



INTRODUCING

Monthly credit billing

For KURVE residents

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

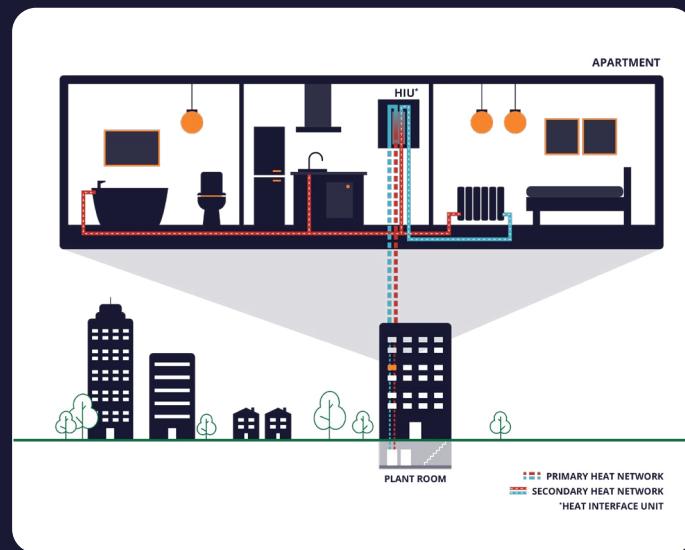
Your heat supplier, or building owner, manages the incoming bulk fuel supply to the central plant room, which is then used to produce heating & hot water via either gas or electric boilers, combined heat and power (CHP) units, air source heat pumps or ground source heat pumps.

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.

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.

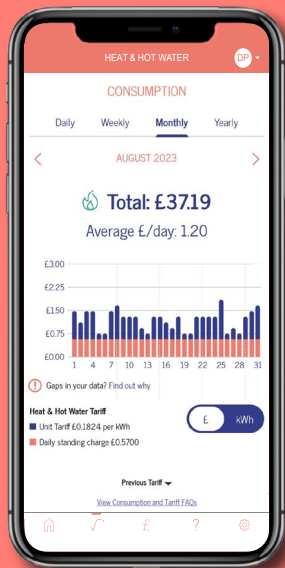
To find out who to contact, and when, visit
insite-energy.co.uk/about-us

About your scheme

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



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: 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

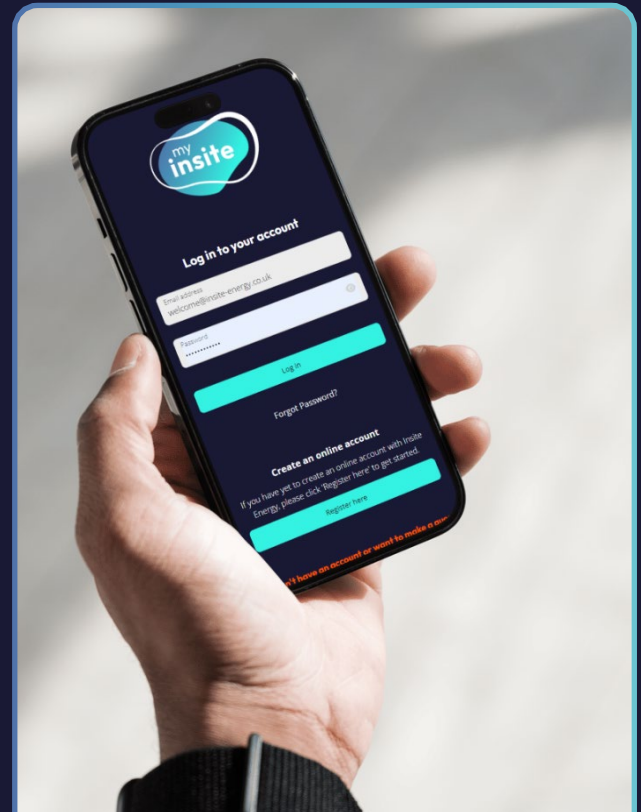
We created our **'my insite'** customer portal in response to feedback from residents like you. It was designed to give you more control and clearer visibility over your energy account with Insite Energy, making it easier to manage your payments, view your bills, and access our services, all in one place. 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
- Manage all your utilities in one place

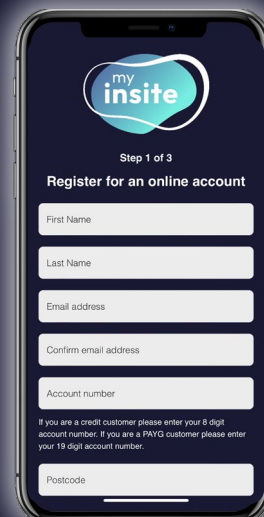
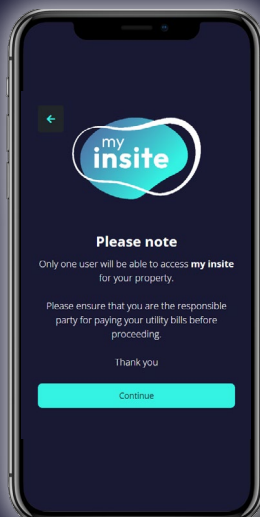
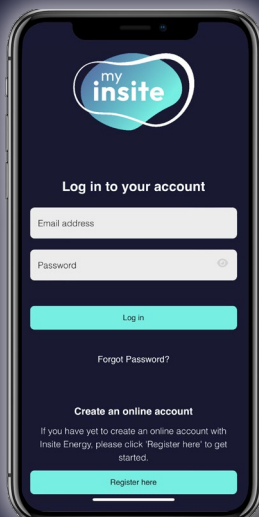


Scan to log into or create
your 'my insite' account



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.



