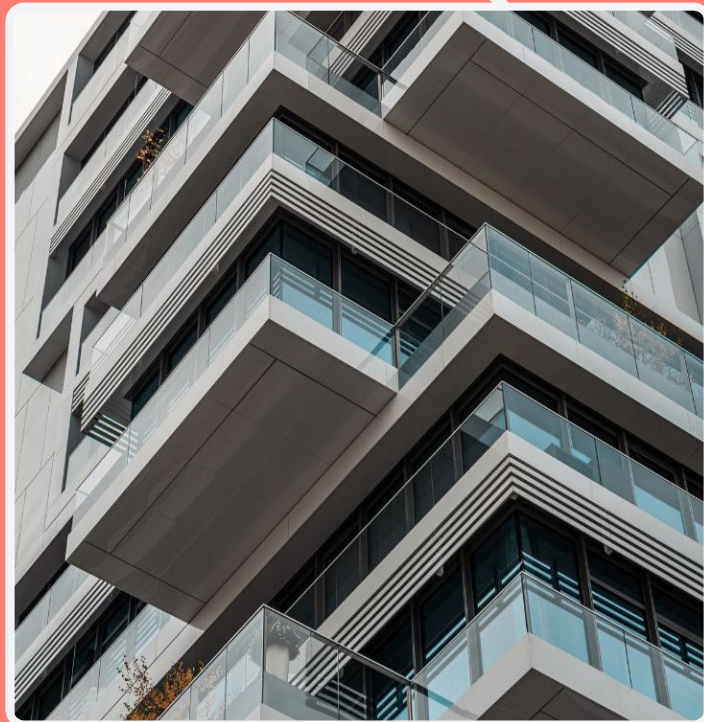


Introducing

KUR√E

Your smart metering web-app



Metering, billing and ESCo services for heating & hot water

KUR√E.

View your consumption and pay
for your heating & hot water on
the go using our digital
web-app.



An introduction to heat networks.

Some information about us, and your scheme.

Use your welcome email to activate your account.

Manage your energy usage from any internet-connected device with KURVE.

Learn about your daily standing charge and unit rate.

Select a top-up option that works for you.

Understanding what we do, and don't do.

How to get in touch.

Welcome

Your home 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.

Heat networks explained

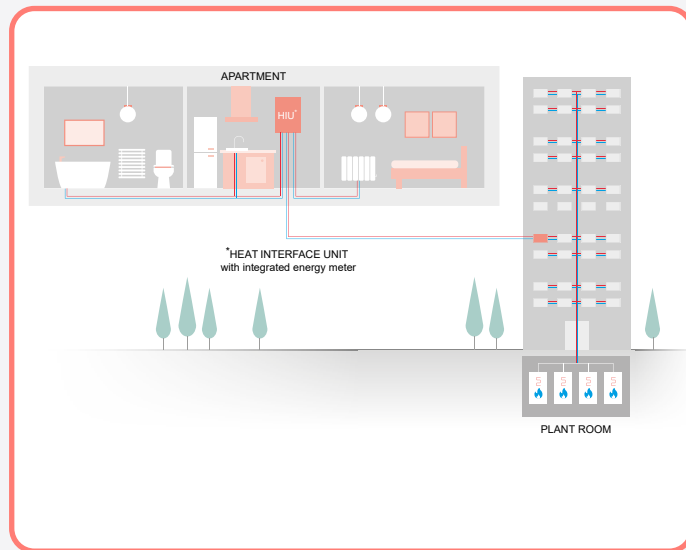
Your heat supplier, or building owner, manages the incoming bulk fuel supply to the central plant room, which is then used to produce heating & hot water via either gas or electric boilers, combined heat and power (CHP) units, air source heat pumps or ground source heat pumps.

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.

Where we provide billing services for cooling, you may also have a cooling interface unit (CIU), delivering cooling services alongside heating & hot water.

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 operators to help manage heat networks installed in their buildings.

Your heat supplier has chosen KURVE as your pay-as-you-go (PAYG) metering & billing system to be managed by us.

KURVE is a smart metering, web-based app that enables you to monitor your energy use and manage your payments on the go. Your balance is updated every hour, processing your meter reads and any payments made in real time.

