



# The Lofts, Quatermile

Billing and payment services for heating & hot water

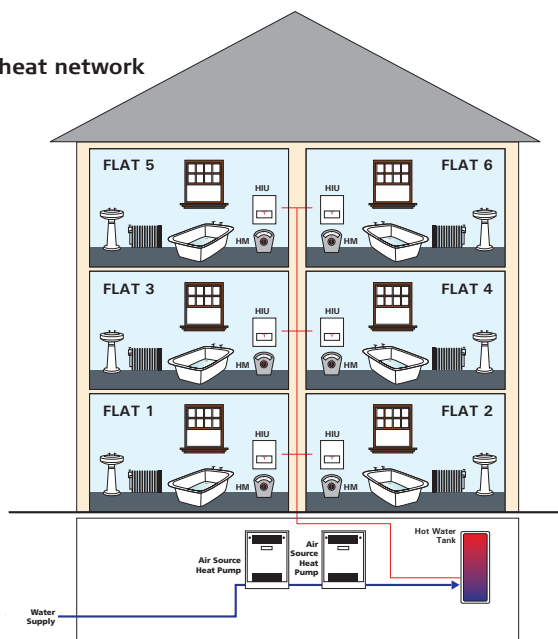
**All you need to know**



## Introduction

Welcome to the Lofts, Your new home is served by low carbon heating and hot water from a communal plant room, powered by gas boilers. Your heating system is robust, reliable and controllable. Just as if you had a gas boiler in your flat, you can control the amount of heating through the thermostat and heating controls. Your hot water is provided on demand.

communal heat network



Your heating is "Flexi Pay". This means you only pay for what you use when you use it.

The amount you pay for your heating and hot water will depend on the amount you consume plus a daily standing charge which is a fixed charge per day to be connected to the heating network. This is payable regardless of whether you consume any heating or hot water. You can find out more about how the heat tariffs and daily standing charge are calculated and when they are updated in your "Understanding Your Heat Charges".

Insite Energy has been appointed to manage your "Flexi Pay" heating system.

If you have a query regarding your "Flexi Pay" system, are moving into or out of the property or any other issue related to paying for your heat, you can call us on our helpline on 0345 241 5392. Calls outside office hours will be logged and a staff member will call you back during office hours.

## What is a heat network?

Rather than have an individual gas boiler in every home, a heat network uses a centralised communal boiler to provide heat for a whole development or for several homes in a development.

The centralised boiler is usually located in a basement or external plant room. Your heat supplier, Quartermile manages the bulk energy supply to the plant room at your development. The communal boiler turns the energy into hot water and pumps it via an infrastructure of pipes around your development, passing through a heat exchanger or HIU (Hydraulic Interface Unit) at each property.

This heat exchanger or HIU (Hydraulic Interface Unit) brings the heating and hot water into your home.

The amount you pay for your heating and hot water will depend on the amount you use. You will also be charged a daily standing charge which is a fixed charge per day for your connection to the heat network. This daily standing charge is payable regardless of whether you consume any heating or hot water as per a connection to an energy supplier.

You can find out more about how your heat tariffs and daily standing charges are calculated and when they are updated in the "Understanding Your Heat Charges" information guide.

## Insite and you

Insite is a metering and billing agent for many heat network suppliers around the UK.

We work on behalf of communal hot water and heating suppliers to provide billing and payment services to their residents.

Insite Energy has been appointed by Quartermile to read your heat meter and collect payments.

We do not supply the energy to provide the heating or hot water, nor do we install or maintain the communal heating and hot water network in your home.

The electricity and potable water supply to your property is not supplied by Insite. You should contact your suppliers directly with any queries.

## Contacting us

If you have a query regarding your heating payments, are moving into or out of the property or if you have any other issues relating to paying for your heat, you can call us on our Customer Service helpline on 0345 241 5392.

Our opening hours are 0900-1700, Monday to Friday.

If you have an emergency where you have no heating or hot water, you can also call us using the same helpline number, 1700-2000, Monday to Friday and 0900-1700 on Saturday and Sunday.

You can also email us at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk). Your email will be read during office hours.

