



# INTRODUCING GURU HUB II YOUR SMART ENERGY METER



## BALFRON TOWER

Metering and billing services for heat, hot water & electricity

ALL YOU NEED TO KNOW

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# WELCOME TO BALFRON TOWER

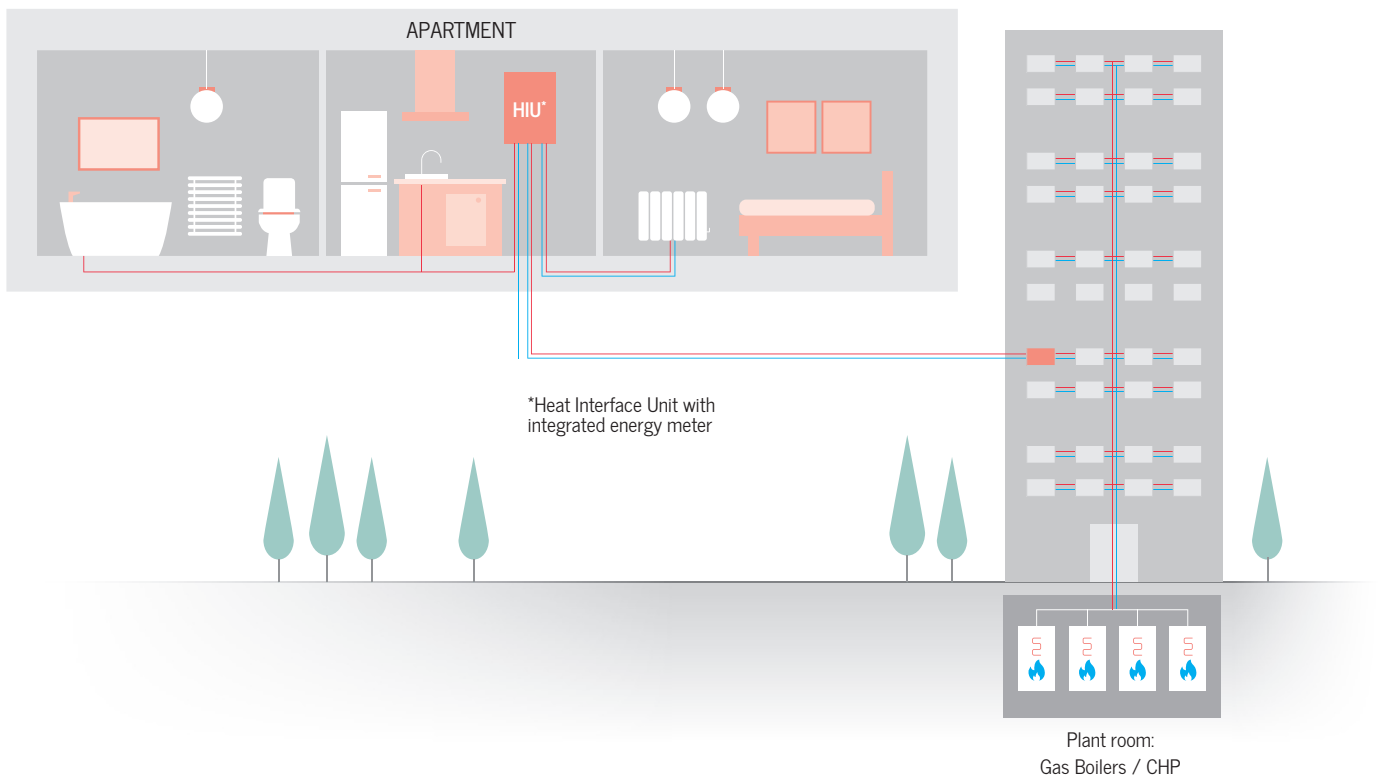
Your new home is served by a heat network. Heat networks are an efficient, low carbon method of delivering heat to buildings. Instead of every home having individual gas boilers, there is one central plant room generating energy into heat, hot water & electricity and feeding it to all connected properties. This heat network is managed by your heat provider, Balfron Tower Residential Limited.