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.

We've been selected as your ESCo (Energy Services Company) Manager. This means that all services associated with your heat network, including metering, billing, and maintenance are managed by us on behalf of your heat supplier.

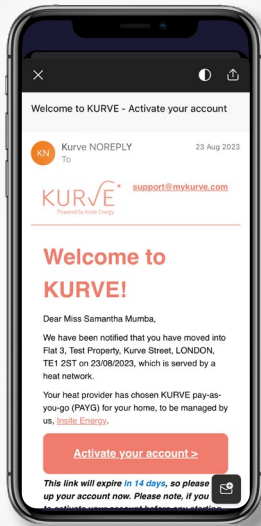
About your scheme

To find out more about your scheme, search for your postcode or development name on our '[Find your home](#)' page.

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

How to set up your KURVE account

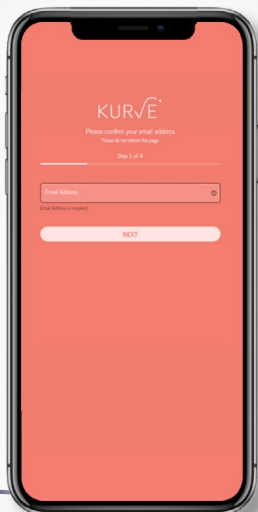
We create your KURVE account based on the information provided to us by your heat supplier. Once your account is ready to use, you'll receive a welcome email from us with a link to activate your account. This will be sent to the email address your heat supplier has shared with us following your move-in.



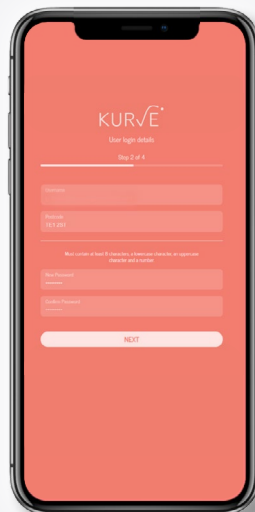
1. Click on the account activation link in the welcome email titled 'Welcome to KURVE - Activate your account'.

⚠ Important information about your welcome email

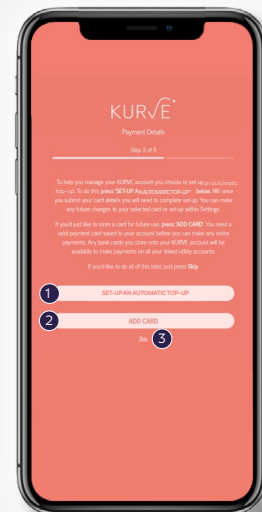
- ✓ Please activate your account as soon as possible. If your account falls into negative credit within 3 days of receiving your welcome email, your supply may be disconnected.
- ✓ Your activation link will **expire after 14 days**. If you require a new link, reach out to our customer service team.
- ✓ From the point at which your welcome email is sent, your energy usage and daily standing charge will begin to deduct from your utility account.
- ✓ We'll only send a welcome email to the primary email address provided by your heat supplier. If you're unsure who is listed against the account, please check all possible inboxes and junk folders.
- ✓ Before setting up your account, please make sure you are the responsible party for paying your utility bills.
- ✓ If you have not received a welcome email from us, please contact your heat supplier.



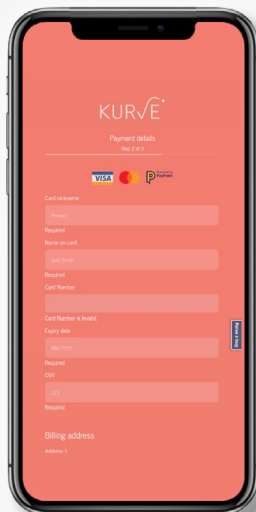
2. Confirm your email address, and click 'Next'. This will need to match the email address where the activation link was sent.