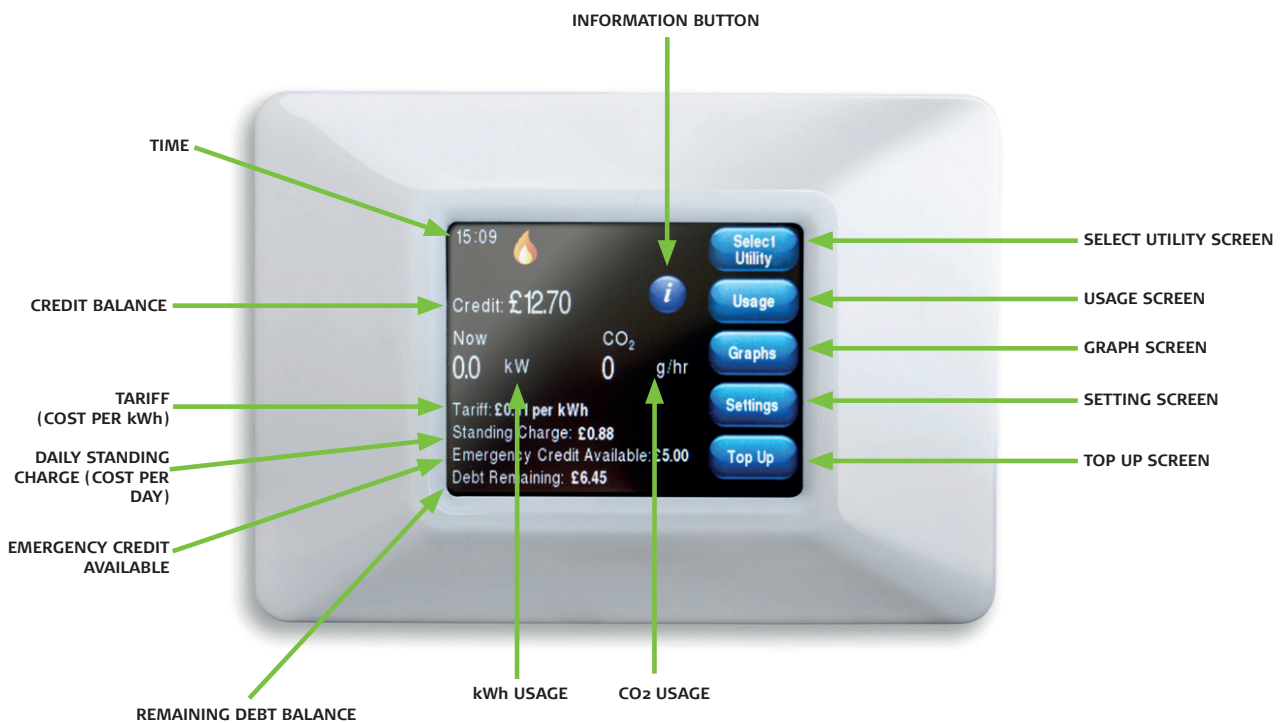
## About your "Flexi Pay" system

Quartermile has chosen the Guru Hub unit for your home. The Guru Hub is a popular metering and billing solution which is linked to our your "Flexi Pay" payment system. Your Guru Hub unit enables you to easily monitor your use of heating and hot water and also the payments you make.

The Guru Hub unit is connected to Insite's payment system via the internet, so it always knows how much credit you've purchased.

### Reading the "Flexi Pay" display panel

Below is the main screen display: This displays your credit balance, your emergency credit limit, the kWh (unit) charge, your daily standing charge, your kWh and CO<sub>2</sub> usage.





**Credit Low**

The image below shows the 'low credit' display screen. When your credit runs low, this message will be displayed reminding you to make a top up payment. If you are unable to top up immediately you can activate your emergency credit. To activate your emergency credit press the "Activate Emergency Credit" button as illustrated below.



**Emergency Credit**

When the emergency credit is activated, your display screen will confirm this by displaying "Using Emergency credit". It will also display how much emergency credit you have available. Please note that emergency credit is for emergencies only. If you have used your emergency credit you must then top up afterwards as your supply will be disconnected once the allowance has been used up.



## Disconnected

If your emergency credit reaches zero (-£0.00), your smart valve will close and your supply will be disconnected. You must make a top up payment in order to restore your supply. Please note you must be in positive credit in order to reactivate your access to heating and hot water.



Please note your daily standing charge will continue to deduct daily even if your supply has been disconnected.