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, hot water & electricity 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.

A smart valve has been installed within your HIU, which is linked to your heat meter. When your account is in credit (a positive balance), the valve will remain open and you will have full access to your energy supply. However, if your account runs out of credit, the valve will close. This will remain closed until a payment is made to bring your account back into positive credit, restoring access to your energy supply.

**All of this happens automatically through Guru's smart meter technology, without requiring access to your property.**

## EXAMPLE OF A HEAT NETWORK



# INSITE ENERGY, GURU AND YOU

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

Balfon Tower Residential Limited has chosen Guru Hub II for your home, to be managed by Insite Energy. Guru Hub II is a smart meter that enables you to monitor your energy use and manage your payments on the go.

Your Guru Hub is connected to Insite Energy's payment system via the Internet, so it always knows how much credit is in your account.



## WHAT IS THE GURU HUB II?

The Guru Hub provides you with a simple way to take control of your energy use. The system provides you with a reliable and consistent real-time view of consumption in your home and avoids the need for bills by helping you to stay in control of your energy usage and spend.

## BENEFITS OF PAY-AS-YOU-GO (PAYG):

**Stay in control and pay your energy bill** - You can easily control your energy spend and keep on top of payments.

**Touch screen** - The 5-inch colour touchscreen turns off automatically saving on electricity usage. You can choose how long it takes to turn off, from 30 seconds to 30 minutes. Simply tap the screen to turn back on.

**Historical energy data** - The Hub II records energy usage in real time and stores energy usage information for up to 3 years.

**Meter & Billing company messaging** - Messages from Insite Energy can be sent to your device, displayed in the menu bar. You have the option to store or delete any messages received.

**Notifications for current usage** - You can set up different notifications to alert you when i) your credit is expected to run out, ii) your credit is running low, and iii) if emergency credit can be activated.

We have been selected as your ESCo (Energy Supply 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 provider.

We pride ourselves on providing billing based on your actual usage, aim to help you pay for your energy, and ensure your heat network is running optimally. We always want you to experience first-class customer service and support.

If you have any problems related to maintenance, please get in touch with our helpdesk.

Your customer helpline:

0120 031 6100

Opening hours:

This service is available 24/7

# HOW YOUR CHARGES ARE CALCULATED

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. It is payable daily by all residents regardless of the amount of energy consumed. Your daily standing charges include the costs of servicing physical assets across the heat network in addition to energy and service charges.
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.

You can find a full breakdown of your daily standing and consumption charges on the scheme microsite for Balfron Tower, by clicking [here](#).

You will have a tariff for both utilities. Your tariffs are 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 tariffs. Unfortunately, we are unable to alter your tariffs unless instructed to do so by your heat provider. Any changes to your tariffs will be communicated to you in writing, providing you with at least 31-days' notice before application.

You can find your current tariff information on your Guru Hub home screen. This will be displayed once your account is set up.

The heating and hot water for your home is supplied by a district heat network, which is owned by Balfron Tower Residential Limited.

The rates applied are solely determined to recover all the costs incurred through operating a heat network, and do not include any profit from the operation of the heat network. Please note, your daily standing charges includes costs associated with the servicing of assets such as your HIU in addition to other fixed costs.

Your daily standing charge 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 is an annual fixed amount that is payable every day by all residents regardless of how much energy they use. The costs associated with running and maintaining the heat network will either be included within your building service charge or your heating and hot water daily standing charge.