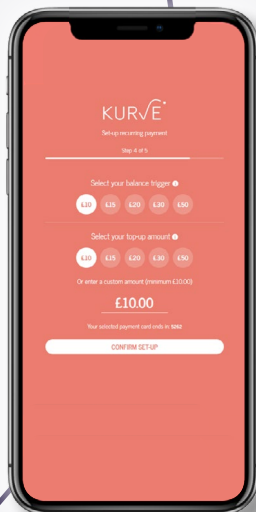
3. Enter your postcode, and set a secure password. Then, click 'Next'.



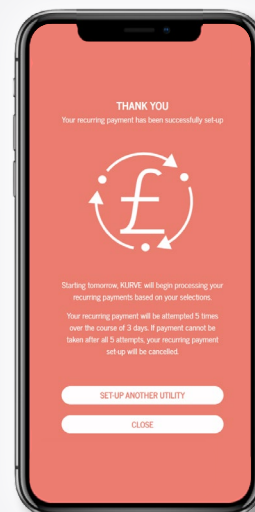
4. You then have the option to set up an automatic top-up (1), or store a bank card to make future online payments (2) with. You can do either by clicking the respective buttons, or simply click 'Skip' (3).



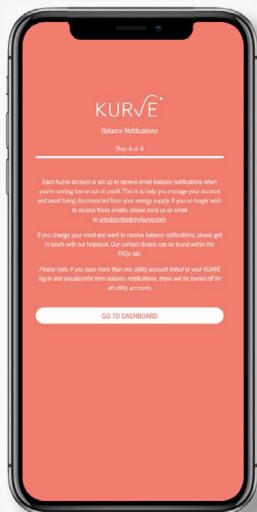
5. If you choose to set up an automatic top-up or store a bank card, you will need to submit your card details and billing address. Click 'Add card' when done.



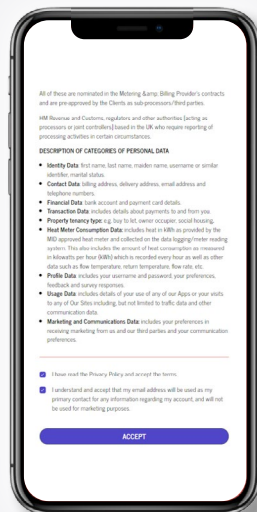
6. If you choose to set up an automatic top-up, select the balance trigger at which you want a payment to be taken. Then select the amount you want to pay at this trigger point. Click 'Confirm set-up'.



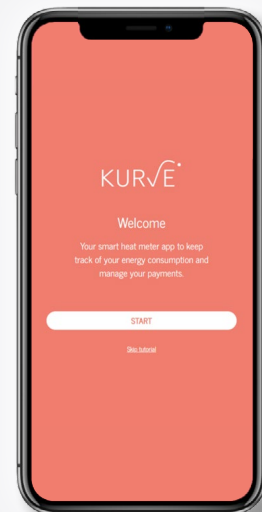
7. If your automatic top-up is successfully set-up, you will be taken to a 'Thank you' screen. We'll check if your automatic top-up has been triggered from 10.30pm that day.



8. Each KURVE account is set up to receive email balance notifications to help you stay in credit. Please follow the on-screen instructions on how to unsubscribe if you do not want to receive these.



9. Tick the boxes to confirm you have read and agree to our Privacy Policy, and that you understand your email address will be used as the primary contact method for any information regarding your account, and then click 'Accept'.



10. Great. You're all set up! Before entering your account, you have the option of being taken through a short tutorial to help you better understand how KURVE works.

To read our how-to guide, visit insite-energy.co.uk/residents/kurve

The KURVE web-app

Your KURVE smart metering web-app provides you with a reliable and consistent real-time view of your energy consumption, allowing you to make payments, manage all your utilities in one place, and view your payment history from anywhere at any time.

Your account balance

Your account balance is colour coded, so you can easily identify the status.

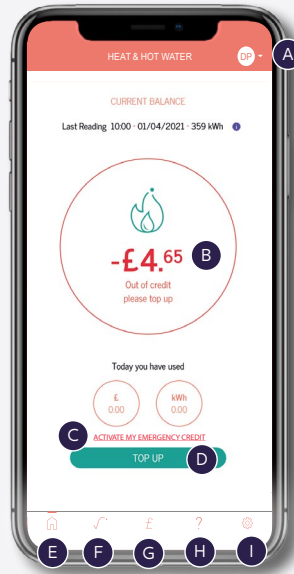
-  In good credit
-  Running low on credit
-  Out of credit - disconnected/emergency credit activated

Emergency credit

When you have run out of credit, an 'Activate my emergency credit' button will appear on the Balance screen.

