



Introducing KURVE, your smart metering web-app

The Garratt Collection



KURVE

Metering & billing services for heating & hot water

Customer Service Helpline: 0203 908 8147

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



support@mykurve.com



0203 908 8147



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Welcome to The Garratt Collection

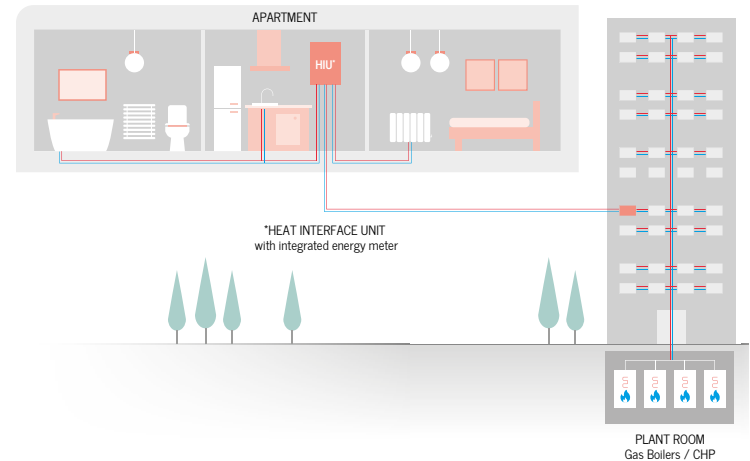
Your new home is served by a heat network. Heat networks are an efficient, low carbon method of delivering heat to buildings. Instead of every home having a conventional gas or electric boiler, there is one central plant room generating energy into heating and hot water, feeding this into all connected properties. Your heat network is managed by your heat provider, Higgins Homes Plc.

Communal heat networks explained

Your heat provider, or building owner, manages the energy supply to a plant room, which contains low carbon technology producing heating and hot water using gas boilers, combined heat and power units (CHP), air source heat pumps, ground source heat pumps.

Via a network of insulated pipes, the generated energy from this plant room 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 - providing heating and hot water on demand.

Your HIU is connected to room thermostats and programmers, giving you control over your energy use. A heat meter connected to your HIU also measures the amount of heating and hot water you consume, so that you only pay for what you use.



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About Insite Energy & pay-as-you-go (PAYG)

Smart metering, billing and payments for heat network residents.

Insite Energy is a metering and billing agent for over 30,000 homes connected to heat networks in the UK. We work on behalf of energy providers such as Higgins Homes Plc to provide metering, billing, and payment services to their residents.

Higgins Homes Plc has chosen KURVE as your PAYG metering & billing system to be managed by us.

PAYG, also known as prepayment, is a metering & billing solution that requires you to pay for your heating and hot water before you use it. In your home, you will have an HIU installed connected to a heat meter and smart prepay valves. This means if your account falls below your cut-off limit, the prepay valves will close, suspending your energy supply. These will remain closed until either a payment is made to bring your account back into positive credit, or your emergency credit is activated, automatically restoring access to your energy supply.

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.

About The Garratt Collection

Utility:

Heating and hot water

Heat Provider:

Higgins Homes Plc

Metering & billing agent:

Insite Energy

Billing type:

Pay-as-you-go (PAYG) via KURVE

Available emergency credit:

£5.00

Your scheme cut-off limit:

£0.00

Insite Energy, KURVE and you

Insite Energy work on behalf of heat providers such as Higgins Homes Plc to provide metering, billing and payment services to their residents. Higgins Homes Plc has chosen the PAYG system, KURVE, for your home, to be managed by Insite Energy.

Insite Energy's services

We help you pay for the energy you use in your home and pride ourselves on providing accurate billing based on your actual usage. We always want you to experience first-class customer service and support.

