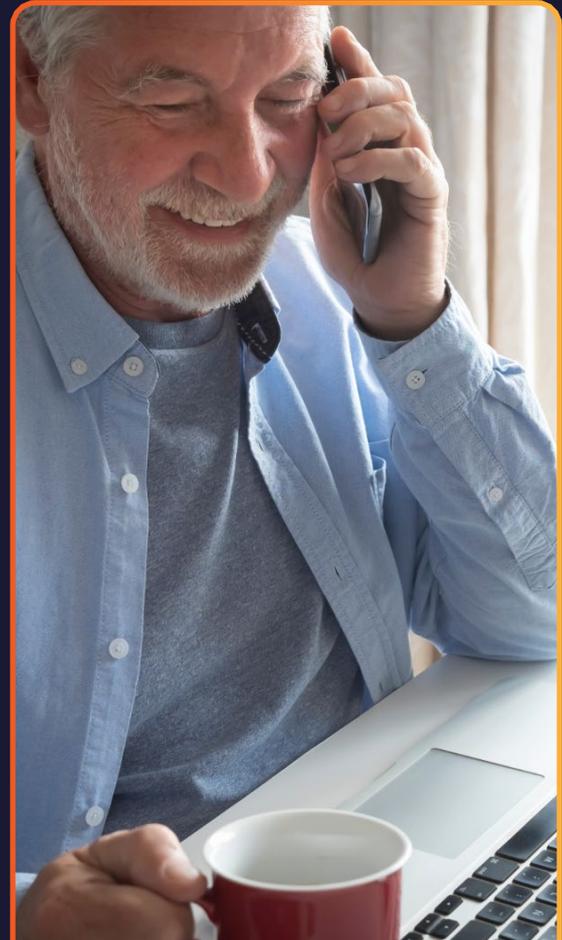
2. Remember to present the barcode at the bottom of your bill when paying over the counter. You can access all bills via **'my insite'**. Have it ready for the cashier to scan.

Over the phone

If you require additional support and would like help making a payment, our customer service team are on hand.

1. Have your credit or debit card to hand, as well as your 8-digit account number*.
2. Call your scheme specific phone number and follow the instructions to speak to a member of our team.

**Your 8-digit account number can be found on the top right corner of your bill, see page 10.*



Issues making a payment?

If you have any problems making a payment, please get in touch with our team. You can reach us via:

- Webform via our website www.insite-energy.co.uk/home/contact
- LiveChat via our website www.insite-energy.co.uk
- Telephone on 0120 031 6089

Opening hours:

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

Saturday: 9:00am-5:30pm

We are closed on Sundays and bank holidays.

Please note

Your daily standing charge will continue to deduct from your account even if no energy is being consumed. This means that debt can continue to build up if regular payments are not made.

Energy saving tips

-  Lower your thermostats to a comfortable temperature, but keep it above 16°C.
-  Use a bowl when washing up instead of continuously running the tap or filling the entire sink.
-  Take a shower instead of a bath, and buy a water-efficient shower head.
-  Air out your home to periodically introduce dry air, which is quicker to heat up.
-  Use a cooler, shorter wash cycle and, where possible, try and dry your clothes outside.

For more energy saving tips, visit insite-energy.co.uk/how-to-reduce-your-energy-bills



Our services

Insite Energy work on behalf of heat suppliers to provide metering & billing services to their residents. Your heat supplier has chosen monthly credit billing for your home, to be managed by us.

What we do

- ✓ We collect your meter reads and charge you based on your actual consumption each month.
- ✓ We offer a range of payment methods, and process your payments.
- ✓ We provide support for any payment related issues.
- ✓ We process change of residencies.
- ✓ We issue annual account statements.
- ✓ We provide access to 'my insite', our online customer portal, where you can make payments, check your balance, view your payment history, and access annual account statements.

What we don't do

- ✗ We don't supply your energy or own the metering equipment in your property, but may support your heat supplier with resolving any issues you experience.
- ✗ We can't change your tariff without instruction from your heat supplier.
- ✗ If we know how to fix a supply issue for you, we can't visit your property until we receive authorisation from your heat supplier.
- ✗ We can't aid you in matters related to utilities that we do not bill you for.
- ✗ We are unable to register as a Heat Trust member because we are not your heat supplier.

We're here to help

We always aim to provide you with the best possible customer service. We're open Monday to Friday from 9:00am-8:30pm and on Saturdays from 9:00am-5:30pm.

Get in touch

GENERAL QUERIES

Webform: www.insite-energy.co.uk/home/contact

LiveChat: www.insite-energy.co.uk/

Telephone: 0120 031 6089

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

Please always provide your name, address, and your 8-digit account number when getting in touch.

MAINTENANCE AND REPAIRS

Orka Building Services

Telephone: 020 8261 7321

Tips to keep things running smoothly

Here are just a few things you can do to help us help you:

-  Please allow our engineers access for maintenance works on the agreed date and time, and ensure the work area is cleared for their attendance. We will try our best to arrange a time during the week that suits you.
-  Please give us at least 48 hours' notice if you need to cancel or reschedule an appointment, as missed appointments may lead to you being charged.
-  Always report any metering or heating faults promptly.
-  Take care of your heat meter and heating system.
-  Keep all payment receipts for your records.

To read our FAQs, visit
insite-energy.co.uk/faqs

Our policies

Customers in vulnerable circumstances policy

Your well-being is important to us. If you need extra assistance due to a vulnerability, we're here to help:

Read our full policy at: insite-energy.co.uk/storage/app/media/Policies/insite-energy_vulnerable_customers_policy.pdf

Change of residency fee policy

We want to make sure any adjustments made to your account related to moving in to your new home are handled efficiently and transparently:

Read our full policy at: insite-energy.co.uk/storage/app/media/Policies/change-of-residency-cor-administration-fee-policy-rev1-2024.pdf

Our privacy notice explains how we collect, use, and protect your personal data, ensuring compliance with data protection laws. You can find this on our website at insite-energy.co.uk/privacy-notice.

Complaints policy

Your satisfaction matters to us. If you're not happy with any aspect of our services, here's what you can do:

Read our full policy at: insite-energy.co.uk/storage/app/media/Policies/insite-energy_complaints_policy.pdf

Authorisation form

Need someone to manage your account on your behalf? You can authorise a trusted person, such as a family member or carer, to discuss your account with us:

Fill in the form at: insite-energy.co.uk/home/contact/authorised-contact

Refund policy

Whether you've moved out or have accidentally overpaid, we've got you covered. Just follow these simple steps:

Read our full policy at: insite-energy.co.uk/storage/app/media/Policies/Insite-energy_refund_policy.pdf

Service with respect policy

Everyone deserves to be treated with respect. We've outlined the standards of behaviour expected from both our residents and staff:

Read our full policy at: insite-energy.co.uk/storage/app/media/Policies/Insite_Energy_Service_with_respect_campaign.pdf



 my.insite-energy.co.uk

 www.insite-energy.co.uk/home/contact

 0120 031 6089

 insite-energy.co.uk/home

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