### Tamper Alarm

If your Guru Hub unit is tampered with, your supply will immediately be disconnected and the message 'Your supply is disconnected due to a TAMPER ALARM' will be displayed.

If this message is displayed please call our Customer Service helpline on 0345 241 5392

Please note that your heat provider is likely to charge you the call out fee if your unit has been tampered with.



### Messages from Insite

We may need to send you messages from time to time, if so the message will be displayed on the screen. Simply click "OK" to clear the message.



## Usage

The Usage screen displays your kWh usage. This is the actual amount of heat you have consumed.



You can also view your usage in graphical view by pressing the "Graphs" button.

## Display

You can adjust the time your display screen stays on before automatically dimming by simply scrolling down and pressing the desired time.



## Making top up payments

Whenever you top up your “Flexi Pay” system, your Guru Hub unit will be credited remotely. If for any reason there is a significant delay in the credit reaching your unit remotely, you can enter it manually. Simply key in the 20 digit number which can be found on your PayPoint, SMS, email receipt or given verbally to you if you top up over the phone.



## Where is my “Flexi Pay” unit?

Your “Flexi Pay” Guru Hub unit is located in the utility room inside your property.

## How do I make payments?

The following payment options are available to you:

- **Auto Payment** (similar to paying by Direct Debit or where a low balance automatically triggers a top up payment from your account)
- **Online**
- **Phone**
- **SMS/text**
- **At a PayPoint location**

FIRSTLY, YOU WILL NEED TO SET UP AN ACCOUNT WITH YOUR DETAILS.

## How to set up your payment account

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

- **Click on *Your Account***
- **Click on *Register***
- **Enter a user name**
  - Use something simple and easy to remember.
- **Enter a password**
  - Try to use a mixture of letters and numbers or three separate unrelated words.
- **Confirm password**
- **Enter your Account Number**
  - Your account number is the 19 digit number which can be found on your heat payment card.
- **Insert your title**
- **Enter your first name**
- **Enter your last name**
- **Enter your phone number**
  - Please remember to include your area code.
- **Enter your mobile number**
  - **Remember, we need your mobile number if you would like to top up via SMS.**
- **Enter the 1<sup>st</sup> line of your address**
  - Flat/house number, street number and street name.
- **Enter the 2<sup>nd</sup> line of your address**
  - Town
- **Enter the 3<sup>rd</sup> line of your address**
  - City
- **Enter Region**
  - Country
- **Enter your post code**
- **Enter your email address**
- **Enter your email address again**
- **Enter the security words**
- **Click on *Register***

Now please check your email. We will send you an email to verify that we have the correct email address.

**Follow the instructions on the email by clicking in the highlighted link to register your credit/debit card.**



## How to register your credit or debit card online

**Please note this is required if you would like to use our SMS service or the Auto payment facility.**

To save typing in your billing address and credit card details each time you want to top up, you can opt to securely register your card details with us.

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

- **Go to *Your Account***
- **Click on *make payment***
- **Select the amount you wish to pay by clicking on the arrow to the right of the word "Amount" then Click on the desired amount**
- **Enter your billing address details (the address where your credit/debit card is registered)**
  - Enter your Name
  - Enter your Company (If applicable)
  - Enter your Street Name
  - Enter your Area
  - Enter your City
  - Enter your Region
  - Enter your Post Code
- **Enter your credit/debit card details**
  - Select your card type by clicking on the arrow to the right of Card Type, Click on your selected card type
  - Enter the long card number (the 16 digit number on the front of the card)
  - Enter the name on the card
  - Enter the Issue number (if shown)
  - Enter the start date
    - Click on the arrow to the right of the month and Click on the selected month, and Click on the arrow to the right of the year and Click on the selected year.
  - Enter the expiry date
    - Click on the arrow to the right of the month and Click on the selected month, and Click on the arrow to the right of the year and Click on the selected year.
  - Enter the security number (the 3 digit number on the back of the card)
  - Click on the enable box to securely save your card details for next time, Click on submit.

You will be sent an email confirming your payment.

If you haven't received the email within 5 minutes then please check your junk mail folder as it may have been diverted there. Please move the email to your inbox to allow the functionality of the link.

**A note about security:** in order to keep payments secure and safe, your card details are saved by Paypoint.net, the payment provider and not by us. Insite only saves a reference code for this transaction, which is checked by Paypoint.net every time you pay.