If you are unable to top-up at that time, you can use your emergency credit to gain temporary access to your energy supply until you can top-up.

To reconnect your energy supply, any emergency credit used must be paid back in full when you next top-up.



A. The account you are logged in on

Click here to switch utility (where dual utility), and to log out.

B. Account balance

This is updated every hour (where your meter is connected). See the balance colour indicators as explained on the left.

C. Activate emergency credit button

Click here to activate your emergency credit when out of credit. This will only appear when your balance cut-off limit is reached.

D. Top-up button

Shortcut to make a one-time top-up.

E. Home button

Click here to return to the Balance screen.

F. Consumption button

Click here to view your usage in kWh and GBP (£) over the last few days, weeks, months, and years since your move-in.

G. Payment button

Click here to make a one-time online top-up.

H. Frequently asked questions (FAQs) button

Click here to go to our FAQs. If these don't answer your question, you'll find our contact details here too.

I. Settings button

Click here to view your account information and manage your payment details, incl. viewing your payment history, setting up an automatic top-up, and managing or deleting your payment cards.

For a walk-through video, visit
insite-energy.co.uk/residents/kurve

The KURVE consumption graphs

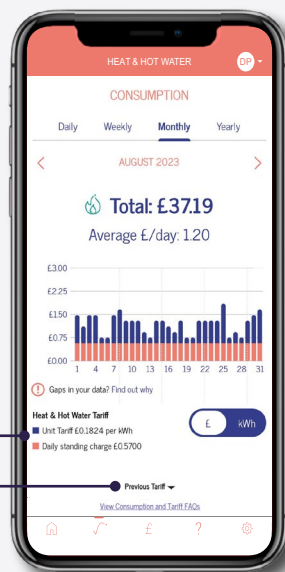
The consumption screens allow you to view your current and historic energy usage in both kilowatt hours (kWh) and GBP (£).

These graphs show the actual amount of energy you have consumed and are updated every hour (where meter reads are received). In both of these views your current tariff will be displayed (as well as any historic tariffs for reference), clearly indicating the cost split between daily standing charge and kWh consumption.

You can also toggle the screens to view your consumption over the last 7 days, 4 weeks, 6 months, and years since your move-in.

Your current tariff —

Your previous tariff if there is one —



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 daily standing charge your heat supplier pays on the incoming fuel supply contract to cover the fixed costs of delivering gas or electricity into the plant room. This is then used to generate the energy for your home and is charged regardless of how much energy is used.
- ✓ **Insite metering & billing charge** - This may cover: our metering & billing fees, the cost of reading all landlord meters around the network, allowing us to monitor system efficiency and heat losses, costs associated with remotely collecting your meter reads, and transaction fees charged by the payment platform for every payment made.
- ✓ **PAYG SaaS fee** - The cost of third-party 'software as a service' (SaaS) fees for operating the pay-as-you-go (PAYG) or metering system installed.
- ✓ **Other heat network service costs** - These may include: costs to perform tariff reviews, tariff communication costs, monitoring and reporting fees (a licence fee incurred to monitor and present a range of data across the network to support financial and operational management) and compliance reporting.

The daily standing charge is deducted from your balance in one go at the start of the day and will be charged regardless of whether any energy is consumed.

