




Introducing your Guru Hub II pay-as-you-go system

# THE FOLIUM (COPPETTS WOOD)

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

Customer Service Helpline: 0120 031 6073



**View and pay for your  
heating and hot water  
using the touch screen  
in-home display by Guru.**

# Contents

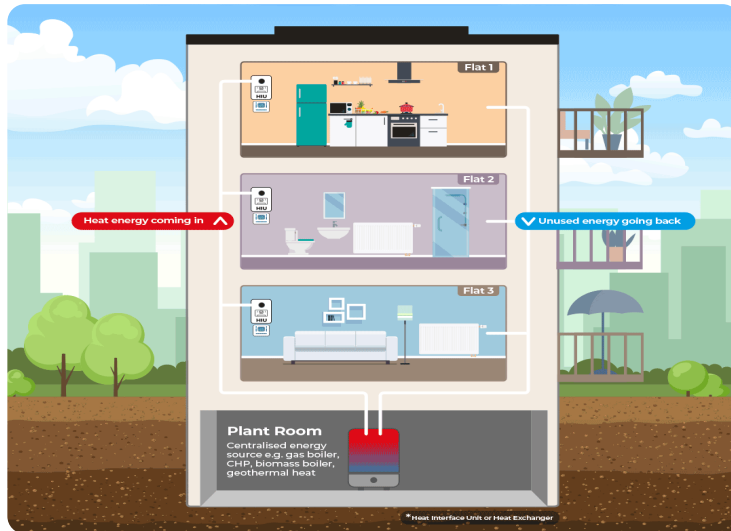
click here to create  
a 'my insite' account



or visit [my.insite-energy.co.uk](https://my.insite-energy.co.uk)

# Welcome to The Folium (Coppetts Wood)

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 an individual gas boiler, there is one central plant room generating energy into heating and hot water, which feeds to all connected properties. This heat network is managed by your heat provider, Peabody Trust.



## Heat networks explained

Your heat provider, or building owner, manages the energy supply to a plant room. Through 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, allowing your heating and hot water to be provided on demand as and when you want it. Your HIU is also connected to room thermostats and programmers, giving you control over your energy use.

## About Insite Energy

### Smart metering, billing and payments for heat network residents.

We are a national metering & billing agent, working with energy suppliers and property owners who have heat networks installed in their buildings.

We currently provide smart metering, billing and payment services to more than 230 buildings & 30,000 homes in the UK.

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.

### About The Folium (Coppetts Wood)

#### Utility:

Heating and hot water

#### Heat provider:

Peabody Trust

#### Metering & billing agent:

Insite Energy

#### Billing type:

Pay-as-you-go (PAYG) via Guru Hub II



# Insite Energy and you

Insite Energy work on behalf of heat providers such as Peabody Trust to provide metering and billing services to their residents. Peabody Trust has chosen pay-as-you-go (PAYG) for your home, to be managed by Insite Energy.

## Our services

- ✓ We collect your meter reads 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, detailed on [page 12](#).
- ✓ We provide customer support for any top-up issues.
- ✓ We process changes of residents.
- ✓ We supply welcome e-brochures to all new residents.
- ✓ We issue annual statements.
- ✗ We don't supply your energy and do not own the metering equipment in your property, but may support your heat provider with resolving any issues you experience.
- ✗ We can't change your tariff without instruction from your heat provider.
- ✗ If we can fix the issue for you, we can't visit your property until we receive authorisation from your heat provider.
- ✗ We can't amend the debt recovery rate that may be applied to your PAYG account without your heat provider's instruction.
- ✗ 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.



## PAYG explained

PAYG, also known as prepayment, is a metering & billing solution that requires you to pay for your heating and hot water prior to using it. Supply will disconnect if your balance reaches your credit threshold of £0.00, and you have used all of your emergency credit (£5.00).

In your home, you will have an HIU with a heat meter connected to it. This accurately measures the energy you use. Your heat meter is in turn connected to your Guru Hub II in-home display (IHD), which provides you with useful information about your energy usage, tariff and details about your account and remaining balance.