**Once you have registered your credit/debit card online you can now top up online or register for SMS payments.**

## How to top up your credit online

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

- Click on **Login**
- Enter your **username**
- Enter your **Password**
- Click **Login**
- Go to **Your Account**
- Click on **Make payment**
- Select the amount you wish to pay by clicking on the arrow to the right of the word "amount" and click on the desired amount
- Check that the credit card details displayed are correct, then Click "submit"

You will be sent an email confirming your payment.

## Automatic Payment

**The easiest way to pay is to set up your heat payment account to take automatic payments from a registered debit card account.**

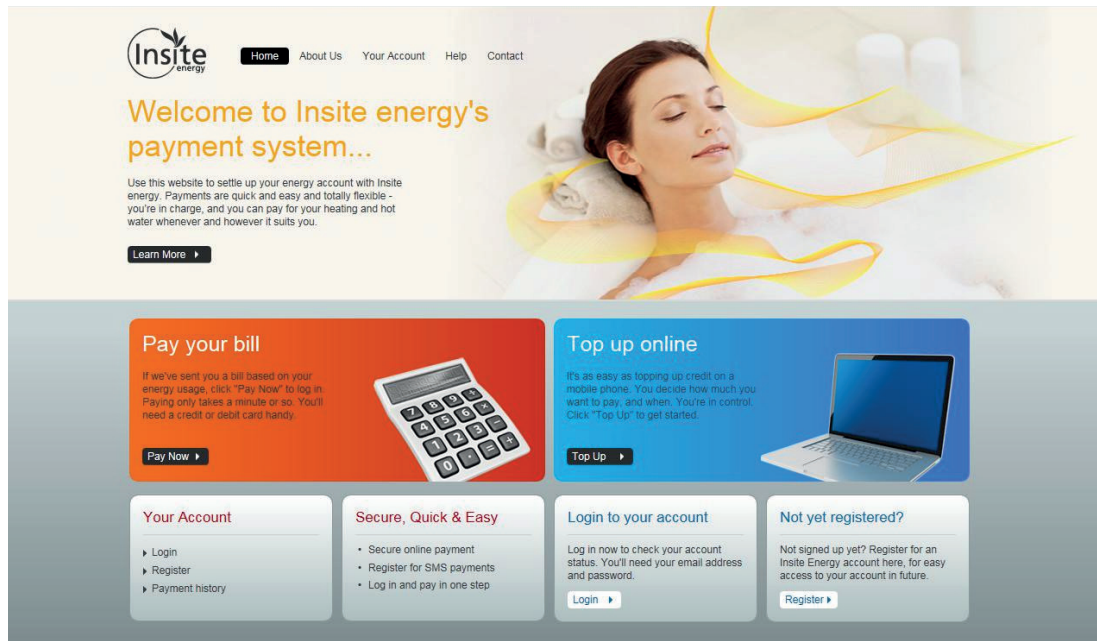
There are two options for automatic payment available to you:

**'Auto Top-up'** is triggered when your balance falls below a set limit.

**How this works:** When your balance drops to £10.00 this will be the trigger to automatically take a payment made from your debit account of either £20 or £50.

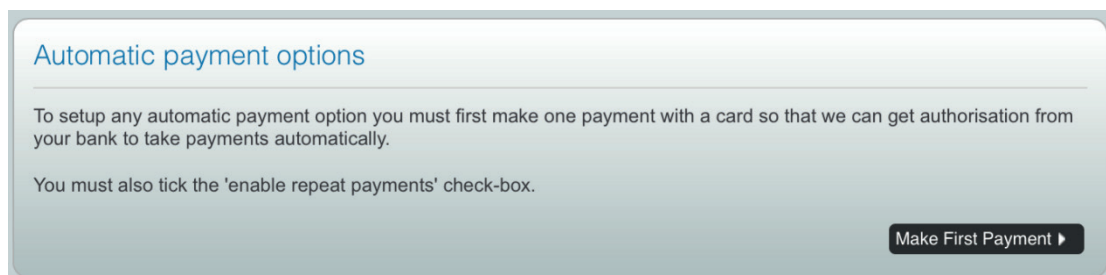
**Regular 'Scheduled Payment'** of a set amount, on a set day of each month.