- ✓ We collect your meter reads every hour and charge you based on your actual consumption through a pay-as-you-go system.
- ✓ We offer you a range of payment methods, and process your top-ups in real time.
- ✓ We provide customer support for any top-up issues. We are available over the phone, via webchat and email.
- ✓ We process move-ins and move-outs.
- ✓ We supply welcome e-brochures to all new residents.
- ✓ We issue annual account statements.
- ✗ We cannot change your energy tariff without instruction from your heat provider.
- ✗ We do not supply your energy nor do we own the metering equipment in your property, but may support your heat provider with resolving any issues you experience.
- ✗ If we can fix an issue for you, we cannot visit your property until we receive authorisation from your heat provider.
- ✗ If you have a debt balance, we cannot amend the associated debt recovery rate without instruction from your heat supplier.
- ✗ We can only help you with the utilities that we bill for.
- ✗ We are unable to register as a Heat Trust member because we are not your heat provider. However, we comply with their Scheme Rules.



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Managing your KURVE account

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 and view your payment history from anywhere at any time.

Setting up your KURVE account

We create your KURVE account based on the move-in information provided to us by your heat provider. When your account is ready, you will receive a welcome email from us to the primary email address shared with us.

1. Click on the account activation link in the welcome email. The email will be titled: **'Welcome to KURVE - Activate your account'**. You will need to verify your email address.
2. Set a secure password.
3. Read and accept our Privacy Policy.
4. If you wish set up a recurring payment or register a bank card to make online payments, you can do so as part of registration.

⚠ Important e-mail: 'Welcome to KURVE - Activate your account'

- Activate your account as soon as possible to avoid being disconnected.
- The activation link will **expire after 14 days**. Contact us to request a new link.
- From the point at which your welcome email is sent, your usage and daily standing charge will begin to deduct from your utility account.
- The welcome email will only be sent to the primary contact listed. If you are unsure who is listed against the account, please check all possible inboxes and junk folders.
- If you have not received it, please contact your heat provider and ask to be registered.

Your account balance

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

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

Emergency credit

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

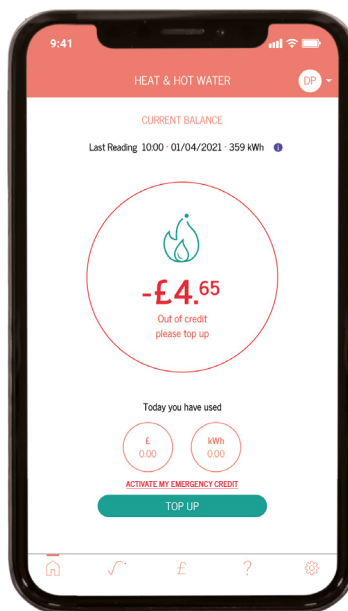
If you are unable to top-up at that time, you can use your emergency credit to provide you temporary access to your energy supply until you can top-up.

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



scan to read our how-to guide
or visit

[insite-energy.co.uk/
how-does-kurve-work](https://insite-energy.co.uk/how-does-kurve-work)



The KURVE web-app

A. The account you are logged in on

Click here to view the account you are signed into, and log out.

B. Account balance

This is updated every hour. 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.

D. Top-up button

Shortcut to make a one-time online top-up (p.13)

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 (p.13).

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.

K. Settings button

Click here to manage your account, including:

- View your account info
- Manage your payment details, incl. viewing your payment history, setting up a recurring payment, managing your payment cards



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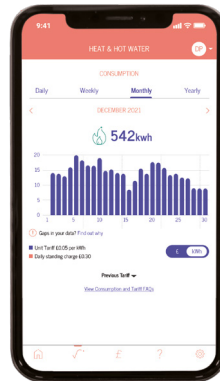
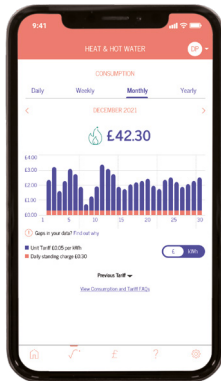


The KURVE consumption graphs

The consumption screen allows 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. In both of these views your current tariff will be displayed, 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.



