



# INTRODUCING YOUR MONTHLY CREDIT BILLS



## LUMA APARTMENTS

Metering and billing services for Heat & Hot Water

### ALL YOU NEED TO KNOW

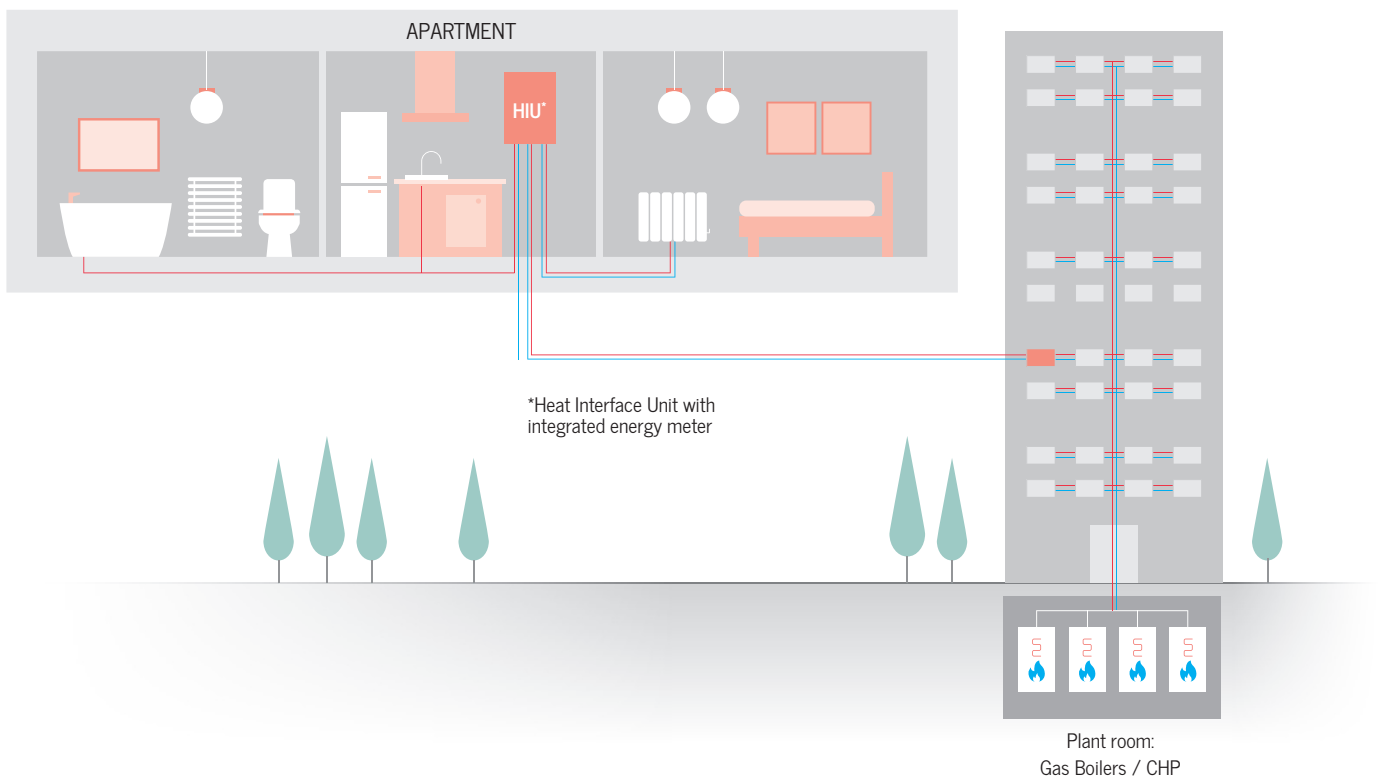
Customer Services Helpline: 0208 068 0952

# WELCOME TO LUMA APARTMENTS

Your 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 individual gas boilers, there is one central plant room generating energy into heat and hot water and feeding it to all connected properties. **This heat network is managed by your heat supplier, Network Homes.** Please note that as Network Homes owns and manages your heat network and your heat supply, you will be unable to switch supplier.

Through a network of insulated pipes, the generated heat 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, allowing your heat and hot water to be provided on demand as and when you want it. Your HIU is also connected to room thermostats and programmers, giving you control over your energy use.

## EXAMPLE OF A HEAT NETWORK



# INSITE ENERGY, CREDIT BILLING AND YOU

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

Network Homes has chosen credit billing for your home, to be managed by Insite Energy. This means, Insite Energy are responsible for ensuring you are billed for the energy you use. Each month we download actual readings from your heat meters, and then use these readings coupled with a Daily Standing Charge, to generate monthly bills for your energy usage.

Please note that Insite do not supply the energy used to provide heat/hot water to your home, nor do we install or maintain the heat network at your development.

Insite Energy will collect your payments towards your heat and hot water supply, on behalf of Network Homes.