**How this works:** An amount set by you will be taken from your nominated debit card on a day of the month set by you. This may mean that you build up a surplus of credit through the warmer months which then evens out during the colder months. You can of course choose to change the monthly amounts throughout the year, by changing your settings whenever you like via our website [www.pay.insite-energy.co.uk](http://www.pay.insite-energy.co.uk).



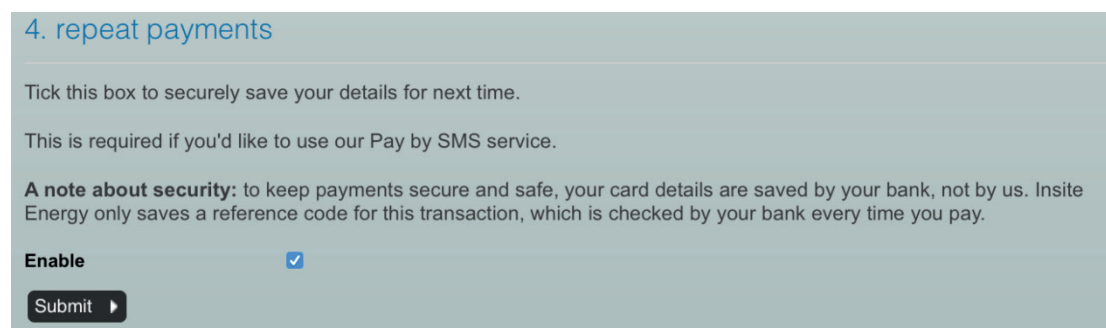
The screenshot shows the Insite energy website homepage. At the top left is the Insite energy logo. To its right is a navigation menu with links for Home, About Us, Your Account, Help, and Contact. The main heading reads "Welcome to Insite energy's payment system...". Below this is a sub-heading: "Use this website to settle up your energy account with Insite energy. Payments are quick and easy and totally flexible - you're in charge, and you can pay for your heating and hot water whenever and however it suits you." A "Learn More" button is positioned below the text. The background of the top section features a woman relaxing in a bathtub with yellow ribbons floating around her. Below the main heading are four primary action buttons: "Pay your bill" (with a calculator icon), "Top up online" (with a laptop icon), "Your Account" (with a list of options: Login, Register, Payment history), and "Secure, Quick & Easy" (with a list of options: Secure online payment, Register for SMS payments, Log in and pay in one step). To the right of these are two more buttons: "Login to your account" (with a "Login" button) and "Not yet registered?" (with a "Register" button).

To set yourself up if your payment card is not yet registered:



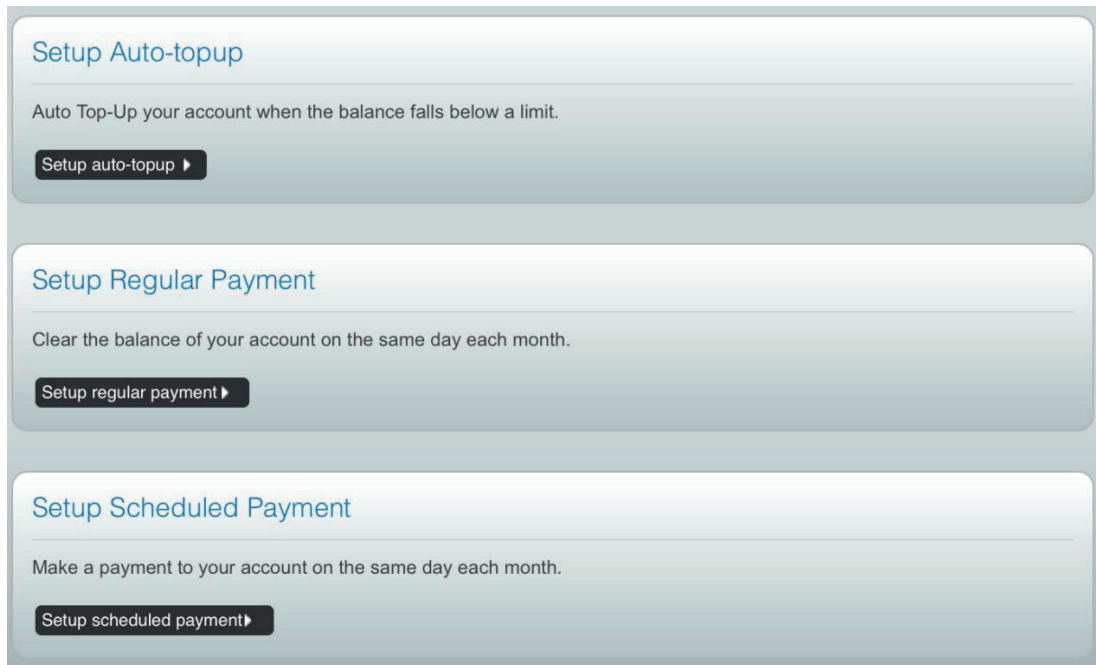
The screenshot shows the "Automatic payment options" section. The title "Automatic payment options" is at the top. Below it, the text reads: "To setup any automatic payment option you must first make one payment with a card so that we can get authorisation from your bank to take payments automatically." This is followed by: "You must also tick the 'enable repeat payments' check-box." At the bottom right of the section is a "Make First Payment" button.