Your DSC may also include costs associated with our ESCo Manager services. If not included in your DSC, this will be recovered via your building's service charge. They include:

- **ESCo Manager service charge** - The cost of Insite providing ESCo Manager services to your heat network. This includes: the procurement and management of mechanical, energy and service provider contracts (ensuring that contractual quality and cost related KPI's are adhered to), and financial management of the energy account (ensuring we only recover the costs to operate and serve the heat network).
- **In-property asset servicing charge** - Planned Preventative Maintenance (PPM) and servicing charges associated to (where applicable); heat interface units (HIU), cooling interface units (CIU), fan cooling units (FCU), and mechanical ventilation with heat recovery units (MVHR).
- **Network asset servicing charge** - PPM and servicing of assets across the heat network e.g., plant room boilers, heat network substations, pipework, risers, pumps, water quality control systems).
- **Reactive maintenance charge** - An accrued value to cover the cost of any reactive maintenance forecasted for the year ahead.
- **Asset replacement sink fund** - Contribution towards end-of-life network and in-property asset replacement.

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:

- ✓ **Incoming fuel supply cost** – The cost per kilowatt-hour (kWh) of fuel consumed by the equipment in the plant room. This generates the energy used for heating & hot water in your home.
- ✓ **Distribution heat loss cost** – The cost of any heat lost through the pipework across the heat network. Heat loss during energy distribution is unavoidable and increases the cost of heat produced in the plant room. We calculate heat losses across the network by comparing the heat energy leaving the plant room to the heat consumed within the network's properties. If this data is unavailable, a standard efficiency calculation of 60% is used.
- ✓ **Plant room efficiency cost** – The cost of converting the incoming fuel supply (e.g. gas) into heat energy. The conversion process, burning fuel to produce heat, cannot be 100% efficient. The efficiency of this process inflates the cost of incoming fuel to the cost of heat produced.

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 tariffs are 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.

Search for your postcode or development name on our 'Find your home' page to find documents applicable to your scheme.

insite-energy.co.uk/residents/directory



Topping up

There are multiple ways to top-up your account. With automatic top-ups (auto top-ups), online top-ups, payments over the phone or counter, we've made it simple to choose the option that works best for you.



Automatic top-ups via KURVE

How to set up an auto top-up

1. Go to the Settings page on **KURVE** () and click 'Payment Details'. Then click on 'Automatic top-up set-up'.
2. Add a debit or credit card or select an existing stored card.
3. Select the balance trigger at which you want a payment to be taken.
4. Select the top-up amount you want taken at this trigger point by selecting a pre-set amount or entering a custom amount.
5. Click 'Confirm Set-up'.

Our system will check on a daily basis if your selected trigger has been hit.

How to adjust or cancel an auto top-up

1. To view your active auto top-ups, go to the Settings page on **KURVE** () and click 'Payment Details'. Then click on 'Automatic top-up set-up'.
2. **To adjust an auto top-up:**
Click on 'Adjust your automatic top-up set-up' if you want to edit your trigger point or top-up amount. This will take you back to the set-up page where you can select a different balance trigger and/or top-up amount.
To delete an auto top-up:
Click on 'Cancel your automatic top-up set-up' if you want to cancel it entirely or set-up a new schedule using a different payment card.
3. Click 'Confirm' to finalise the action.



Online via KURVE

1. To top-up online, you must have a valid credit or debit card saved to your account. You can add and remove cards on the Settings page (⚙️).
2. Click on the top-up button (£) in the bottom menu on **KURVE** or 'Top-up now' on the Balance screen (🏠).
3. Select the amount you'd like to top your account up by pressing one of the pre-existing amounts or entering a custom amount.
4. Enter the cardholder name and CVV of the payment card selected to validate your top-up.
5. Check your details are correct. Then, click 'Confirm'.

Please note, when topping up online:

- ✓ The minimum top-up amount is £5 and the maximum is £500.
- ✓ If there are any issues with your top-up, an unsuccessful message will appear with further instructions.
- ✓ If you have a debt balance on your account, all top-ups will be split between your account balance and debt balance in accordance with your debt recovery rate. This is shown on your balance screen.



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 19-digit PAN (page 16).
2. Call your scheme specific phone number and follow the instructions to speak to a member of our team.



Over the counter

1. You can top-up using cash or card in-person at any any PayPoint location.



PayPoint locations will have the PayPoint logo displayed. You can also search for a PayPoint location using their [online store locator](#) or by clicking on 'Find nearest PayPoint store' under 'Payment Details' in the **KURVE** web-app.

2. When you visit a PayPoint location, present your 19-digit payment number and barcode which can be found within the KURVE web-app. Follow the instructions to the right to find this and pay using cash, credit or debit card.