Access your energy account from anywhere at any time



Your charges explained

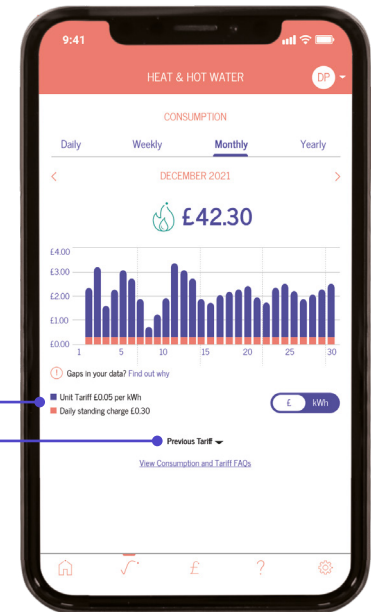
Where we have been instructed by your heat provider to apply your tariff, our goal is to set the most accurate and fair charges. You will find your current and previous tariffs underneath your consumption graphs. Utility tariffs are made up of two elements:

Daily standing charge

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 applied as a daily rate and is charged to all residents, deducted from your account balance at midnight, regardless of how much energy you use. This is typically comprised of three main elements:

- 1. Metering and billing costs**
This is the cost of our services, alongside the cost of providing legally required periodic reporting to the Government.
- 2. The standing charge** your heat provider incurs for the **incoming bulk fuel** used to generate the energy on-site.
- 3. Data and communication costs** associated with the **smart metering technology** installed on-site.

Your standing charge may also contain the costs associated with **operating and maintaining your heat network** (this might also be included within your building's service charge)



Your current tariff

Your previous tariff if there is one

Unit charge (kWh)

Your unit charge 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 are charged for every kilowatt-hour (kWh) consumed within your property. The energy charge is typically comprised of two main elements:

1. Incoming energy price

This is the unit charge your heat provider pays to purchase the incoming bulk fuel for your development. This is what is used to generate your heating and hot water. By bulk-buying energy for all connected properties, your heat provider is usually able to get a better price, per kWh, than the average household organising its own supply.

Please note

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.

2. System efficiency

This refers to heat losses that occur throughout a heat network. This is measured by how much energy is lost from the point the supply leaves the plant room to the point it comes out your tap or radiator.

Your unit charge may also contain **upfront costs** of the plant room and any **future equipment replacements or repairs** needed to keep the heat network in operation (this might also be included in your building's service charge).

Where can I find my tariff in KURVE?

- ✓ Consumption screen
- ⚙ Settings screen > My info

⚠ Unfortunately, we are unable to change your tariff unless instructed to do so by your heat provider.

If your tariff is increasing, this will be communicated to you in writing at least 31 days prior to being applied. If your tariff is decreasing, we will provide at least 10 days written notice.

Making payments

There are multiple ways to top-up your account:

Recurring payments via KURVE

As a PAYG customer, you have the option to set up recurring payments using a selected credit or debit card. This means that when you hit your selected account balance, your account will automatically be topped up with your chosen payment amount (e.g. top up £20.00 when your balance reaches £10.00). Once set-up, you never have to worry about topping up your KURVE account or your supply being disconnected.

To set up a recurring payment:

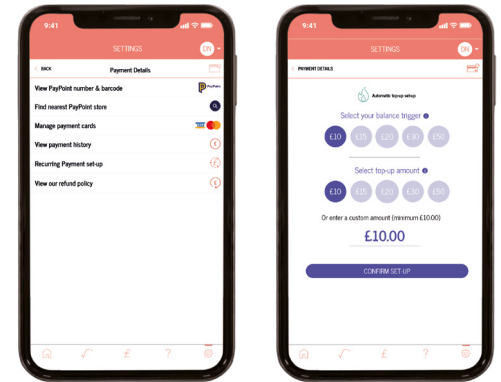
1. Go to the Settings page on [KURVE](#), and click 'Payment Details'. Then click on 'Recurring Payment Set-Up'.
2. Add a debit or credit card.
3. Select the balance trigger at which you want a payment to be taken.
4. Select the payment amount you want taken at this trigger point.
5. Click 'Confirm Set-up'.

To adjust or cancel your recurring payment:

1. Click on 'Adjust Your Recurring Payment Set-Up' if you want to edit your trigger point or top-up amount.
2. Click on 'Cancel Your Recurring Payment Set-Up' if you want to cancel it entirely or set-up a new schedule using a different payment card.

Where can I find this in KURVE?