## WHAT IS CREDIT BILLING?

Insite Energy collects actual meter readings from your heat meter remotely every month. This is done via an Automatic Meter Reading (AMR) system. Your heat meter can be found either inside or near your HIU, which is located in your utility cupboard.

We then send monthly bills to you either via post or electronically detailing your energy consumption and the daily standing charge which is a fixed charge per day. If at any time Insite Energy are unable to obtain actual meter readings, you will be sent a bill based on an estimated read, if instructed by your heat supplier.

Your bills will be issued one month in arrears and received within the first week of each month. If Insite Energy are looking after more than one utility account, you will receive a bill detailing your charges for each of these utilities.

# YOUR CHARGES

Like all utilities, your tariff is broken down into two elements:

1. **Daily standing charge** - This is the fixed charge passed on by your heat supplier which covers the cost of operating the heat network and delivering energy to your home. This includes administrative charges and is payable daily by all residents regardless of the amount of energy consumed.
2. **Consumption charge** – This is charged per kWh (kilowatt hours) consumed within your property. This covers the bulk cost of the energy generated in the communal plant room. It also includes any associated heat losses between the supply point and your home. Your energy consumption is measured via the heat meter installed in your home, so you only pay for what you have used.


Your tariff is set and regularly reviewed by your heat supplier to ensure the price is fair and any fees charged do not exceed the cost of providing energy to your home. Your heat supplier legally cannot make a profit from your tariff. Unfortunately, we are unable to alter your tariff unless instructed to do so by Network Homes.

Any changes to your tariff will be communicated to you in writing, providing you with at least 31-days' notice before application.

You will find your current tariff information on your monthly bill.

# UNDERSTANDING YOUR BILL

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



**Bill Enquiries and Customer Service**

Customer Helpline: **0345 873 1065**

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

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

### Your Energy Bill

Summary		
Previous balance	= £	75.76
Payments received with thanks	- £	50.00
<b>Outstanding balance</b>	<b>= £</b>	<b>25.76</b>


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 using Paypoint, take your bill to your nearest post office or pay zone agent who takes 'bill payments'.

Total Charges for Heating & Hot Water, inc. VAT	£	<b>36.05</b>
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98261727100000000000000001

Insite Energy Ltd, 94 Long Lane, London SE1 4AG

← Scheme contact number


← Customer account number

← When your Direct Debit will be collected (if set up)

← Bill amount

← Barcode for Post Office payments

# UNDERSTANDING YOUR BILL



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 43 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 = Sensed Read    E = Estimated Read

#### Charges

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

**To make a bill payment:**  
You can pay your bill online at:  
[www.insite-energy.co.uk](http://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 Services: 01322 423 300

**By post:**  
Insite Energy Ltd  
14 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, 14 Long Lane, London SE1 4AU

Bill period

Daily Standing Charge

Insite Energy contact details

Each utility will have a separate section on your bill

Tariff

# BILLING TERMS EXPLAINED

## Previous Balance

This shows you your balance that was brought forward from the previous month.

## Payments Received with Thanks

This shows you the payments that Insite Energy 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.

## 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 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 serial 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. If we have had to estimate your bill, this will be denoted by an 'E'.

The back page of the bill also shows you how much energy consumed and what the pence per kWh charge is, as set by your heat supplier.

## Price Per Day Charge

This states the daily standing charge as set by your heat supplier, 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'.



# MAKING PAYMENTS

## ONLINE

Before you can pay online, you will need to set up an account with your details. You can easily do this on our secure website: [www.insite-energy.co.uk/make-payment](http://www.insite-energy.co.uk/make-payment)

Once your account is created you can save your preferred credit or debit payment card and also make one off payments.

You can also set up a Direct Debit by calling us on 0208 068 0952. Please note that a Direct Debit should only be set up once you start receiving bills. The Direct Debit options available to you are:

- **Fixed** – this is a fixed payment amount determined by you each month to cover your average monthly bill
- **Variable** – this is a variable payment amount meaning that the exact amount charged to you each month on your bill is then collected for payment
- **Payment plan** – If you have aged debt on your account we can set you up on a payment plan direct debit which will cover your average monthly bill as well as a proportion of your debt balance, to help you gradually pay your debt off over time. A payment plan will be set up for an agreed period of time e.g. 6 months, based on how much you can afford to pay each month.

To make regular payments via Standing Order, please make payments to our following bank details. Please use your 8-digit account number as the payment reference. You can also find these details on the back of your monthly bill:

Bank Name: A.I.B (GB)

Sort Code: 23-84-82

Account Number: 04990266

## OVER THE PHONE

You can pay your bill over the phone with one of our Customer Service Advisors, should you prefer.

## PAYMENT AT A POST OFFICE

Take your bill to any Post Office to make a payment on to your account. You will need to present the barcode as printed on your bill.

## IMPORTANT

It is important that you pay your bills promptly each month. Your heat supplier has instructed us to issue debt management letters if you do not pay on time. Please note, if you do not make full payments to us each month, you may be breaching the lease agreement you have with your landlord.