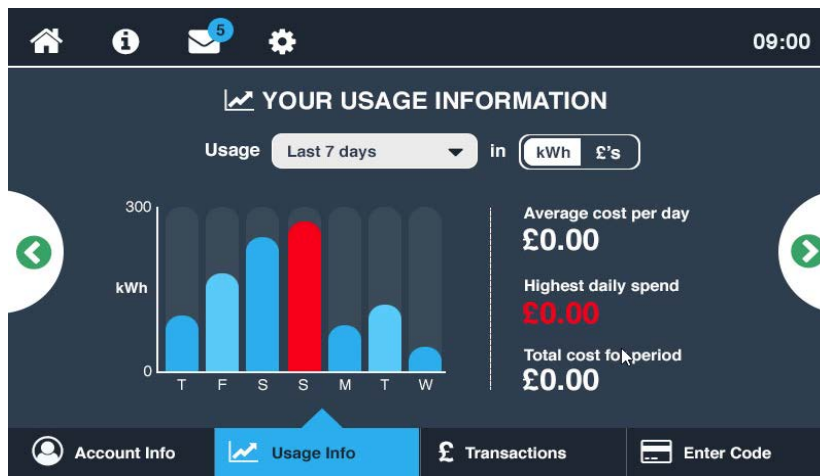
Please note, your heat supplier does not profit from the operation of your heat network.

# USAGE AND ADDITIONAL UTILITIES

## USAGE

The Usage Info button located at the bottom of the screen will show you your usage information in a variety of graphs and tables. You can navigate to the various displays using the side arrows to go back and forth.

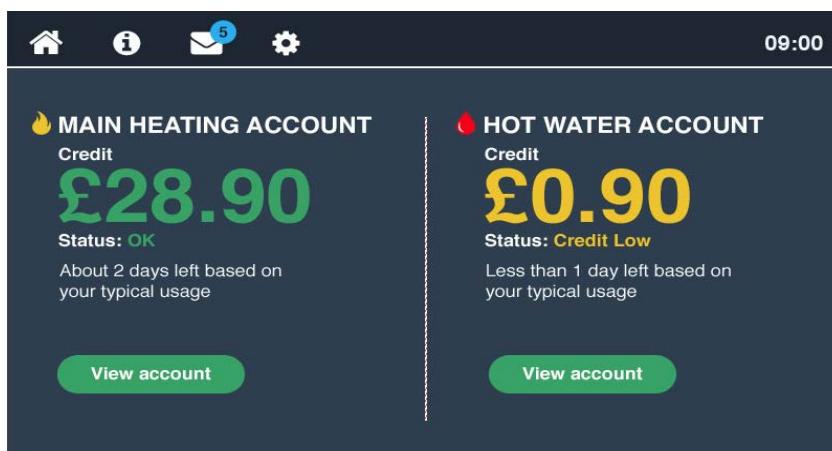
Your usage can be displayed in a bar graph form showing the average cost per day, highest daily spend, and total cost for the period set. These periods can be set to 7 days, 30 days, or 12 months. Usage can be shown in kWh or GBP £'s.



## ADDITIONAL UTILITIES

Insite Energy has been instructed by Balfron Tower Residential Limited to meter and bill multiple utilities at your scheme. Your Guru Hub has been set up to manage two utilities; heat, hot water & electricity.

As your Guru Hub is managing multiple utilities, the hub screen display will be slightly altered with a summary of each account viewable on the home screen.



Please note; your electricity usage will be informational only, displaying your consumption, but no charge information.

