



Fosters

Billing and payment services for heating & hot water

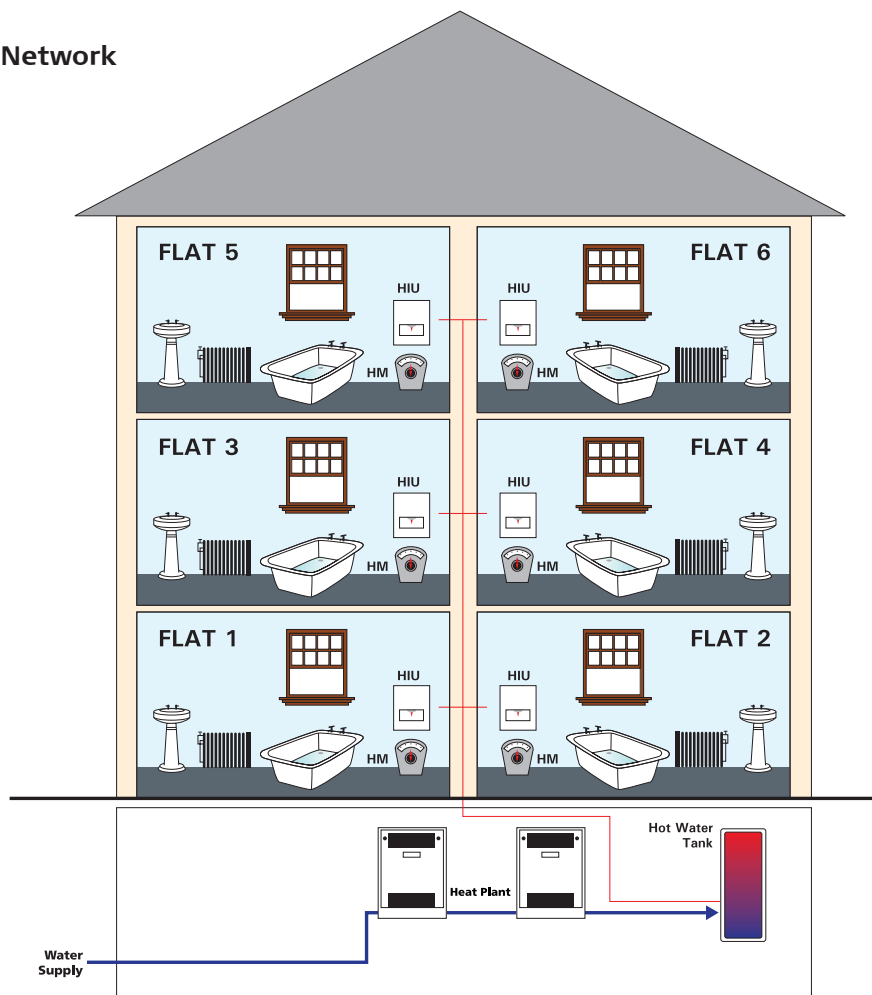
All you need to know

Introduction

Welcome to Fosters.

Your new home is served by a low carbon heating and hot water district heat network which is generated in a communal plant room, powered by gas boilers. Your heating system is robust, reliable and controllable. You can control the heat level through your thermostat and heating controls in the same way as if you had an individual gas boiler in your property. Your hot water is provided on demand and you only pay for what you use.

District Heat Network





What is a District Heat Network?

Rather than have an individual gas boiler in every home, a district heat network uses a centralised communal boiler to provide heat for a whole development or for several homes in a development.

The centralised boiler is usually located in a basement or external plant room. Your heat supplier Loddon Homes Ltd, manages the bulk energy supply to the plant room at your development. The communal boiler turns the energy into hot water and pumps it via an infrastructure of pipes around your development, passing through a heat exchanger or HIU (Hydraulic Interface Unit) at each property.

This heat exchanger or HIU (Hydraulic Interface Unit) brings the heating and hot water into your home.

The amount you pay for your heating and hot water will depend on the amount you use. You will also be charged a daily standing charge which is a fixed charge per day for your connection to the district heat network. This daily standing charge is payable regardless of whether you consume any heating or hot water, as per a direct connection to an energy supplier. Loddon Homes Ltd has appointed Insite as the metering and billing agent for Fosters.