If you have any problems making a payment, please get in touch with our helpdesk. You can do so during our office hours either by calling us on 0208 068 0952 or emailing us at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)

Non-payment of your bill is a serious matter and Network Homes will consider taking the following actions to recover any outstanding amount;

- (a) handing over the debt to a debt recovery agency
- (b) county court action resulting in a CCJ
- (c) repossession for breach of lease



# FREQUENTLY ASKED QUESTIONS (FAQs)

**You can find a comprehensive list of our FAQs on our website. We've selected a few common queries below:**

## **My heat & hot water is not working**

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 heat and hot water, please contact our Customer Service team.

Please note, Insite Energy are not responsible for your energy supply, nor do we maintain the heating system at your development or in your property. Unfortunately, as a result and 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.

## **My Bill is too high – can you investigate and send me a new one?**

If your bill has an 'A' marked within the 'Heat Charges' section, it 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, they have given us a true report on your kWh consumption of energy - so we will unfortunately not be able to change it.

## **I am struggling financially, what should I do?**

In the first instance, please contact Insite Energy to discuss your account. If you need further debt advice you can contact the following organisations:

- **Citizens Advice**
  - [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
  - 0344 411 1444
- **Step Change**
  - [www.stepchange.org](http://www.stepchange.org)
  - 0800 138 1111
- **Money Advice Service**
  - [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
  - 0800 138 7777

# FREQUENTLY ASKED QUESTIONS (FAQs)

## How can I reduce my energy bill?

Here are some handy tips on how to save money on your heat and hot water:

- **Turn your heating off** - If you are out, turn your heating off, so you are not keeping an empty home warm.
- **Thermostat** - Set your thermostat to the lowest comfortable temperature that keeps you warm. Some studies show that turning the thermostat down by just just 1°C can reduce your heating bills by 10%.
- **Understand your heating system and its controls** - Take time to learn how your heating system works - and how to use the controls properly - so that you can use it in the best and most cost-effective way for you. For example, your home will take about 30 minutes to cool down (longer in a well-insulated property) so consider turning the heating off half an hour before you go to bed.
- **Fit reflector panels behind your radiators** - These can reflect back into the room up to 95% of the heat generated from your radiator.
- **Draw the curtains** - Especially at night, to keep the warmth in and the cold out. Also, tuck your curtains behind the radiators.
- **Keep furniture away from radiators** - The foam in upholstered furniture is a very effective heat insulator and prevents it getting into your room.

## Can I switch supplier?

No, you cannot switch supplier because Network Homes owns and manages the communal heat network.

## I'm moving out. What do I need to do?

It is important that you let us know exactly when you will be leaving your current address. If we don't receive an accurate move out date, your standing charges and energy usage may be miscalculated in your final bill.

To make sure you only pay for what you've used, it's important to give us an accurate final meter reading 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 registered for e-billing. If you don't provide a final meter reading, you may receive an inaccurate final bill from us or even become liable for standing charges until the next tenants move in.

It's easy to submit a final meter reading. You can take a note of the full meter reading and 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](mailto:residata@insite-energy.co.uk). You will also need to complete and send us an End of Tenancy form, which can be downloaded on our website.

If we don't receive all the necessary information to close off your account, we may end up billing you in error. Your heat supplier or Landlord may even withhold your deposit or take legal action until all outstanding bills and debts are settled.

# CUSTOMER SUPPORT

## VULNERABLE CUSTOMERS

We offer additional services to our residents who may require additional 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 supplier to be registered:

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

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

## WHAT YOU CAN DO TO HELP US

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. 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. Your heat supplier may charge you for any missed appointments where reasonable notice has not been given.
- 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.
- Please regularly check you meter and take a reading on a regular basis. This will help verify your bills and will help in any disputes you may have.

## GETTING IN TOUCH

Customer service is paramount to us. We aim to handle any customer queries or complaints as quickly and effectively 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. In addition, if you have a query regarding your KURVE account, are moving out of your property, or have any other issues related to making payments, you can get in touch with our helpdesk via:

- Email at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)
- Telephone on **0208 068 0952** during our office hours

9am - 8:30pm Monday to Fridays

9am - 5:30pm on Saturdays

- Post to: **Customer Service Manager, Insite Energy Ltd, 69 Old Street, London EC1V 9HX**

When contacting us, please provide your name, address, and your 8-digit payment number to help us deal with your query more efficiently.

We will acknowledge your query or complaint on the same working day it is received, and aim to resolve it within ten (10) working days. If your issue requires us to liaise with Network Homes or any other third parties, this may take longer. **Please note that we do not have a Customer Service counter and cannot accept payments or investigate queries in person.**



## CONTACT US

Telephone: [0208 068 0952](tel:02080680952)

Email: [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)

Insite Energy Ltd, 69 Old Street, London, EC1V 9HX

[www.insite-energy.co.uk](http://www.insite-energy.co.uk)