

Residential *Rights* and *Responsibilities*

NYSEG
Reliable. Essential.

March 2008

This booklet, which we provide once each year, summarizes our service policies, energy supply choices, and your rights under Public Service Commission (PSC) rules and the Home Energy Fair Practices Act (HEFPA) – Rules (Title 16 of the New York Codes, Rules and Regulations – Part II) based on New York State Public Law. Please take time to read it, and keep it for future reference.

Your Residential Service

Residential Customer

A residential customer is anyone we deliver electricity or natural gas to at a place used primarily as their residence.

Selection of the Most Advantageous Rate

It is your responsibility to select the most advantageous rate classification for your account. Upon request, we are happy to review your energy use and help you determine which rate classification may be best for you.

Please note: HEFPA requires that all of the state's utilities provide certain consumer protections and follow specific procedures prior to terminating utility service for customers who fall behind in paying their bills. HEFPA now requires that suppliers (also known as energy services companies or ESCOs) provide the same consumer protections before terminating a customer's supply service for non-payment. If you purchase your energy supply from an ESCO you may want to contact that ESCO for more information on HEFPA protections.

Closing Your NYSEG Account

If you want to have your NYSEG account turned off because you are moving to another location, contact us. Our billing system will automatically discontinue your energy supply choice, including terminating your enrollment with an ESCO. Contact your ESCO to determine if they have any fees for terminating your supply agreement.

Access to the Meter

It's important that we access our meter for readings, inspections and maintenance. New York State Public

Service Law permits our meter readers to enter unlocked private property at all reasonable times to access our equipment and meters.

- If we are unable to read the meter for six months or three billing periods of estimated bills, whichever is greater, we will send you a "no access" notice or contact you requesting that you either provide us with a reading or arrange access to the meter.
- If we cannot gain access, you may be subject to special charges.
- If the meter has not been read in eight consecutive months or four billing periods, whichever is greater, you or your building owner may be subject to a \$25 charge on your next bill, and all subsequent bills until we gain access.

Indoor meters - If you will not be home on a scheduled meter reading date, please let us know in advance. Contact us at **1.800.572.1111** with special access instructions to your property, such as letting us know where a key is kept. Our meter reader will use these instructions to gain access to the meter. We will not enter your property without an adult present unless it is an emergency or you have granted us permission to do so. If you do not control access to the meter at your home, please help us by asking the building owner to let the meter reader in.

For your protection, every NYSEG employee carries a photo identification card. Always ask to see this card before granting entry to your home. Before entering your home, we knock and announce our presence.

How to Contact Us

Emergency numbers, available 24 hours a day:

- Electricity interruptions or emergencies: 1.800.572.1131
- Natural gas odors or emergencies: 1.800.572.1121

Electronic message:

Use our "Write to NYSEG" form online at nyseg.com

Mail:

- Bill Payment.....NYSEG, P.O. Box 5600
Ithaca, NY 14852-5600
- Customer Relations CenterNYSEG, P.O. Box 5240
Binghamton, NY 13902-5240

Payment arrangements:

1.888.315.1755

Service and billing questions:

1.800.572.1111

Hearing and speech impaired:

Dial 711 (New York Relay Service)

Automated Services Line:

1.800.600.2275

Billing & Payment

Billing

We issue a monthly bill based on an actual or estimated meter reading based on the amount of energy you have used. Past energy use is the primary factor we consider when preparing an estimated bill.

Whenever we send a bill based on estimated energy use, it is clearly marked as such in the meter reading table on page 3 of your bill. The procedure we use to prepare an estimated bill is approved by the PSC.

If you prefer, you can provide us with a customer meter reading on the months we are not reading your meter. For a phone or mailed reminder when a reading is due, we offer a Customer Meter Reading Reminder service. For more information on reading the meter, contact us.