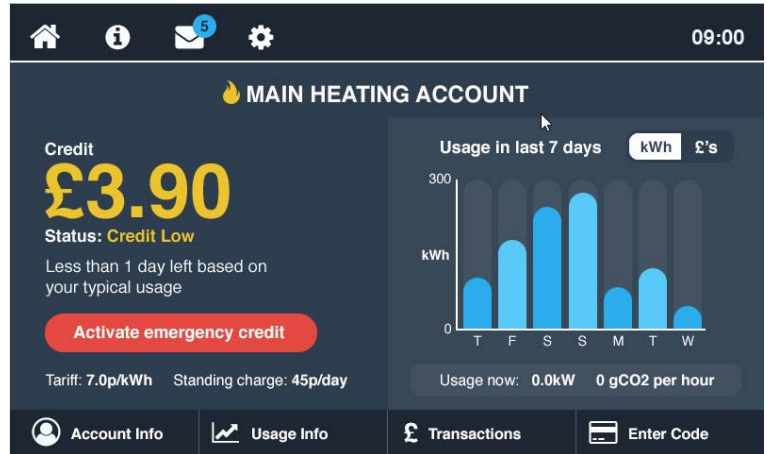
# CREDIT AND USAGE

## LOW CREDIT

The image to the right is the low credit screen. When your credit runs low, a message will display reminding you to top up. If you are unable to top up immediately you can activate emergency credit by pressing the "Activate Emergency Credit" button as illustrated.

Another indicator of credit or supply status is the colour of the numbers;

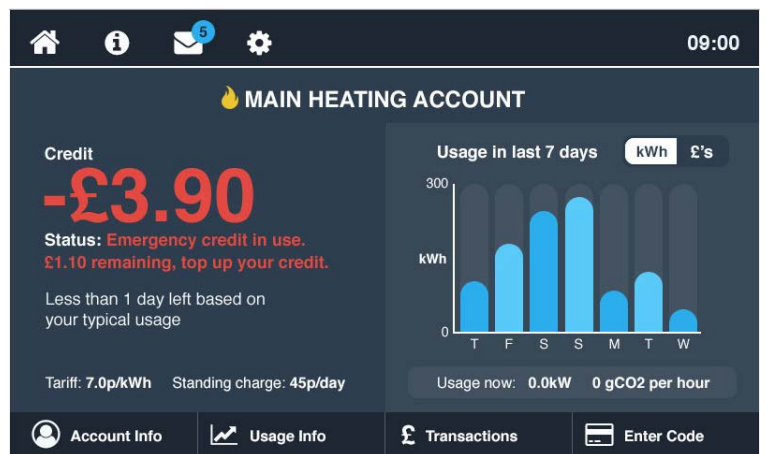
- Green = OK,
- Yellow = Warning,
- Red = disconnected or emergency credit in use.



## EMERGENCY CREDIT

Once the emergency credit is activated, your home screen will display "Emergency credit in use". It will also display how much emergency credit you have left. Please note emergency credit is for emergencies only. Please top up if you are in emergency credit, as your supply will be disconnected when you use all your emergency credit. The amount of emergency credit available to you is determined by your heat provider.

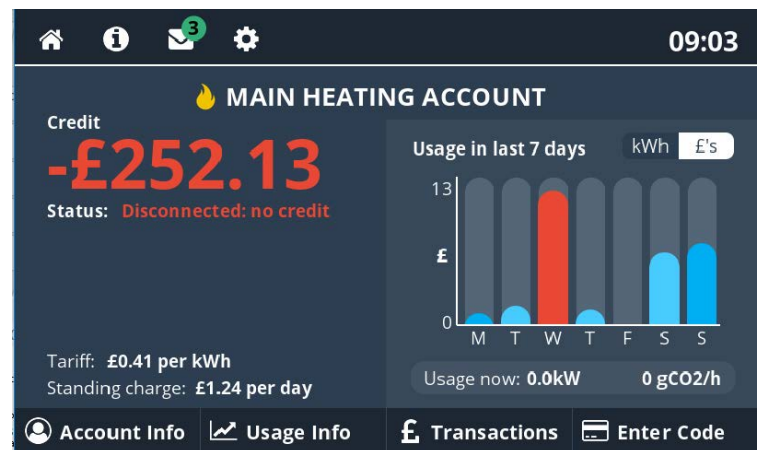
Please note that any emergency credit must be paid back in full when you next top up.



## DISCONNECTED

If your emergency credit reaches zero (-£0.00), your smart valve will close, and your supply will be disconnected. You must top up in order to restore your supply.