Make sure the 'enable' box is ticked when making a payment:



The screenshot shows the "4. repeat payments" section. The title "4. repeat payments" is at the top. Below it, the text reads: "Tick this box to securely save your details for next time." This is followed by: "This is required if you'd like to use our Pay by SMS service." A "A note about security" section states: "to keep payments secure and safe, your card details are saved by your bank, not by us. Insite Energy only saves a reference code for this transaction, which is checked by your bank every time you pay." Below this is an "Enable" label with a checked checkbox. At the bottom left is a "Submit" button.

Click the options for Set up Auto-topup, Set up Regular Payment or Set up Scheduled Payment as you prefer.

A screenshot of a web interface with three distinct sections, each with a title, a brief description, and a button. The sections are: 1. "Setup Auto-topup" with the description "Auto Top-Up your account when the balance falls below a limit." and a button "Setup auto-topup ▶". 2. "Setup Regular Payment" with the description "Clear the balance of your account on the same day each month." and a button "Setup regular payment ▶". 3. "Setup Scheduled Payment" with the description "Make a payment to your account on the same day each month." and a button "Setup scheduled payment ▶". The interface has a light grey background with rounded rectangular boxes for each section.

If you have any problems in setting up automatic payment you can call us during the office hours of 0900-1700 Monday to Friday, or send an email to [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk).

## How to register for top up by SMS/text

Once you have registered your debit/credit card and clicked on the box, please fill in the details on that page, and *make sure you tick the box* labelled "Allow this payment card to be used for payments via SMS."

**You will need to ensure that your mobile number is registered.**

**How to register your Mobile Number:**

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

- Click on *Login*
- Enter your username
- Enter your Password
- Click *Login*
- Go to *Your Account*
- Under *account settings* enter your mobile number
- Click *Save*
- Under *Pay by SMS* - Click *Register your mobile number*
- You will now be sent a text message with a confirmation code
- Enter the confirmation code in the box titled **SMS Confirmation Code**
- Click **Confirm**
- You will now be sent a text message to confirm your mobile phone registration
- You are now ready to top up using SMS

## How to top up by SMS/text

Send a text to **81234** saying **PAY**, followed by the amount you wish to top-up.

- For example: to top-up credit by £20, send a text to **81234** saying **PAY 20**
- You can make payments of £5 to £150 (in £5 increments).
- Texts are charged at your standard network rate.

Payment will be taken from the credit/debit card you have registered for our Pay by SMS service. Each SMS that you send will only be charged at standard network rates.

## How to top up your credit via telephone

Please call customer services on 03458 732 316 during our office hours of 0900-1700 Monday to Friday to make a payment over the phone using your debit or credit card.

**Please note the maximum amount you can top up in one transaction is £150.00**



## Making payment at a PayPoint location

You can make a top up payment at any location that displays the PayPoint Logo.

You can add credit using your heat payment card at any PayPoint location and top up with your desired amount. The credit will be remotely credited to your "Flexi Pay" unit.



We will notify you of your nearest PayPoint location in the letter that we send with your heat payment card.

Please look after your card, the replacement cost for a lost or damaged card is £25.00.

## Can I top up before my credit runs down to zero (-£0.00)?

Yes! You can make payments whenever you like and build up a balance to cover periods when you might be away from your home.

## Emergency credit

If your credit runs out, you can use your emergency credit allowance to keep your heating and hot water working for a little while longer, until you are able to make a top-up payment.