Bill Payment

We offer several options to pay your bill:

- **Mail** your payment.
- Receive and pay your NYSEG bill **online** through NYSEG's **e-Bill** service or through your own online billing provider. For more information, visit nyseg.com.
- Make a payment **online** through NYSEG's **e-Payment** service **or by calling** us at **1.800.572.1111** (with either service you will still receive paper bills).
- Use **electronic funds transfer (EFT)**. With EFT, we'll automatically deduct your payment from your checking account (approximately 23 days after we mail your bill each month). To sign up for EFT, complete the form on the back of the payment stub on your bill.
- Leave your payment in our **drop box** at one of our 13 office locations.
- Bring your payment to a **pay agent** (nearly 1,100 supermarkets, banks or other businesses). To find the pay agent nearest you, contact us.

Payment Due Date - Your payment is due when you receive your bill. Late payment charges are 1.5% a month (18% per year). If you pay by mail, online or at an authorized pay agent, you can avoid a late payment charge by having your payment received by NYSEG by the date on the payment stub on page 1 of your bill.

Budget Billing Plan - Budget Billing lets you spread your energy costs over 12 months. It does not reduce the cost of the energy you use, but it can help you even out your monthly bills. For more information contact us.

Deposits

NYSEG will require a deposit from new customers who are requesting service for less than one year (short term or seasonal) or are asked for proof of identity and fail to provide any. We will require the deposit be paid in full prior to service being turned on. The deposit is waived for new customers who:

- Are on public assistance.
- Receive Supplemental Security Income or additional State payments.
- Are 62 years of age or older and **have not been** shut off for nonpayment in the past six months.

When we require a deposit, the amount is determined by doubling the estimated average monthly bill. For electricity or natural gas customers whose usage peaks during the heating season, the deposit is determined by doubling the estimated average monthly bill during the heating season.

Deposits requested from current customers may be paid in full within 20 days of our request or in installments for up to 12 months. To pay installments, you must contact us to make arrangements. Deposits are refunded to customers who have paid their bills in full and on time for one year. If you file bankruptcy, you will be required to pay a deposit, per Federal Bankruptcy Law.

Payment Arrangements

If you are having difficulty paying your NYSEG bill, don't wait, please call us at **1.888.315.1755**. Together we can work on a solution, including a possible payment agreement.

The agreement will specify a down payment of 15% of the amount you owe or one-half of your average monthly bill, whichever is greater. One-tenth of the balance or one-half of the average monthly bill, whichever is greater, will be due each month. This is in addition to your current charges.

If you cannot meet this agreement, please call us at **1.888.315.1755**. We will work with you to determine if you are eligible for an alternate payment agreement. In making this agreement, we will require documentation of your financial circumstances. Payments may be as low as \$10 a month plus current charges and late payment charges depending on your financial situation.

Termination of Service for Nonpayment

The last thing we want to do is terminate your electricity or natural gas service. Before we terminate your NYSEG service for nonpayment, we make every effort to help you find a way to pay your NYSEG bill. We will refer you to agencies that may be able to assist you. If you are having difficulty paying your NYSEG bill, please call us at **1.888.315.1755**.

Before we terminate your service for nonpayment, we will send you a final termination notice. We do not send a final termination notice until a bill is past due.

We will send you a payment agreement at least 10 days prior to the termination date on your final termination notice if you are not presently on a payment agreement. If a payment agreement has not been made with us or you are not up-to-date on your present payment agreement, we have the right to turn off your electricity or natural gas service.

We may terminate service only between 8 a.m. and 4 p.m., Monday through Thursday. We will not terminate service on a day when our offices or the PSC offices are closed, or on the day before a public holiday, on a holiday, or during a two-week period that includes Christmas Day and New Year's Day.

If your service has been terminated and you cannot reach an agreement with our representative to reconnect service, you may ask to speak with a supervisor. If you still are not satisfied, you may call

Special Services

NYSEG Customer Assistance at **1.800.231.2888**. If an agreement cannot be reached, you may call the PSC Emergency Hotline at **1.800.342.3355**, weekdays between 7:30 a.m. and 7:30 p.m.