Loddon Homes Ltd provides Insite with remote actual readings from your heat meter every month. We then send monthly bills to your home for your actual heating and hot water consumption, using the remote readings, plus a daily standing charge which is a fixed charge per day for your connection to the district heat network. If at any time Loddon Homes Ltd is unable to provide us with actual meter readings, Insite will send you a bill based on an estimated read..

You can find out more about how your heat tariff and daily standing charge are calculated and when they are updated in the "Understanding Your Heat Charges" information guide.

Insite and You

Insite is a metering and billing agent for many district heat network suppliers around the UK. We work on behalf of the suppliers such as Loddon Homes Ltd to provide billing and payment services to their residents.

Insite has been appointed by Loddon Homes Ltd to manage your heat payments.

We don't supply the energy used to provide the heating or hot water, nor do we install or maintain the heat network at your development or for your home.

We do not supply nor maintain

- Heating
- Hot water
- Electricity
- Gas
- Cold water

The bulk supplies of these utilities are arranged and paid for by Loddon Homes Ltd. They own and operate your Heat Network.

These are other things that Insite cannot help with:

- Rent
- Maintenance of communal areas and gardens
- Council Tax
- TV License



Useful contacts:

Loddon Homes Ltd has arranged your electricity supply with for communal supply, and customer choice for the dwellings.

Loddon Homes Ltd has arranged your cold water supply with Castle Water

The Loddon Homes Ltd maintenance contact is: please contact the repairs help desk (non-heating) on: 0800 515 287

Contacting us

If you have a query regarding your bill or your payments, are moving into or out of the property or if you have any other issue relating to paying for your heat, you can call our Customer Service helpline on 0845 528 0481.

Our opening hours are 0900-1700, Monday to Friday.

You can also email us at customerservice@insite-energy.co.uk. Your email will be read during office hours.

Please note phone calls to Insite will be charged at your local network rate.

What to do if you have a fault with your heating

Loddon Homes Ltd owns and operates your district heat network. If you have a problem with your heating, please call 0845 528 0481. Insite can only help you with billing and payment issues.

These tips might help:

1. Check that your heating controls are set properly so that your controls are allowing heat into your home.
2. Refer to the Residents' handbook provided by Loddon Homes Ltd for further advice.
3. If your heating is still not working, please call 0845 528 0481.

What to do if you are moving out


If you are moving out of your home, you must ensure that you inform Insite and Loddon Homes Ltd, so that a final bill can be sent to you. You should check your final meter reading and confirm the date that you are leaving the property. You will also be asked to provide a forwarding address so that your final bill can be sent to you.



Understanding your heating and hot water bill

Loddon Homes Ltd has instructed Insite to send you a monthly bill to charge you for your actual consumption of heating and hot water. Each month Loddon Homes Ltd provides Insite with remote readings from your heat meter which measures your consumption of heating and hot water. We will use that meter reading to calculate what you owe.

Your bill contains various information to show you what you have consumed, what the charges are and how you can make payments.



Mr & Mrs A.N. Other
Flat 48 Blank Apartments
Somer Road
Town TO1 1WOT

Bill Enquiries and
Customer Service

Customer Helpline: 0345 873 1065

Customer Account Number	12345678
Payment Request	30043
Bill Period	01/09/2013 - 30/09/2014
Bill Date	31/10/2014
VAT Number	111 2222 33

Contact number

Customer account number

Your Energy Bill

Summary		
Previous balance	= £	75.76
Payments received with thanks	- £	50.00
Outstanding balance	= £	25.76
New Charges		
Supply of Heating & Hot Water	£	25.33
Standing Charge	£	9.00
VAT	£	1.72
TOTAL NOW DUE		= £ 61.81

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 14/11/2014. If you would like to pay your bill at the nearest Post Office or by using Payzone, take your bill to your nearest Post Office or Payzone agent who takes 'bill payments'.