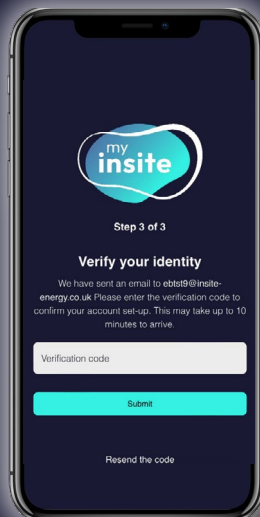
1 Type my.insite-energy.co.uk into your selected browser, and click on 'Register here'.

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

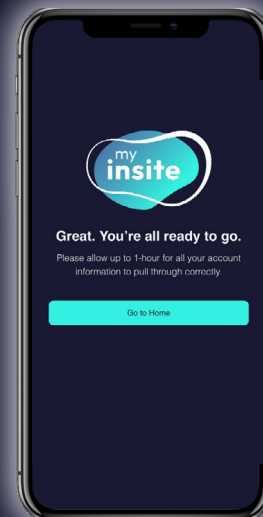
3 Enter your details exactly as they appear in your welcome email.



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

Your meter sends us readings automatically, so we can track your energy use and send 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 manual 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

KURVE
Powered by Insite Energy

Miss Anne Other
Flat 1 Blank Apartments
Somewhere Road
LONDON
TD1 1WDT

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

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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

Current Balance £ 13.88 (in debit)

Your Daily Usage compared to Last Year

Bar chart showing Heating & Hot Water (kWh) usage for Last Year and This Year.

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.

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 issued covering billing periods of differing lengths, bill revisions, use of estimate meter reads. For more information please contact our Customer Service team.

Ways To Pay

insite

You can pay your bill online by setting up a 'my insite' account on my.insite-energy.co.uk

Direct Debit

You can set up a variable Direct Debit or payment plan through 'my insite'.

BANK TRANSFER

To make a payment via bank transfer or standing order please use the following details:
Insite Energy Ltd
Sort Code: 30-84-64 Account Number: 28037660
Please include your account number as the reference on all payments made via bank transfer.

POST OFFICE

To make a payment at the Post Office, take this bill 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: by submitting a webform at www.insite-energy.co.uk/home/contact. Please select the form most relevant to your query.

Live Chat: www.insite-energy.co.uk

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

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, but will be shown on your next bill.

FRONT PAGE

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Powered by Insite Energy

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

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
7736321	22194.8 A	31/05/2025	22534.8 A	30/06/2024	340 kWh

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

Charges

Cost of Heating & Hot Water	Units Used	Perce per unit	
Heating & Hot Water	340 Kilowatt	0.054400	£ 18.50
Energy Charge	Hours	0.391200	£ 13.30
Heating & Hot Water	34 Days		
Standing Charge			
VAT			£ 1.58
Total charges for Heating & Hot Water			£ 33.38

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



9826172710142712309

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 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 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 have not been billed 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.energyadvice.org.uk or www.stepchange.org.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 free-free debt management.

BACK PAGE

M. Energy charge*

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

Total energy charge = units used (kWh) x charge per unit (£)

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.

N. Standing charge*

This is the daily standing 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.

Total standing charge = days in the billing period x 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.

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](#)'.

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.

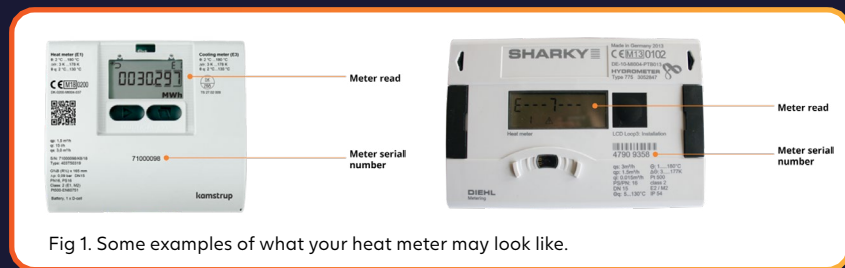
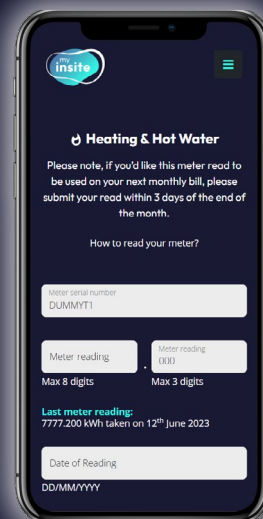


Fig 1. Some examples of what your heat meter may look like.

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](#)'



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 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.
- **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.

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:

- **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 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.
- **Contingency cost provision** - Contingency cost provisions are necessary to cover any unforeseen operational costs which cannot be accurately predicted. Such costs may include unexpected fluctuations in efficiency based on seasonality or demand, and other unforeseen operational costs, which may include unrecoverable heat charges. They are necessary to ensure the cost of operating the heat network is met, and a reliable heat supply is maintained for all residents.

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/development-search



Making payments

There are multiple ways to make a payment towards your bill. From Direct Debits and online payments via **'my insite'** to standing orders or Faster Payments and 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 9.

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 9.



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

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 will 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.

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

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

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

LiveChat: insite-energy.co.uk

Telephone: find your dedicated scheme-specific phone number on our 'Find your home' page (insite-energy.co.uk/development-search) 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 8-digit payment number when getting in touch.

MAINTENANCE AND REPAIRS

Telephone: Please contact your heat supplier for details.

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 situations 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

 insite-energy.co.uk/home/contact

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