- ⚙️ Settings screen > Payment Details > Recurring Payment set-up



Online via KURVE

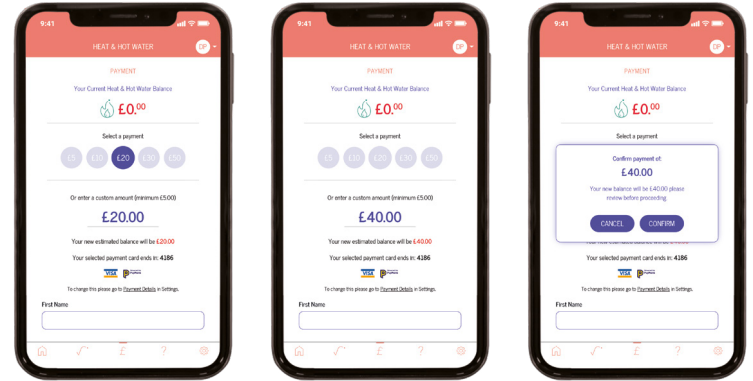
If you'd like to make a one-off payment online, you can do so within the KURVE web-app. Your balance should update within 5 minutes of making a payment.

1. To make online payments, you must have a valid credit or debit card registered to your account. You can add and remove cards in 'Settings'.
2. Click on the 'Payment' (£) 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 presets or entering a custom amount above £5.
4. Enter the cardholder name and CVV of the payment card in use to validate your payment.
5. Check your details are correct. Then, click 'Confirm'.

Where can I top-up in KURVE?

£ Payment screen

🏠 Balance screen



- ⚠️ The minimum payment amount is £5 and the maximum is £300.
- ⚠️ If there are any issues with your payment, an unsuccessful message will appear with further instructions.
- ⚠️ If you have a debt balance on your account, all payments will be split between your account balance and debt balance in accordance with your debt recovery rate.

Over the phone via IVR

Our telephone interactive voice response (IVR) is available 24/7/365, so you don't have to speak to an advisor to top-up your KURVE account.

1. Have your credit or debit card to hand, as well as your 19-digit payment number.
2. Call your dedicated customer helpline and press "1" when prompted.

Your customer helpline:

0203 908 8147

3. Follow the instructions given over the IVR system.

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

⚙️ Settings screen > Payment Details > View PayPoint number & barcode

At a PayPoint shop

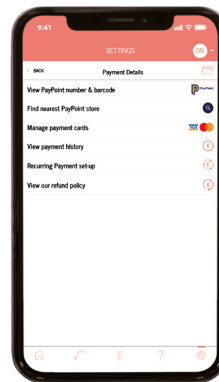
1. Find the PayPoint shop nearest to you.



PayPoint locations will have the PayPoint logo displayed.

You can find your closest PayPoint location through their [online store locator](#) or by clicking on 'Nearest PayPoint Outlet' under 'Payment Details' on the app.

2. Go to a PayPoint shop and show your top-up barcode, which can be found under 'Payment Details' in 'Settings'.
3. Scan your barcode and pay your desired top-up amount over the counter using cash or bank card.




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Payment support

 If you have any queries or problems making a payment, please get in touch with our helpdesk.

Your customer helpline:


0203 908 8147


Opening hours:

Monday to Friday: 9:00am-8:30pm

Saturday: 9:00am-5:30pm






We are closed on Sundays and bank holidays.

 Please note, the emergency credit available to you is £5.00. If activated, you must top-up your account before this credit runs out, otherwise your supply will be disconnected again.

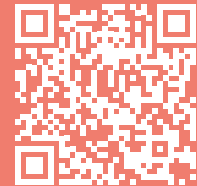
 Please also note, your daily standing charge will continue to deduct from your account even if no energy is being consumed. This means that debt can continue to accrue in case of non-payment.



Energy saving tips

-  Lower your thermostats to a comfortable temperature, but keep it above 16°C to avoid damp.
-  Fill up a bowl when washing up instead of filling up the whole sink or running the hot water constantly.
-  Take a shower instead of a bath, and install a water efficient shower head where possible.
-  Periodically open the windows around your home to introduce dry air which is quicker to heat up. Only keep windows open if the outside temperature is above 17°C.
-  Use a cooler, shorter wash cycle (e.g. 30°C) and dry your clothes outside where possible.

scan to read more
energy saving tips
or visit
insite-energy.co.uk/how-to-reduce-your-energy-bills



Here to help


We always want you to experience first-class customer service. We are available Monday to Fridays between 9:00am-8:30pm and Saturdays between 9:00am-5:30pm through our webchat, via email, and over the phone.

