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## Insurance broker: Save millions of kroner with humidity measuring

Presented by Lea Holtze, Brunata journalist, lea@brunata.dk

**Damage from damp is typically due to inappropriate resident behaviour, but this is not covered by the insurance. Insurance broker Poul Ørum therefore advises housing associations to monitor humidity with Brunata's humidity meters and alerts.**

Housing associations, cooperative housing estates, homeowners' associations and property companies are increasingly experiencing problems caused by damp.

Many residents are not aware that their behaviour causes damp when they dry washing inside or boil potatoes without a lid and fail to air the room.

The problem is that many housing associations are not insured against inappropriate use and behaviour, explains Poul Ørum, a deputy director in the firm of insurance brokers Willis.

**Reduce the insurance premium**  
"Repair of just one instance of damage from damp typically costs DKK 50,000 or more. We have seen damage from

damp costing several million kroner and it is not covered by the housing associations' insurance. They have to pay themselves," he says.

Among other things, Willis advises housing associations, housing organisations and rental properties about risk management and in this context strongly recommends humidity monitoring using Brunata humidity meters and alerts in order to reduce the insurance premium. "Initially, the installation of humidity meters may result in stabilisation of the insurance premium so that it does not increase. If it can be proven that the humidity meters actually relieve the problem in the form of less damage, the insurance premium may be reduced, resulting in lower insurance costs," he says.

### Return on investment

Among other things, Brunata offers remotely read humidity meters which register the relative atmospheric humidity in the homes on a daily basis. A humidity alert also provides daily direct reports on too high humidity. In this way, the housing associations can easily measure, monitor and act on

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high atmospheric humidity via the web-based programme WebMon.

"There is a quick return on investment in humidity meters, compared with the cost of repairing damage. The property industry as a whole would save millions by installing humidity meters and alerts to monitor humidity and catch problems in time," Poul Ørum concludes.

## Leading article

By David Friisholm, CEO for Brunata a/s, dfr@brunata.dk

Since the last newsletter, I have been appointed CEO of Brunata after a period as acting CEO. I look forward to heading the implementation of Brunata's 2020 strategy, where we will among other things increase the focus on the value adding service to you.

We would like to become even better at delivering in relation to your expectations and discovering your requirements. Through dialogue, we must ensure that you get exactly what you need. We want to get even closer to you and that can only be done through direct contact.

That is why we have chosen to turn our organogram upside down, so that I am at the bottom and all the operative units with direct customer

contact in their daily work are at the top. I feel that helps to emphasise the importance of dialogue with the customers in our daily work.

On page 2, you can read about Brunata's new hand terminal. We are proud of it because it is technically clever and gives anyone buying meters from Brunata even greater peace of mind.

You can also read the latest news about the new EU energy efficiency directive, EED. We summarise what the directive means to you, because it is important to us to provide the right information and advice to our customers and because we know there is a demand for such information.

Our next contact will hopefully be online. In the spring we will circulate an electronic newsletter – for the benefit of both our budget and the environment. We therefore hope that you will agree to receive the newsletter electronically. You can subscribe at [Brunata.dk/newsletter](http://Brunata.dk/newsletter).

Happy Christmas and happy reading!



INSTALLATION

## Hand terminal ensures customer peace of mind

By Lea Holtze, lea@brunata.dk

**Brunata is constantly developing in order to meet customer requirements. Most recently, we have launched the state-of-the-art tool Brunata IKON.**

When Brunata's service technicians today visit a resident to install or replace a heat cost allocator, they will use Brunata's newly developed hand terminal Brunata IKON.

The hand terminal, which was launched on 1 October, immediately tests whether the meter is transmitting correctly and automatically sends meter data to the colleagues at Brunata, so that the service technician does not need to complete an installation list in print with this information.

### Efficiency and peace of mind

"Brunata IKON thus ensures less paperwork (also for the benefit of the environment), greater efficiency and a more reliable service to the customers," says Thomas Mantzius from Brunata, who has helped test the hand terminal.

"When Brunata tests the meters with the hand terminal, the head office can immediately validate whether any mistakes have been made at the installation," he says.

The high-tech tool has been underway for some years and its development does not end here. In the longer term, it will among other things also be useful for removal and annual meter readings.



