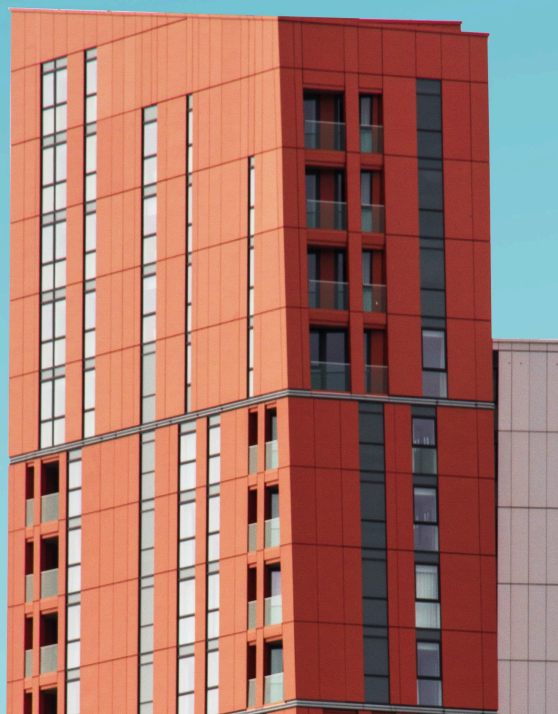


## INTRODUCING YOUR MONTHLY KURVE CREDIT BILLS



### THE GARRICK

**Metering and billing** services for heating  
and hot water

### ALL YOU NEED TO KNOW

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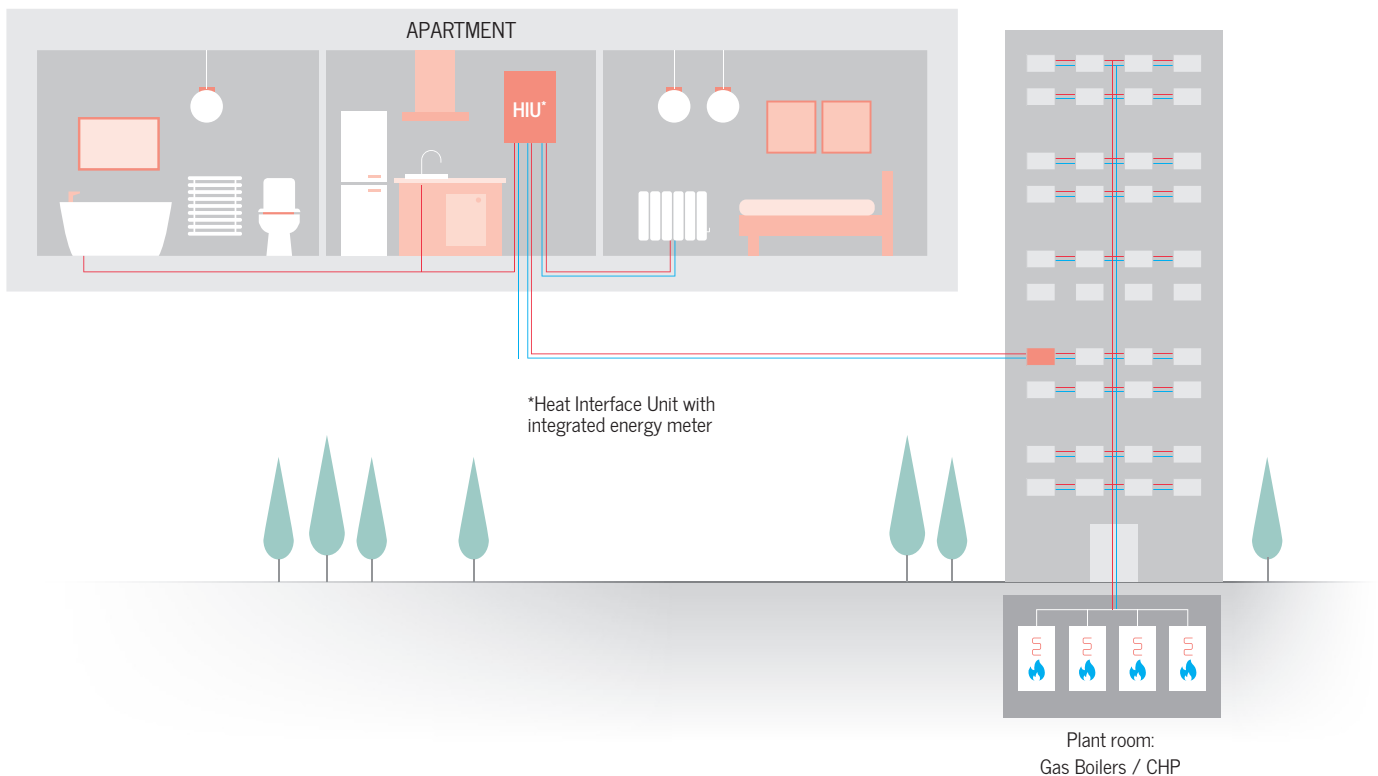
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# WELCOME TO THE GARRICK