Regardless of whether your property is occupied, or supply has been disconnected due to non-payment, your standing charge will continue to deduct from your account on a daily basis. This means that debt can continue to accrue on your account even if no energy is being consumed.



# TOPPING UP

Whenever you top up your Guru account, your balance should update within one (1) hour of making a payment. If you have fallen into a negative balance and have already used your emergency credit, you will need to top up an amount that brings you back into a positive credit.

The following payment options are available to you:

## ONLINE VIA OUR WEBSITE

Before you can top up online, you will need to set up an online account with your details. This is easy to do through our secure website:

[pay.insite-energy.co.uk/account/new](https://pay.insite-energy.co.uk/account/new)

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

[www.insite-energy.co.uk/make-payment](https://www.insite-energy.co.uk/make-payment)

You can also set up your account to take automatic payments from a registered credit or debit card, so you never have to worry about topping up your Guru account.

Please note, auto top ups should only be set up once your Guru account has gone live.



# TOPPING UP

## OVER THE PHONE

Should you wish to make a secure payment over the phone, you can do so via our Interactive Voice Response (IVR) service. This is available 24/7.

To use this service, simply call the phone number specific to your scheme, and follow the steps as instructed. This can be found at the top of the page. You will need your 19-digit payment card number to hand.

You can also top up over the phone with one of our Customer Service Advisors, should you prefer.

## AT ANY PAYPOINT OUTLET

You can top up your account at any location displaying the PayPoint logo (see right). You will need to present your 19-digit payment number and barcode provided. The amount topped up will be added to your Guru account.



You can also find your nearest PayPoint outlet at <https://consumer.paypoint.com>

If you have any problems making a payment, or a top up has not appeared on your account one hour after the transaction, please get in touch with our helpdesk. You can do so during our office hours either by calling us on 0120 031 6100 or emailing us at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)

## WE ARE OPEN:

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

## TRANSACTIONS

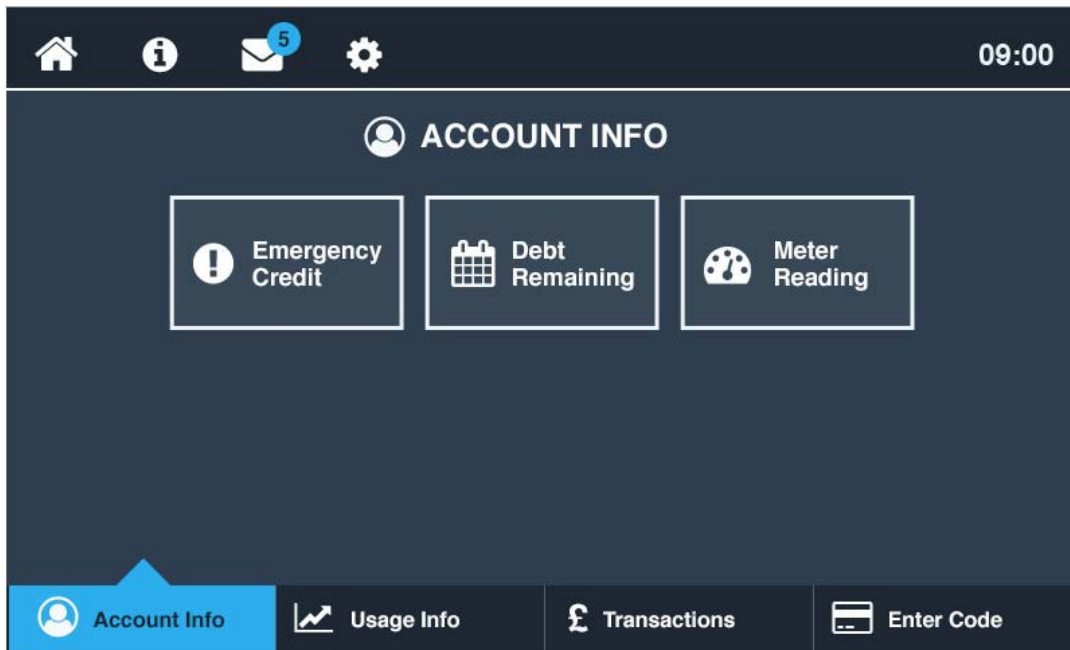
The transactions tab at the bottom of your Guru Hub screen will show you the last five (5) transactions made to your account. It will show you the date of the transaction, the amount paid, the debt recovered if there was any debt on your account, and the account balance following the transaction.