Cold Weather Protections - (In effect between November 1 and April 15)

Heat-related service is vital to maintain your comfort and safety during the winter months. You have heat-related service if NYSEG delivers the electricity or natural gas used to heat your home or if NYSEG delivers the electricity needed to operate your primary heating system. Under any of these circumstances, we will not terminate your electricity or natural gas service between November 1 and the next April 15 unless we have made a diligent effort to personally contact you or an adult member of your household and have determined that no serious impairment to health or safety would result if the service is terminated.

Termination of Service During Cold Weather Months (In effect between November 1 and April 15)

We will try to contact you regarding payment arrangements at least 72 hours before termination of NYSEG service. If our efforts to contact you by telephone during the day and evening hours are unsuccessful, we will send a representative to your home. If we are unable to contact you, your service may be terminated. If, after meeting with you, we find that a service termination might cause serious harm, we will ask the Department of Social Services (DSS) to look into the matter. We will continue your service while DSS reviews your situation.

If you live in a multiple dwelling where the meter serves more than one unit, we will not terminate your heat-related service without giving you written notice at least 30 days in advance. If it is determined that any tenant has a medical problem that would be worsened by terminating the heat-related service, we will continue service and refer him or her to DSS.

If you have any questions on the above protections, please call **1.800.572.1111**.

Turn Off of Service for Unsafe Conditions

We may turn off service any time we find a serious safety or technical problem. After the problem is corrected, we will turn service on as soon as possible.

Hardship Protections

When you are faced with a hardship that threatens your health or safety, we may refer you to the Department of Social Services (DSS). To ensure that you receive all of the protections available to you, return the form found at the bottom of page 6 or contact us.

Medical Emergency - If you or a member of your household has a serious medical condition and you receive a service termination notice, we will continue your electricity and/or natural gas service for 30 days when you file a **medical certificate with us from your doctor or local board of health**. To renew the certificate and continue service after the 30 days are up, have your doctor or local board of health provide in writing why the service is still needed. They must submit this on their stationery and **include their medical identification number**. As long as you can document that you are unable to make a payment, we will not terminate your service during your medical emergency. However, **you are still responsible for payment of your NYSEG bills**.

Critical Customer Care Program - If you need NYSEG service to operate life-sustaining equipment, it is your responsibility to notify us. We will tag your NYSEG meter, code your account, and make every effort to contact you during a service interruption.

One Less Worry Program - If you or a member of your household is hospitalized, we can help with our One Less Worry program. This program extends the due date of your NYSEG bill for 30 days. Although you are still responsible for bill payments, we will not terminate your service during the time you or a member of your immediate household is hospitalized.

Special Identification Program - If everyone in your household including yourself is either blind or disabled, 18 years of age or under, or at least 62 years of age or older, we will attempt to contact you by phone or in person at least 72 hours before termination of service to work out a payment agreement.

If a payment agreement cannot be reached, we will notify the DSS and will continue your electricity or natural gas service while DSS reviews your situation. If service has been terminated, we will attempt to contact you again within 10 days to offer a plan to reconnect service.

Friendly Reminder Third Party Notification service - If circumstances make it difficult for you to keep track of your NYSEG account, you can designate a friend, relative or agency to receive a notice from us whenever your service is at risk of being terminated. The person or agency is not responsible for paying your bill, but can work with us on your behalf. To sign up for our Friendly Reminder service, contact us.

► **To ensure you receive these special protections, contact us at 1.800.572.1111 or complete and return the form found on page 6. All of the information you provide will be kept confidential.**

Customer Rights & Responsibilities

Reconnection of Service

We charge to reconnect service during and after normal business hours. Our fees are published at nyseg.com in our tariffs.

If your NYSEG service has been terminated for non-payment, we will reconnect it within 24 hours when:

- You have paid the amount due, or signed a payment agreement and made a down payment if you are not now on a payment agreement.
- Your doctor confirms a medical emergency (see Hardship Protections on page 3).
- We receive notice of payment from a social service agency that is helping you.
- The PSC directs us to reconnect the service.