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 individual gas boilers, there is one central plant room generating energy into heating and hot water and feeding it to all connected properties. This heat network is managed by your heat provider, Loreburn Housing Association.

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 heating 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



# KURVE, INSITE ENERGY, CREDIT BILLING AND YOU

Loreburn Housing Association has chosen KURVE Credit Billing for your home, to be managed by Insite Energy.

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



## WHAT IS KURVE CREDIT BILLING?

KURVE 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 credit 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 we are unable to obtain actual meter readings, you will be sent a bill based on estimated readings, if instructed by your heat provider. If you would like your bill to be reissued, based on your actual consumption, you can provide a read via our ['Submit a meter read'](#) form.

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

# 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 provider 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 provider to ensure the price is fair and any fees charged do not exceed the cost of providing energy to your home. Your heat provider legally cannot make a profit from your tariff. Unfortunately, we are unable to alter your tariff unless instructed to do so by Loreburn Housing Association.

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 KURVE BILL

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



Powered by Insite Energy

**Customer Helpline: 03458731067**

Customer Account Number 12345678

Payment Request 1553483

Bill Period 01 Jan 2021 - 01 Feb 2021

Bill Date 03 Feb 2021

VAT Number 111 2222 33

Miss Anne Other  
Flat 1 Blank Apartments  
Somewhere Road  
LONDON  
TO1 1WOT

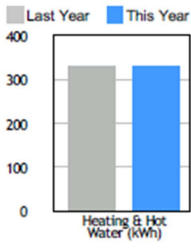
**Your Energy Bill**

Summary		
Previous balance	= £	51.01
Payments received with thanks	- £	50.00
<b>Outstanding balance</b>	= £	<b>1.01</b>

New Charges		
Heating & Hot Water	£	33.38
<b>Current Balance</b>	£	<b>34.39</b>

**Your Daily Usage compared to Last Year**




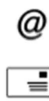


Year	Usage (kWh)
Last Year	~350
This Year	~330

**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 03 Feb 2021.

Our payment terms are 14 days from the bill date; payments made after 14 days may not appear 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](http://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
-  To make a payment via bank transfer please use the following details:  
Insite Energy Ltd Client A/C  
Sort Code: 23-84-82 Account Number: 0499026  
Please include your customer account number as 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 last page

**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: [support@mykurve.com](mailto:support@mykurve.com)

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

Post: Insite Energy Ltd  
Office 201  
69 Old Street  
London EC1V 9HX

Phone:  
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, Office 201, 69 Old Street, London, EC1V 9HX

← Your scheme contact number

← Your account number


← Date your bill was issued

← Charges from this billing period

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

← Our contact details

# UNDERSTANDING YOUR BILL



Powered by Insite Energy

**Customer Helpline: 03458731067**

Customer Account Number 12345678  
 Payment Request 1553483  
 Bill Period 01 Jan 2021 - 01 Feb 2021  
 Bill Date 03 Feb 2021  
 VAT Number 111 2222 33

Miss Anne Other, Flat 1 Blank Apartment, Somewhere Road, LONDON, TO1 1WOT

**Heating & Hot Water Charges for period 01 Jan 2021 - 03 Feb 2021 for Supply 102047**

Meter Serial	Start Read	Start Read Date	End Read	End Read Date	Units Used
7736321	22194.8 A	31/12/2020	22534.8 A	03/02/2021	340 kWh