Please note that there is a maximum of £5 emergency credit available to you. The amount of emergency credit used will have to be paid back the next time that you top up.

Emergency credit can only be activated when your meter is at zero (-£0.00) credit or below.

To activate your emergency credit press the "Activate Emergency Credit" button as illustrated on page 6.

## I have just topped up and my heating/hot water isn't working

Firstly, check that you have enough credit and that you have a positive balance (remember that if you have used any emergency credit it will automatically be taken from your next top up payment).

- If you have topped up using PayPoint, please check your receipt to make sure the payment was taken correctly.
- If you have topped up online, please check that you have received a confirmation email and that the information is correct.
- If you have topped up via SMS, please check that you have received a confirmation text message and that the information is correct.
- Check your "Flexi Pay" Guru Hub to see if your credit has been applied. If it hasn't, please manually apply the credit by pressing the Top Up button and entering the 20 digit number which you can find on your Pay Point receipt, email or text confirmation.

## If your heating is not working

- Check that your heating controls are set properly so that your controls are allowing heat into the apartment.
- Check that the Guru Hub is on and working.
- Check that you have sufficient credit and that the unit is not showing a negative (-£0.00) balance.

If your heating is still not working, please call our customer service helpline on 0345 241 5392. or email [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk). during our office hours 0900-1700 Monday to Friday.

## If we need to visit your property due to a “Flexi Pay” system problem:

- We offer morning or afternoon appointments for maintenance visits.
- We offer you the option of choosing a password for any appointments we make. This password will be used to identify the person visiting so that you know the person who arrives at your home is indeed one of our employees.

Should you need to contact us regarding an appointment you can contact us on 0345 241 5392 or email us at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk)

## Customers with additional needs

Please feel free to let us know if you have additional requirements in communicating with us. We will do our best to help you.

You may wish to nominate another person, such as a carer, friend or relative to contact us on your behalf about your account. Please let us know if you would like this to be set up. We will not share your account and payment details with anyone else unless you explicitly ask us to do so.

Sometimes we may need to visit your home in order to carry out routine maintenance on your Guru hub. We want you to be sure of the identity of the person visiting your home, therefore for your peace of mind we can quote a password whenever we visit. You can choose your own password and change it whenever you like. All our engineers have photo identification, which they wear at all times.

## What you can do to help us help you

There are a few things you can do to help avoid any problems:

- Please look after your payment card carefully as you will be charged for any replacements.
- Please allow staff access to read the “Flexi Pay” System or carry out maintenance works if it is required. Our customer service team will arrange this for a time that suits you.
- Please keep appointments made to maintain the “Flexi Pay” system, where access is required to your property. Your heat provider may charge you for any missed appointments.
- Contact us as soon as possible if you think your “Flexi Pay” system is faulty.
- Let us know if you require an interpreter or assistance in your communications with us.
- Do not wilfully damage any part of the heating system within your property or outside your property.
- Keep your PayPoint receipts.

## Quality of Service and Complaint Handling

Customer service is really important to us and we want to ensure that we handle any customer queries or complaints quickly and effectively. We keep a record of telephone calls and waiting times so that we can constantly check and improve our performance.

We will acknowledge your query or complaint on the same working day it is received and we will aim to resolve it within ten working days. If your issue requires liaison with Quatermile or other parties, this may take longer.

Please let us know if you should want to nominate a third party to speak for you about your account.

## Contacting us for queries, complaints and feedback

We'd like to hear from you if our service does not meet your expectations or if you have received good service that you would like to bring to our attention.

You can email our customer service team at [customerservice@insite-energy.co.uk](mailto:customerservice@insite-energy.co.uk). They will acknowledge receipt of your email and refer your query to the right department or answer it themselves.

You can call our customer service team on 0345 241 5392 during our office hours 0900-1700 Monday to Friday.

You may wish to escalate your query to our Customer Service Manager. Please write to us at:

Customer Service Manager  
Insite  
84 Long Lane  
London  
SE1 4 AU

When contacting us, please provide your name and address to help us deal with your query more efficiently.

Please note that we do not have a customer counter service and so we cannot accept payments or investigate queries at our office.







## Contact and information

To learn more about how we can help you call

**0345 241 5392**

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

Insite Energy Ltd  
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Second Floor,  
84 Long Lane London,  
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