## The time for hot water meters has come – statutory individual measuring of hot water

From 1 January 2017, every flat and business unit in so-called multi-use properties must have its own hot water meter when it is financially viable, in both new and existing buildings.

This is laid down in the Ministry of Climate, Energy and Building circular concerning individual metering of electricity, gas, water, heating and cooling (BEK no. 563 of 2 June 2014).

Contact Brunata at +45 77 77 70 70 and find out more about the new legislation and our solutions within both cold and hot water measuring.

NEW SERVICE

[More information about Brunata Compass  
www.brunata.dk/compass](http://www.brunata.dk/compass)

## Brunata Compass keeps track of all your data

By Birgit Lund Nielsen, Product and Marketing Manager, bln@brunata.dk

**The legislation concerning monitoring of heat cost allocators will change on 1 March 2015. Brunata Compass is the solution.**

On 1 March, the current monitoring system requirement will be

replaced by a requirement that heat suppliers in future must ensure that various information about the meters installed at any time can be made available to the residents.

Imagine for instance that a resident complains about the heating bill on the grounds that

the meter is measuring incorrectly and chooses to appeal to the authorities.

In such a situation, the heat supplier is responsible for providing all the necessary documentation to the authorities quickly, including meter brand and type, radiator brand and model, radiator size and heating capacity,

installation location and scale.

### Let Brunata keep track of data

With Brunata Compass, we are able to keep track of all your data so that you avoid any hassle while at the same time being sure you meet the requirements. If you already have a Brunata agreement, you need not take any action.

## Brunata courses and go-home meetings to keep you up to date

### Fair allocation and administrative advantages

Come to find out how for instance heating and water costs in multi-use properties are "fairly allocated" while at the same time complying with the legislation. At the meeting we explain why it makes financial sense to measure and prepare consumption accounts as well as the administrative advantages provided in your daily work by remote reading, monitoring and online self-service.

### The monitoring programme WebMon

For those who have had the monitoring programme WebMon installed, the course provides a quick insight into all the functionalities and advantages available – for instance how to set up humidity and consumption alerts.

### Enrol at [brunata.dk/courses](http://brunata.dk/courses)

We will provide regular updates on new course offers. Our courses are held in Herlev and Odense respectively.

EED

## EED and its consequences for Denmark

By Dennis Voss Hammeken, Secretary to the Management, [dvh@brunata.dk](mailto:dvh@brunata.dk)



**The EU energy efficiency directive is still in preparation and consumption accounts practices within the EU are being charted.**

Most recently, the European Commission has asked a consultancy company to analyse and chart practice in relation to consumption accounts, etc. in the EU countries and draft guidelines for future practice.

This may affect Danish consumption accounts, but for the moment we are expecting the clarification work to take at least two years. In the meantime, the Danish legisla-

tors are adapting the Danish rules to EED.

As mentioned in the last issue of Brunata Update, amendments of the rent legislation have been introduced with effect from 1 June this year. As a result, a landlord can demand installation of hot and/or cold water meters, if this is required in other legislation. However, so far the EED is only specifying hot water measuring from 1 January 2017.

### Minister announcement

In addition, the Minister for Climate, Energy and Building has introduced bill no. LF48 concerning authorisation to imple-

ment the requirements in relation to heating bills, etc. laid down in EED Article 10.

At some point, consumption and cost information must be provided to the end users, including for instance tenants, at least every six months – in addition to the annual actual consumption bill.

This is not immediately possible within the framework of the current rent legislation and this may therefore be amended.

The minister's current position on the 'intermediate accounts' is that this information only

needs to be based on actual consumption to the extent that this is "technically possible and financially relevant", so six or three monthly meter readings are unlikely to be required for every type of meter system, for instance not for evaporation meters.

### Consultation due

In relation to the implementation of EED Article 10, the Ministry of Energy is still preparing a circular. We are expecting a consultation version to be provided during December, but have no information about when the circular is likely to come into force.

LEGAL GROUP NEWS

## Natural gas and heating bills

By Dennis Voss Hammeken, Secretary to the Management, [dvh@brunata.dk](mailto:dvh@brunata.dk)

**After a new decision, Brunata recommends that its customers chase natural gas statements.**

The legislation specifies that the heating accounts settling period must correspond to the supply settling period. That has been the case since 1995.