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

**Charges**

Cost of Heating & Hot Water	Units Used	Pence per unit		
Heating & Hot Water Energy Charge	340 Kilowatt Hours	0.054400	£	18.50
Heating & Hot Water Standing Charge	34 Days	0.391200	£	13.30
VAT			£	1.58
<b>Total charges for Heating &amp; Hot Water</b>			<b>£</b>	<b>33.38</b>

**Direct Debit & Payment Plans**

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 debt 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](http://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 a bill based on actual consumption, you can provide a read to us and we will reissue your bill.

To submit a meter read, use our webform at [www.insite-energy.co.uk/submitreading](http://www.insite-energy.co.uk/submitreading), or contact us using our details found on the front page of the bill.

**How To Reduce Your Bill**

For more information you can visit:  
[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)  
[www.simpleenergyadvice.org.uk](http://www.simpleenergyadvice.org.uk)

Or check out the practical advice on our website:  
[www.insiteenergy.co.uk/help-support/practical-advice](http://www.insiteenergy.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](http://www.stepchange.org)

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

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



9826172710142712309

Insite Energy Ltd, Office 201, 69 Old Street, London, EC1V 9HX

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

Your energy tariff  
Your daily standing charge

Your barcode for Post Office payments

Bill period

# BILLING TERMS EXPLAINED

## FRONT PAGE

### **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, on behalf of KURVE, 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. As this amount still needs to be paid, it is added to the total owed – shown again as 'Current 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.

### **Current Balance**

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.

## BACK PAGE

### **'Your Utility Charges'**

This section shows you what you have consumed per utility and the resultant costs in line with your tariffs. 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 meter read will usually be annotated with an 'A', to illustrate 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 bill, this will be denoted by an 'E'.

### **Charges**

Your Energy Charge refers to the cost of energy used measured in kWh. Your Standing Charge is a fixed cost per day for your connection to the heat network. These are set by your heat provider.

### **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

You can pay online for your monthly KURVE credit bill via Insite's secure website, by going to [www.insite-energy.co.uk/make-payment](http://www.insite-energy.co.uk/make-payment), and selecting 'Pay Your Bill'.

You can also set up a Direct Debit by calling us on 0208 068 0941. 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 use the following bank details. You will need to use your 8-digit account number as the payment reference so we can correctly allocate your payment to your account. These details can also be found on the back of your monthly bill:

Bank Name: **Insite Energy Ltd Client A/C**

Sort Code: **23-84-82**

Account Number: **0499026**

## OVER THE PHONE

You can pay your KURVE bill over the phone with one of our Customer Service Advisors.

## 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 you pay your bills promptly each month. Your heat provider 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 your lease agreement.

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 0941 or emailing us at [support@mykurve.com](mailto:support@mykurve.com)

### We are open:

- 9am - 8:30pm Monday to Friday
- 9am - 5:30pm Saturdays
- We are closed on Sundays and Bank Holidays.

# 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 heating and 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 heating and hot water, please contact our Customer Service team.

Please note, KURVE / 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, we 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'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 Insite Energy's website, or you can take a photo of your heat meter's screen and send it to us at [support@mykurve.com](mailto:support@mykurve.com). 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 provider 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 provider to be registered:

- Over the age of 70 years old
- With mental and/or physical disabilities
- Non-English speaking
- With long-term/chronic illness
- 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 provider.

## 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 provider 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.

## 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. You can view our Complaints Policy [here](#). 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 [support@mykurve.com](mailto:support@mykurve.com)
- Telephone on **0208 068 0941** during our office hours

9am - 8:30pm Monday to Fridays

9am - 5:30pm on Saturdays

- Post to: **Customer Service Manager, Insite Energy Ltd, Stuart House, St Johns Street, Peterborough, PE1 5DD**

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 Loreburn Housing Association 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.**

# KURVE

Powered by Insite Energy

## CONTACT US

Telephone: 0208 068 0941

Email: [support@mykurve.com](mailto:support@mykurve.com)

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

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

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