Where can I find my 19-digit payment number and barcode in KURVE?

Settings (⚙️) > Payment Details > View PayPoint number & barcode



Issues topping up?

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

- ✓ **Webform** via our website insite-energy.co.uk/residents/contact-us
- ✓ **WhatsApp** – send us a message at 0333 344 3903
- ✓ **LiveChat** at mykurve.com/faqs
- ✓ **Telephone** – find your dedicated scheme-specific phone number on our 'Find your home' page (insite-energy.co.uk/residents/directory) and enter your postcode or development name.

Opening hours:

Monday to Friday: 8:00am–7:00pm

Saturday: 8:00am–4:00pm

We are closed on Sundays and bank holidays.

Please note

If you have emergency credit available to you, this will need to be activated via your KURVE web-app. If used, be sure to top-up your account before this credit runs out to avoid being disconnected from your energy supply.

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 top-ups 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/residents/help-support/energy-charges



Our services

Insite Energy work on behalf of heat suppliers to provide ESCo Manager services, including metering, billing and maintenance, to their residents.

What we do

- ✓ We collect your meter reads and charge you based on your actual consumption each month.
- ✓ We offer a range of top-up methods, and process your top-ups.
- ✓ We provide support for any top-up related issues.
- ✓ We process change of residencies and issue final balances.
- ✓ We issue annual account statements.
- ✓ We carry out heat network optimisation analysis and any associated works.
- ✓ We manage all service contracts associated with your heat network.
- ✓ We assist with the legal and regulatory compliance of your heat network.
- ✓ We remotely monitor your heat network to ensure continuous connectivity with site is maintained.
- ✓ We procure the incoming bulk fuel and endeavour to obtain the best price on the market.

What we don't do

- ✗ We don't supply your energy, but will aim to resolve any issues.
- ✗ 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.

To find out who to contact, and when, please visit insite-energy.co.uk/residents/help-support/understanding-heat-network.

Benefits of



- One point of contact for all heat network queries.
- Expert management of all heat network services.
- Targeted maintenance services to improve efficiency with the aim to reduce tariffs.
- Structured financial planning and incoming fuel procurement.
- Financial management to make sure that our charges to you are as accurate as possible.
- Reduced risk and improved reliability of heat supply.

We're here to help

We always aim to provide you with the best possible customer service. We're open Monday to Friday from 8:00am-7:00pm and on Saturdays from 8:00am-4:00pm.

Get in touch

GENERAL QUERIES:

Webform: insite-energy.co.uk/residents/contact-us

WhatsApp: send us a message at **0333 344 3903**

LiveChat: mykurve.com/faqs

Telephone: find your dedicated scheme-specific phone number on our 'Find your home' page (insite-energy.co.uk/residents/directory) and enter your postcode or development name.

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

Please always provide your name, address, and your 19-digit payment number when getting in touch.

MAINTENANCE AND REPAIRS

Telephone - Search for your postcode or development name on our '[Find your home](#)' page for details. If no maintenance contact is listed, please contact your heat supplier.

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/residents/help-support

Our policies



Customers in vulnerable situations policy

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

View our full policy at: insite-energy.co.uk/wp-content/uploads/2025/12/insite-policy-residents-vulnerable-situations.pdf



Complaints policy

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

View our full policy at: insite-energy.co.uk/wp-content/uploads/2026/02/insite-policy-residents-complaints.pdf



Refunds policy

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

View our full policy at: insite-energy.co.uk/wp-content/uploads/2025/12/insite-policy-residents-refunds.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:

View our full policy at: insite-energy.co.uk/wp-content/uploads/2026/02/insite-policy-residents-cor-admin-fee.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/residents/manage-account/add-authorised-contact



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:

View our full policy at: insite-energy.co.uk/wp-content/uploads/2025/12/insite-policy-service-with-respect.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/wp-content/uploads/2025/12/insite-policy-privacy.pdf.



√ mykurve.com

✉ insite-energy.co.uk/residents/contact-us

☎ 0333 344 3903

🌐 insite-energy.co.uk

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