For NYSEG Electricity Customers Billed at the NYSEG Fixed Price - If your service is reconnected before 60 days have elapsed, you will continue to be charged the same *NYSEG Fixed Price* rate per kilowatt-hour you paid previously. If your service is reconnected after 60 days have elapsed, you will be billed at the *NYSEG Fixed Price* rate in effect at that time.

Tenants

By law, tenants are required to pay only for the electricity or natural gas they use.

Sometimes a tenant's electricity or natural gas meter also registers electricity or natural gas used outside the tenant's dwelling. This is called a shared meter. In those cases, tenants are only required to pay for the energy they use in their dwellings.

In situations where a shared meter exists, the landlord must either:

- If permitted by New York State's Shared Meter Law, enter into an agreement with the tenant to compensate the tenant for any energy the tenant did not use.
- Place the dwelling unit's electricity or natural gas account in the landlord's name.

If you suspect your electricity or natural gas meter is registering service not used in your dwelling, call us at **1.800.572.1111**, and we will investigate. When the investigation is complete, we will send you a written summary of our findings.

If you live in an apartment where your landlord fails to pay the electricity or natural gas bills for which he or she is responsible, you may be able to keep the service on if you can join with other tenants to pay the bill. To do this, you would only have to pay the current bill. That amount can then be deducted from the utility charges in your rent.

If your landlord has not paid his or her utility bill, NYSEG will post notices throughout the building to inform you. We will also send notices to each tenant or dwelling unit at least 18 days before the service will be terminated, or 30 days during winter months. This notice will tell you whom to contact to resolve the problem.

Complaint Handling Procedure

Whether you write, contact us by phone or send an e-mail to us, we will address your questions. If you feel our representative has not adequately addressed your concern, please ask to speak with a supervisor.

If after talking with a supervisor you are still not satisfied, you can call NYSEG Customer Assistance at **1.800.231.2888**.

If your concern remains unresolved, you can:

- Write to the New York State Public Service Commission (PSC), Three Empire State Plaza, Albany, NY 12223.
- Call the PSC's toll-free Helpline at **1.800.342.3377**, Monday through Friday, 8:30 a.m. to 4 p.m.
- Visit askpsc.com

If your complaint involves a NYSEG bill, you will not be asked to pay the disputed portion of the bill while the matter is being reviewed by the PSC. However, the remaining balance of the bill in question and any future bills should be paid when due.

Power Disturbances

All electrical systems are subject to occasional, uncontrollable events, such as severe weather conditions or accidents involving utility poles or wires. These events can result in electrical disturbances such as high and low voltage conditions or power spikes that can damage or affect the operation of your electrical equipment including appliances. Please be aware that it is your responsibility to protect your equipment against the possible effects of power disturbances.

Authorization

You can designate someone (a relative, roommate, caretaker, business agent, etc.) to have access to your account information and contact NYSEG on your behalf. The authorized person will be able to make decisions about your service. They would not be responsible for any costs incurred on your account. To designate an authorized person, contact us.

For Emergencies, Call NYSEG. Need Service? Call a Contractor.

For natural gas or carbon monoxide emergencies, call NYSEG anytime at **1.800.572.1121**. For all *non-emergency* natural gas services (furnace problems, low or no heat; stove and/or oven problems; second opinions on recommended work; safety inspections; dryer problems; no hot water; heating, air conditioning or appliance repair), contact trained, certified equipment and appliance professionals who can help you.

Qualified, licensed plumbers, heating contractors or appliance repair professionals should install natural gas lines, change appliance connectors, or check service lines running from the natural gas meter to your appliances. This is the responsibility of the property owner along with the maintenance and repair of these lines in order to ensure safe/proper operation.