On the other hand, heating accounts may be submitted later than the normal four month deadline if the utility company statement is received more than a month after the settling period, viz. three months after the date of receipt.

For instance, natural gas statements are often slightly late, which can make it hard to provide heating accounts just four months after the agreed settling period.

However, Section 1 of the Heat Supply Act was amended in 2000, removing natural gas from the definition of "communal" heat supply. It has been assumed that the rules for provision of natural gas based heating accounts were unchanged, allowing the heating accounts to be provided three months after receipt of the utility company statement.

However, a decision by the Resident Board of Appeal for Horsens/Hedensted has raised serious doubts about this.

Heating accounts provided after the four month deadline, but before the end of the three month deadline, were deemed to be too late and the decision explicitly referred to the exemption of natural gas from the definition in Section 1 of

### Get Brunata's newsletter in your inbox!

Brunata wants to contribute to a sustainable world. We are therefore retiring our printed newsletter SidenSidst and launching an electronic version in spring 2015.

We would love to send you a newsletter with relevant news, inspiring articles and good advice to make daily life easier when consumption measuring, statutory rules and cost allocation are important issues.



Subscribe to the newsletter now via the QR code or at [www.brunata.dk](http://www.brunata.dk).

the Heat Supply Act concerning communal heat supply.

### Chase the statement

Brunata is not aware of other decisions/judgments on this issue, but for the moment we recommend that our customers with such accounts chase the natural gas statement if it has not arrived no later than 2½ months after the settling date.

We also recommend that our customers send the cost information to Brunata as soon as possible after receipt. In that way, we can help ensure that the accounts are ready for circulation pursuant to the rules.

### We follow up

Brunata has now contacted the relevant ministries to establish their views on the issue and ensure that the wordings in the rent legislation are amended.

We will follow up with more information when we get the ministries' statements.



## Good advice for the heating season – read more at [www.brunata.dk/goodadvice](http://www.brunata.dk/goodadvice)

### Get the thermostatic valves going

To make the heating work properly, it may be necessary to bleed the radiators or loosen the thermostat cap. You can remove the thermostat cap and carefully press the small pin inside to loosen it. Also remember to use all radiators and turn them down when you are not at home and at night.

### Ensure the radiator is at least 20 cm from any furniture

And preferably more to get better distribution of the heat in the room and greater comfort for you.

### Air the rooms well

In the winter, there is a greater risk of damage from damp. You should therefore try to air your rooms two or three times a day for about five minutes. Never leave the windows ajar for a long period.

Read more about humidity issues in cold bedrooms at [www.bolius.dk](http://www.bolius.dk)

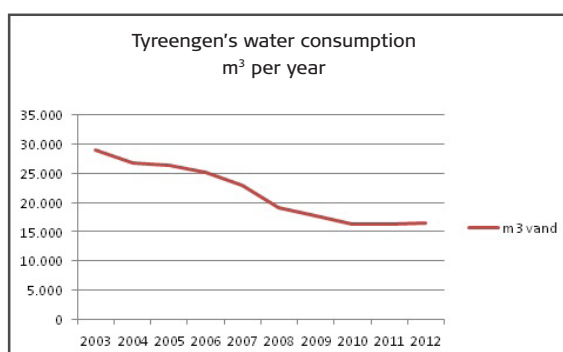


## Monitoring consumption benefits both budget and environment

The water consumption at the Tyreengen homeowner association has declined steadily for the past 30 years due to a persistent boiler man, daily readings and online information about consumption. After the installation of water meters and WebMon in 2008, the consumption was further reduced by at least 2,600 m<sup>3</sup>, corresponding to DKK 400 per flat per year – in total DKK 130,000 for the entire association.

The savings are among other things realised through changed resident habits and fewer “running” toilets, as they are discovered immediately with Brunata WebMon.

Read more about water saving at Tyreengen at [www.brunata.dk/casestories](http://www.brunata.dk/casestories)



### Facts

Tyreengen homeowners' association in Korsør comprises 315 owner-occupied flats and has been a Brunata customer since 2008.

The saving at Tyreengen corresponds to 98 tons of CO<sub>2</sub>.

According to the magazine Ingeniøren, 2009, Mr and Mrs Denmark every year emit approx. 15 tons of CO<sub>2</sub>. A saving of 98 tons in other words corresponds to more than six CO<sub>2</sub> neutral persons in a year.