The Guru Hub II automatically sends Insite Energy your meter readings. It is also connected to our payment system via the internet, so it always knows how much you have topped-up your account with.

As your account is managed by Insite Energy, you also get free access to **my insite**, our customer portal. This web-app allows you to manage your heating and hot water account and get in touch with us via any internet connected device.

Manage your energy account  
whenever and wherever  
with...



# Your charges explained

Where we have been instructed to set your tariff, our goal is to set the most accurate charges possible. 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 payable every day by all residents, 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 delivering reports as legally required by the Government.

- 2. The standing charge your heat provider incurs for the incoming energy.**

- 3. Data and communication costs associated with smart metering technology installed on-site.**

## Energy charge

Your energy 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 cost your heat provider pays to purchase the wholesale energy 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.

- 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 through your tap or radiator.

## Other costs

Depending on your heat provider, the costs associated with running and maintaining the heat network will either be included within your building service charge, or may even be included in your heating and hot water daily standing charge. Your energy charge may also include elements to cover the upfront cost of the plant room and any future equipment replacements or repairs needed to keep the heat network in operation.

### 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 cannot legally make a profit from your tariff.

**⚠ 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. Your tariff will be displayed on your Guru Hub II, once your account has gone live.

# Managing your Guru Hub II and your account

Your Guru Hub II provides you with a reliable and consistent real-time view of consumption in your home. Combined with our customer portal, **my insite**, you can take control of your heating & hot water account.

## Your Guru Hub II display

### A. Home icon

Use this to find your way back to the main screen.

### B. Information icon

Insite Energy's contact details can be found here.

### C. Message icon

You can clear messages by pressing the 'Close window' button. In the menu, you can also delete messages from the Hub by pressing the 'X'. To view a message again, click the envelope.

### D. Settings icon

Using this menu, you can amend the display settings, and select how long your Hub screen remains activated.

### E. Consumption graph

By clicking the toggle above, you can switch between energy (kWh) and GBP (£) consumption graphs, showing usage for the last 7 days.

### F. Current usage and CO<sub>2</sub> consumption

### G. Enter code

See page 14 for information on manual top-ups.

### H. Transactions

### I. Usage info

### J. Account information

Select this to find the emergency credit and friendly credit available to you. This screen will also show any debt remaining and meter readings on your account.

### K. Your tariff charges

### L. Activate emergency credit

If you are running low on credit, this button will appear. You can press it to activate your emergency credit to ensure you do not get disconnected. Ensure you top-up your account before your emergency credit runs out or you will be disconnected.

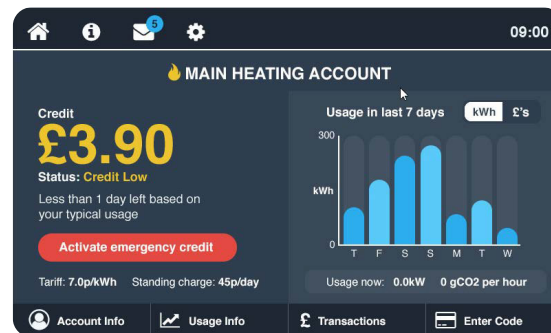
### M. Credit status

### N. Account balance

This shows the remaining credit on your account. If this is in yellow, you are running low on credit. If this is in red, it means you are either disconnected or using emergency credit.



scan to watch a walk-through video or visit [youtube.com/watch?v=xn8Ei48mrkg](https://www.youtube.com/watch?v=xn8Ei48mrkg)



## Your 'my insite' account

### A. Burger menu

Use this to navigate to the different pages:  
 Home *My statements*  
 My account *Contact us*  
 My payment history

### B. Contact details

View and update your account details.

### C. Your account number/19-digit payment number

### D. Account balance

If this is in yellow, you are running low on credit. If this is in red, it means you are either disconnected or using emergency credit. Please top-up your account before your emergency credit runs out or you will be disconnected.

### E. Debt balance

If applicable, a debt balance will show and be recovered as a percentage of your top-ups.

### F. Debt recovery rate

The percentage set by your heat provider to recover any incurred debt. Your heat provider have set this at 20%.