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

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 your heat provider or any other third parties, this may take longer.

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

 Settings screen > Payment Details > View PayPoint number & barcode

Email:

support@mykurve.com

Telephone:

0203 908 8147

Opening hours:

Monday to Friday: 9:00am-8:30pm

Saturday: 9:00am to 5:30pm


We are closed on Sundays and Bank Holidays.

Post:

Customer Service Manager

Insite Energy, Studio 4 Stuart House,

St John's Street, Peterborough, PE1 5DD

 **When contacting us, please always provide your name, address, and your 19-digit payment number, so we can locate your account easily.**



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How you can 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 or repair works. 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 should you need to change it. Your heat provider may charge you for any missed appointments.
-  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.

Vulnerable customers

We offer **additional services to our residents who may require extra support**. These include: authorised contacts, 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
- With long-term/chronic illness
- Visually or hearing impaired

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

Frequently asked questions

We have selected a few common queries below. A comprehensive list of our FAQs can be found on our website.

Q: I have a problem with my energy supply. What do I do?

A: Before getting in touch with us, please check that:

- Your heating/cooling controls (e.g., thermostat, programmer, thermostatic radiator valves (TRVs)) are set correctly,
- Your energy meter and HIU are on and undamaged,
- Your KURVE account balance is above your cut-off limit. If you've recently made a top up, 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 energy supply, please contact our helpdesk by emailing or phoning us using the details below, or via webchat.

Please note, Insite Energy are not responsible for your energy supply, nor do we maintain the heating system at your development or in your property. Unfortunately, as a result and unless contracted, Insite Energy are unable to help you with the maintenance of the heating system within your property. For queries relating to your electricity and water supply, please contact your relevant suppliers.

Q: I've only recently opened my account, why do I already have a debt balance?

A: There are two main reasons why your KURVE account might have been opened with a debt balance:

1. We may have been notified of your move in late, meaning you will not yet have been billed for any energy consumed and daily standing charges over this initial period. As such, on opening your account, your accrued balance will have been calculated and set against a debt balance with a debt recovery rate in place (as agreed by your heat provider).
2. If you previously received monthly bills and have recently been switched to a KURVE (pay-as-you-go) account, any monies outstanding would have been transferred to your new KURVE account and applied to your debt balance with a debt recovery rate.

The use of a debt balance and recovery rate allows you immediate access to your energy supply, whilst gradually paying off your aged debt as you make payments.

If you wish to pay off your debt balance in full, please give us a call.



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Frequently asked questions (continued)

Q: I'm unhappy with my tariff. What can I do?

A: Your heat provider pays the cost of delivering energy to all connected properties. They have instructed Insite Energy to act as your metering & billing agent to recover the costs of supplying energy to individual residences, including yours. The money you pay contributes toward the overall energy costs. Your heat provider is not allowed to make a profit on your tariff.

Your tariff is typically reviewed every 6-12 months. If your tariff is increasing, this will be communicated to you in writing at least 31 days prior to being applied. If your tariff is decreasing, we will provide at least 10 days written notice.

Unfortunately, we are unable to change your tariff unless instructed to do so by your heat provider.

To find out what Insite Energy can do for you, see our ['About us' page](#) on our website.

Q: I'm moving out. What do I need to do?

A: Please notify us at the earliest opportunity if you are moving out of your property, providing us with the following information as a minimum:

- Move-out date,
- Forwarding contact details and address.

You can submit this information through our ['Moving out' form](#) found on our website.

Where can I find FAQs in KURVE?

? FAQs screen

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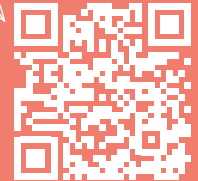
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 [insite-energy.co.uk/home](https://www.insite-energy.co.uk/home)

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scan to visit
the Insite Energy
website



or visit
www.insite-energy.co.uk