When DD will be collected

Total Charges for Heating & Hot Water, inc. VAT	£	36.05
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Barcode for post office

Amount

Insite Energy Ltd, 84 Long Lane, London SE1 4AU

'Previous balance'

This shows you the balance brought forward from the previous month.

'Payments received with thanks'

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

'Outstanding balance'

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

'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.

'Total Now Due'

This is the total amount that you must pay. It includes any balance brought forward plus the total of your new charges for the month being billed.

'Heating Charges'

The back page of the bill shows you what you have consumed and how you will be charged. It shows you the period that is being billed (usually the first day of a month to the last day of a month) and your meter identification number.

Your smart meter read will usually be annotated with an 'A', to illustrate that it is an actual remote reading from your heat meter and is therefore an accurate record of what you have consumed.

The back page of the bill also shows you how many units of heat you have consumed and what the pence per kwh charge is, as set by Places for People.

'Price Per Day Charge'

This states the daily standing charge as set by Places for People, which is a fixed charge per day for your connection to the heat network.

'Total charges for Heating & Hot Water'

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



Customer Helpline: 0345 873 1065

Customer Account Number	12345678
Payment Request	30043
Bill Period	01/09/2013 - 30/09/2014
Bill Date	31/10/2014
VAT Number	"111 2222 33"

Heating & Hot Water Statement

Mr & Mrs A.N. Other
Flat 48 Blank Apartments

Heating Charges for period 01/09/2013 - 30/09/2014 - for Supply 98765432

Meter Readings	Period	Start Read		End Read		Units Used
Smart meter read	01/09/2013 - 30/09/2014	3001.00	A	3299.00	A	298.00 kwh
A = Actual Read C = Customer Read D = Deemed Read E = Estimated Read						

Charges

Cost of Heating & Hot Water	Units Used	Pence per kwh		
	298.00 kwh	£0.0850	£	25.33
Price Per Day Charge @ £0.3000			£	9
VAT @ 5%			£	1.72
Total charges for Heating & Hot Water			£	36.05



To make a bill payment:

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



customerservice@insite-energy.co.uk



To set up a payment by Direct Debit or to change your bank details, simply call us.

Customer Service: 01322 623 XXX



By post:
Insite Energy Ltd
84 Long Lane
London
SE1 4AU

Please include your Insite Energy account number on all correspondence (as shown in the top right hand corner of your bill.)

Questions about your bill:

Please contact us if you have any questions or concerns about your bill. If you believe you may have difficulty paying your bill then please contact us immediately - we may be able to help.

Our commitment to you:

We are committed to providing you the highest standards of customer service. Copies of our Code of Practice, which sets out our full commitment to you, are available to download from our website. Paper copies are also available by calling our customer service team, however please do consider our environment before requesting a paper copy.

If for any reason you are not satisfied with our service then please contact us immediately. We have a comprehensive in-house complaints process which we hope will be able to solve any problems you may have.

Insite Energy Ltd, 84 Long Lane, London SE1 4AU

How to pay your bill

There are a number of ways in which you can pay your bill:

1. Payment by Direct Debit, where we will automatically take a payment each month amount owed, as shown on your bill. Please find the direct debit form within this brochure and send the completed version to Insite.
2. Payment by telephone. To pay your bill each month, please call 0845 528 0481 during the office hours of 0900-1700 Monday to Friday. Our Customer Service team can take payment from debit and credit cards.
3. Payment on-line. Log on to www.insite-energy.co.uk. Once you have input your customer account number (as shown on each bill), you will be linked to a secure website which will take payment via debit or credit card.
4. Payment at any Post Office. Take your bill to any Post Office to make a payment on to your account. You will need the barcode printed on your bill.

It is important that you pay your bills promptly each month. Loddon Homes Ltd has instructed Insite to issue demand letters to you if you do not pay.

If you are having difficulty paying your bills please contact Insite immediately. You might be eligible to set up a payment plan whereby Loddon Homes Ltd agree that you can pay off your debt in manageable instalments over a set period by Direct Debit.

What you can do to help us help you:

- Please have your customer account number to hand when you contact us.
- Please confirm your telephone number to us when you contact us so that we have up-to-date details for you.
- Do not wilfully damage any part of the heating system within your property or outside your property.
- Please ensure prompt payment of your bills.
- Please remember that Insite has been appointed to meter and send bills for your heating and hot water only. We cannot help you with any other queries.