### G. Top-up account button

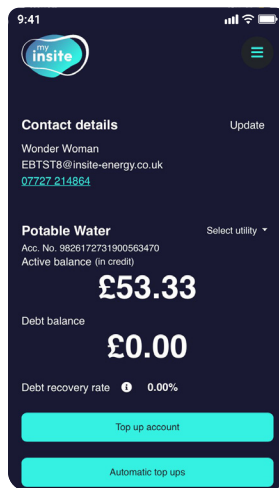
Click here to make a one-time online top-up (p.13).

### H. Automatic top-up button

Click here to set-up an automatic top-up (p. 12).



scan to read our how-to guide  
or visit  
[www.insite-energy.co.uk/home/how-docs-my-insite-work](http://www.insite-energy.co.uk/home/how-docs-my-insite-work)



## Your account balance

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

### Guru Hub II

- In balance
- Running low
- Disconnected/emergency credit activated

### 'my insite'

- In balance
- Running low
- Disconnected/emergency credit activated

## Emergency credit

When your credit is running low, you can press the red button on your Guru Hub II to activate your emergency credit. Please top up as your supply will be disconnected when you have used all your emergency credit. The amount of emergency credit is determined by your heat provider, and has been set at £5.00.

**⚠ Any emergency credit must be paid back in full when you next top up.**

# Making payments

There are multiple ways to top-up your account:

## Automatic top-ups via 'my insite'

1. Register your account on [my insite](#). Enter your name, email address, 19-digit payment number\*, and postcode. You can also enter your phone number.
2. On the [my insite](#) homepage, click 'Automatic top-ups'.
3. Select the type of auto top-up you'd like to set-up:

### **Balance based auto top-up:**

A balanced based auto top-up will take an amount of your choosing when your balance falls below a set threshold. e.g. Top up £20.00 when your balance reaches £10.00.

Select the balance trigger at which you want a payment to be taken. Then select the payment amount you want taken at this trigger point. Click 'Confirm and continue'.

### **Date based auto top-up:**

A date based auto top-up will take a fixed amount from your nominated bank account on a specific date. You will be disconnected if your top-up does not cover your charges.

e.g. Top up £20.00 on the 1st of each month.

Select the date (between 1st-28th) and the payment amount you want taken on this date each month. Click 'Confirm and continue'.

4. Provide your bank details or select a pre-authorised card.
5. Review the details you have entered. If correct, click the 'Confirm' button to set up your auto top-up.

*\*Your 19-digit payment number can be found on your Guru Hub II and on my insite. For reference, please check p.10 & p.11.*

## Online via 'my insite'

1. Register your account on [my insite](#). Enter your name, email address, 19-digit payment number\*, and postcode. You can also enter your phone number.
2. On the [my insite](#) homepage, click the 'Top up account' button.
3. Enter an amount between £5 and £300 you wish to top-up your account by, and press 'Continue'.
4. Upon request, provide your bank details or select a pre-authorised card.
5. Review the details you have entered. If correct, click the 'Confirm and pay' button to make your payment.

*\*Your 19-digit payment number can be found on your Guru Hub II and on **my insite**. For reference, please check p.10 & p.11.*

## SMS/Text message

1. Register your account on [my insite](#). Enter your name, email address, 19-digit payment number\*, and postcode. Ensure your mobile number is registered to your account and a payment card stored.
2. Text **01158 241186** in the following format:  
**"PAY [19-digit payment number] [payment amount] [CVV]"**  
e.g. To top-up £15.26, text: PAY 9826172737900450089 15.26 123



### How to create an account on my insite

1. Navigate to [my.insite-energy.co.uk](#) and click on the 'Register here' button.
2. Enter your details registered with us.
3. Set up a secure password.
4. Enter the verification code that is sent to the email address associated with your account.
5. Once you have verified your identity, your account will be set up and ready to go.

## Over the phone via IVR

Our interactive voice response (IVR) is always available, so you no longer have to speak to an advisor to top-up your PAYG meter.