Date	Transaction value	Recovered as debt	Account balance
Today   09:30	£5.00	£0.50	£3.45
1 Apr 2017   13:00	£15.00	£1.50	£12.66
30 Mar 2017   13:31	£10.00	£1.50	£12.66
15 Mar 2017   17:30	£15.00	£1.50	£12.66
1 Feb 2017   09:00	£15.00	£1.50	£12.66

# ACCOUNT INFORMATION

## ACCOUNT INFO SCREEN

At the bottom of your Guru Hub screen, you will find an “Account Info” tab. This allows you to see the emergency credit available on your Hub, the debt remaining on your account (if applicable), and the meter readings associated with your account.



### Account Info - Emergency Credit

The emergency credit button will lead you here. You can see how much emergency credit is available to you, and an option to activate it early.

### Account Info - Debt Remaining

This is where it will state the outstanding debt on your account if there is any. It will also tell you how much, as a percentage, of each top up will go towards recovering your debt. This is known as your debt recovery rate.

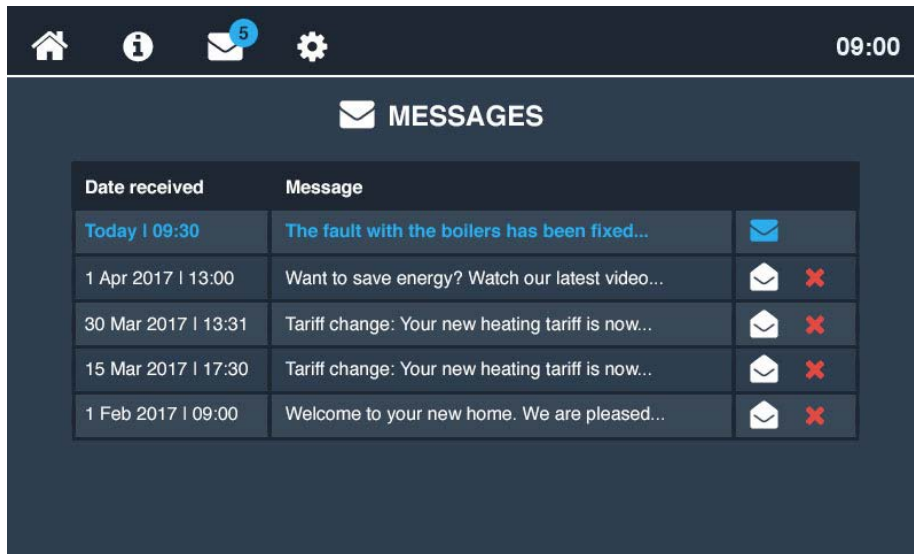
### Account Info - Meter Reading

This will show you your total usage shown in kWh. You may occasionally be asked for this information by your metering and billing provider.