Customers with additional needs

Loddon Homes Ltd has provided us with the details of any residents at your development who have additional needs - such as being hard of hearing or visually impaired. Please feel free to let us know if you have additional requirements in communicating with us. We will do our best to help you.

You may wish to nominate another person, such as a carer, friend or relative to contact us on your behalf about your account. Please let us know if you would like this to be set up. We will not share your account and payment details with anyone else unless you explicitly ask us to do so.

Sometimes we may need to visit your home in order to carry out routine maintenance on your payment system or meter. We want you to be sure of the identity of the person visiting your home, therefore for your peace of mind we can quote a password whenever we visit. You can choose your own password and change it whenever you like. All our engineers have photo identification, which they wear at all times.

Quality of Service and Complaint Handling

Customer service is really important to us and we want to ensure that we handle any customer queries or complaints quickly and effectively. We keep a record of telephone calls and waiting times so that we can constantly check and improve our performance.

We will acknowledge your query or complaint on the same working day it is received and we will aim to resolve it within ten working days. If your issue requires liaison with other parties this may take longer.

Please let us know if you should want to nominate a third party to speak for you about your account.



Please fill in the highlighted boxes in **BLOCK CAPITALS** including official use box using a black ball point pen and send to:

Reference Number – Office use only

Reference Number <i>Enter date only</i>							

Originator's Identification Number

2	5	0	4	9	8
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Name(s) of Account Holder(s)

name(s), ssn, account number(s)

Bank/Building Society account number

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Branch Sort Code

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Name and full postal address of your Bank or Building Society

To: The Manager
Bank/Building Society

Address

Postcode

Name of Payer and address of Property

Name _____Address

Tel:

Email:

Instruction to your Bank or Building Society

Please pay Insite Energy Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with Insite Energy and, if so details will be passed electronically to my Bank/Building Society.

Signature	Date
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Signature	Date
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Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.



The Direct Debit Guarantee

- ❖ This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- ❖ If the amounts to be paid or the payment dates change Insite Energy will notify you within 10 working days in advance of your account being debited or as otherwise agreed.
- ❖ If an error is made by Insite Energy or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- ❖ You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

This guarantee should be detailed and retained by the payer

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General Data Protection Regulations (GDPR)

Insite takes your privacy very seriously and will never disclose, share or sell your data without your consent, unless required to do so by law. Insite only retains your data for as long as is necessary and for the purposes specified below. Where you have consented to the Insite providing you with promotional offers and marketing, you are free to withdraw this consent at any time. The purposes and reasons for processing your personal data are detailed below:

Much of Insite's processing will be under the basis of "contractual obligation" in other words we need and use your personal information for providing the services you have requested or have contracted with us. Insite may also collect and store your personal data as part of our legal obligation for business accounting and tax purposes.

Insite may occasionally send you marketing information where it is assessed it would be beneficial to you as a customer and in our interests. Such information will be non-intrusive and is processed on the grounds of legitimate interests.

Contacting us for queries, complaints and feedback

We'd like to hear from you if our service does not meet your expectations or if you have received good service that you would like to bring to our attention.

You can email our customer service team at customerservice@insite-energy.co.uk. They will acknowledge receipt of your email and refer your query to the right department or answer it themselves.

You can call our customer service team on 0845 528 0481 during our office hours on 0900-1700 Monday to Friday.

You may wish to escalate your query to our Customer Service Manager. Please write to us at:

Customer Service Manager
Insite Energy Ltd
8th Floor, Block 2
Elizabeth House
39 York Road
London
SE1 7NQ

When contacting us, please provide your name and address to help us deal with your query more efficiently.

Please note that we do not have a customer counter service and so we cannot accept payments or investigate queries at our office.



Contact and information

To learn more about how we can help you call

0845 528 0481

Or email **customerservice@insite-energy.co.uk**

Insite Energy Ltd
8th Floor, Block 2
Elizabeth House
39 York Road
London
SE1 7NQ

www.insite-energy.co.uk

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