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:

0120 031 6073

3. Follow the instructions given over the IVR system.

**⚠ Please note, our agents will now only take payments over the phone on behalf of vulnerable customers.**

*\*Your 19-digit payment number can be found on your Guru Hub II and on my insite. For reference, please check p.10 & p.11.*

## PayPoint

1. Find a PayPoint location near you.



PayPoint locations will have the PayPoint logo displayed.


You can also look for a PayPoint location through their [online store locator](#).

2. Go to a PayPoint location and take your top-up barcode with you, which is sent to you when your account is set-up, normally via email.
3. Present your PAYG top-up barcode and pay your desired top-up amount over the counter using cash, credit or debit card.

### How to manually add a top-up to your In Home Display (IHD)?

1. If after one (1) hour, your transaction doesn't appear on your Guru Hub II, select 'Enter code' from the home screen on your Guru Hub II.
2. Enter the 20-digit vend number quoted to you over the phone or found on your payment receipt.
3. Press 'Enter' when complete.

## Extra help

 If you have any problems making a payment, please get in touch with our help desk.

### Your customer helpline:


0120 031 6073


### 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. You must top-up your account before this credit runs out, otherwise your supply will be disconnected.

 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 thermostat to a comfortable temperature, but keep it above 16°C.



Use a bowl when washing up instead of having running hot water.



Shower instead of taking a bath, and use a water efficient shower head.



Air out your home to introduce dry air which is quicker to heat up.



Use a cooler, shorter wash cycle and try and dry your clothes outside.

scan to read more  
energy saving tips  
or visit  
[insite-energy.co.uk/how-to-reduce-your-energy-bills](https://www.insite-energy.co.uk/how-to-reduce-your-energy-bills)



## Frequently asked questions

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

### Q: My heating and hot water aren't working

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

- Your heating controls (e.g. thermostats) are set correctly
- The heat meter and HIU are on and are undamaged
- Your account is in a positive balance, and you have allowed for one (1) hour if you made a top-up payment
- You have electricity to your property

If the answer to all the above is 'yes' and you still have no heating and hot water, please contact our customer services team.

Please note, Insite Energy are not responsible for your energy supply, nor do we maintain the heating system at your development. 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 is there already a debt balance?

**A:** The main reason why your heating and hot water 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, and shown on your Guru Hub II and **my insite** account. The debt recovery rate, allows you to gradually pay off your debt as a percentage of top-ups, with the majority applying to your account balance.



## Frequently asked questions (continued)

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

**A:** 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, it's key you give us a heat meter read taken on the date you move out of your home.

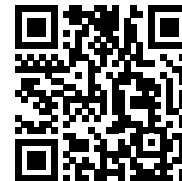
It's easy to submit a final meter reading. You can send it to us via our ['Moving out' form](#) found on our website, or you can take a photo of your heat meter's screen and send it to us at [residata@insite-energy.co.uk](mailto:residata@insite-energy.co.uk).

If you're a PAYG customer with a **my insite** 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 your account, we may end up charging you in error. Your heat provider, or landlord, may even take legal action until all outstanding debts are settled.

You will receive an email confirming the closure of your account, once actioned. Any outstanding funds will be refunded onto your payment card. You can find our [refund policy](#) on our website.

scan to read more  
FAQs  
or visit  
[insite-energy.co.uk/faqs](https://insite-energy.co.uk/faqs)




## Here to help

We always want you to experience first-class customer service. We're open Monday to Friday from 9:00am-8:30pm and on Saturdays from 9:00am-5:30pm through our web chat, 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 help desk.

We will acknowledge your query or complaint on the same working day it is received and aim to resolve it within ten working days. If your issue requires us to liaise with your heat provider or any other third parties, this may take longer.

 **Please note that we do not have a customer services counter and cannot accept payments or investigate queries in person.**

### Email:

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

### Telephone:

0120 031 6073

### 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

 **Please provide your name, address, and your 19-digit payment number.**

## How you can help

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 record of all vulnerable customers on our Priority Services Register (PSR), which will be shared with your heat provider.




scan to visit  
our website





or visit


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

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

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

 0120 031 6073

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

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