# MESSAGE DISPLAY

## MESSAGES SCREEN

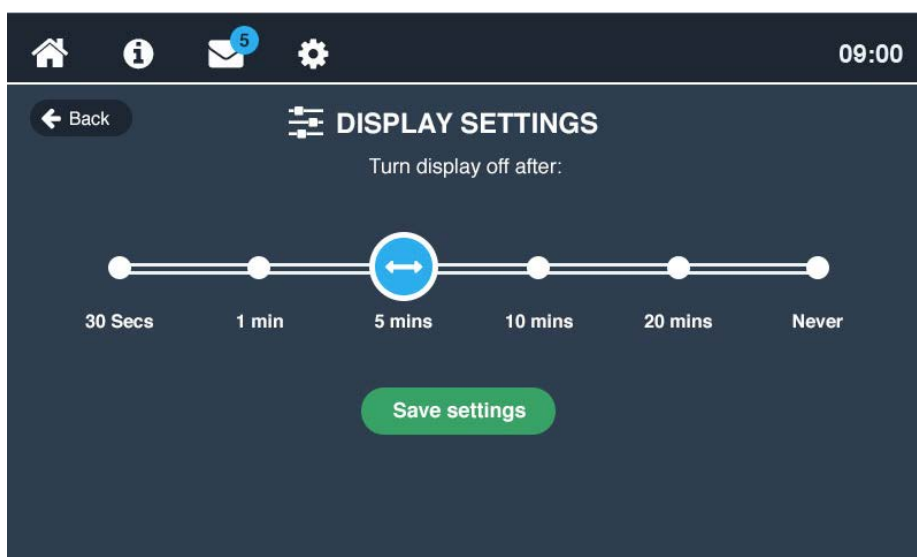
Insite Energy may send you messages from time to time. If a message appears, after you have read it you can clear it by pressing the “Close window” button. Until cleared, this will stay on your screen.



To view and delete old messages, tap the envelope icon at the top of your Guru Hub.

## DISPLAY SETTINGS

If you would like to alter the display settings on your Guru Hub, you can do so by tapping the settings icon at the top of your screen. You can adjust the time your display screen stays on before it automatically dims by simply scrolling down and pressing the desired time.



# 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 & electricity 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
- Your Guru account is in a positive balance. If you've recently made a payment, please allow up to one (1) hour for this to be applied to your account
- You have electricity to your property

If the answer to all the above is 'yes' and you still have no heat, hot water & electricity, please contact our Customer Service team.

## I've only recently opened my account, why is there already a Debt Balance?

The main reason why your Guru account might be opened with a Debt balance is if we have been notified of your move in after you have occupied the property, you will have not yet been billed for the energy consumption and daily standing charge for this period. As such, on opening your account, your accrued balance will have been calculated. This amount will be shown as a Debt balance with a debt recovery rate in place (as agreed by your heat provider). This allows you access to your energy supply whilst gradually paying off your debt.

## 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. To make sure you only pay for what you have used whilst you are the occupier of the property, it is important to give us an accurate final meter reading before you move out of your home. You will also need to complete and send us an End of Tenancy form, which can be found on our website.

If you're a prepayment customer with a FlexiPay account, providing the wrong move out date might mean you receive a payment notification related to the new tenants after they have moved in. If we don't receive all the necessary information to close off your account, we may end up charging you in error. Your heat provider or landlord may even withhold your deposit or take legal action until all outstanding debts are settled.

Pre-payment customers will receive an email confirming the closure of their account. Any outstanding funds will be refunded onto your payment card. You can find our refund policy on our website.

# CUSTOMER SUPPORT

## VULNERABLE CUSTOMERS

We offer additional services to our residents who 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 long-term/chronic illness
- With mental and/or physical disabilities
- Visually or hearing impaired
- Non-English speaking

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 did not meet with 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 account, are moving out of your property, or have any other issues relating to paying for your heat, hot water & electricity, you can get in touch with our Customer Service team

- via:
- Email at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)
  - Telephone on **0120 031 6100** during our office hours

9am - 8:30pm Monday to Fridays 9am  
- 5:30pm on Saturdays

- Post to: **Customer Service Manager, Insite Energy, Studio 4, Stuart House, St John's Street, Peterborough, PE1 5DD**

When contacting us, please provide your name, address, and your 19-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 Balfron Tower Residential Limited 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:** 0120 031 6100

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

Insite Energy, Studio 4, Stuart House, St John's Street, Peterborough, PE1 5DD  
[www.insite-energy.co.uk](http://www.insite-energy.co.uk)