Energy Supply

Contact Information

Contact your supplier (also known as an energy services company or ESCO) for questions regarding your energy **supply**. Contact NYSEG if you have questions regarding your **delivery** services. You can select an ESCO at any time for your energy supply.

Electricity Supply Choices

New/Moving Customers - If you are a new customer or a current customer moving within our service area, you will need to make an electricity supply choice within 90 days of starting service with us. Your account will initially be billed at the *NYSEG Default Supply Option* unless you make another selection. Your supply choice will take effect on the day you make your selection and continue through December 31, 2008 unless you choose to switch your electricity supplier. If you choose an ESCO, you will be billed at the ESCO's supply price beginning approximately with your next actual or estimated meter reading that occurs 15 days after NYSEG receives a valid enrollment from your ESCO. You will continue to pay NYSEG for delivery charges.

Existing Customers - If you are currently a NYSEG customer, you can change your electricity supply choice anytime through December 31, 2008. Please note that you can switch directly from the *NYSEG Fixed Price* to the *ESCO Price Option*, but not from the *ESCO Price Option* to the *NYSEG Fixed Price*. You can switch directly from the *NYSEG Default Supply Option* to the *ESCO Price Option*, or vice versa.

Natural Gas Supply Choices

New/Moving and Existing Customers -

You can choose an ESCO or NYSEG to provide your natural gas supply at any time.

Enrolling With an ESCO

- **Step 1: Obtain an ESCO List** - Participating ESCOs must meet certain requirements set forth by the PSC, New York Independent System Operator (NYISO)* and NYSEG. For the most current list of ESCOs, visit nyseg.com or call **1.800.572.1111**.
- **Step 2: Compare Prices and Services**
- **Step 3. Notify the ESCO of Your Choice** - Your ESCO must then contact NYSEG to enroll your account. Your ESCO will need your account number and Point of Delivery (PoD ID) number. These numbers can be found on page 3 of your bill. Once enrolled, NYSEG will send you a confirmation letter.

* For electricity ESCOs only.

Energy Supply Start Date

Once NYSEG receives your enrollment from your ESCO, your start date will be confirmed by NYSEG in writing.

Electricity Supply - Your start date to receive electricity supply from your ESCO is the date of your next scheduled actual or estimated meter reading that occurs 15 days after NYSEG receives a valid enrollment from your ESCO. If you want to begin receiving electricity supply from your ESCO earlier than your start date, you or your ESCO can notify NYSEG to request a special meter reading (a \$20 fee will apply).

Natural Gas Supply - Your start date for natural gas supply is the date of your next scheduled or estimated meter reading that occurs after we receive your enrollment from your ESCO.

Billing

Once NYSEG processes your ESCO enrollment, you will receive a bill for the energy supply received from NYSEG up to the date of your meter reading.

- **Single Bill Option** - If your ESCO offered a consolidated (single) bill option, your ESCO supply and NYSEG delivery charges will be included in your NYSEG bill. Pay NYSEG the total amount owed (NYSEG delivery and transition charges and ESCO supply charge.)
- **Two Bill Option** - If your ESCO's charges do not appear on your NYSEG bill, your ESCO will be billing you separately for energy supply, and you will pay your ESCO directly. Continue to pay NYSEG directly for your delivery and transition charges.

Energy Supply (continued)

Consumer Protections

You have consumer protections when you choose an ESCO. Check with your ESCO about any consumer protections that might apply to you.

ESCO Terms and Conditions - Disclosure Statement

Your ESCO is required to provide you with a statement of the terms and conditions and your rights and responsibilities prior to you making a commitment to the ESCO. Your commitment to the ESCO will not be considered final until three business days after your receipt of the ESCO's disclosure statement. The statement must inform you about the intent of the ESCO to obtain your billing, usage and payment history information from NYSEG.

Confidentiality of Your Account Information -

With your authorization, an ESCO may obtain your billing and usage history from NYSEG. To receive your payment history, the ESCO must provide NYSEG with your authorization. If you do not want NYSEG to release *any or all* account information, please contact us at nyseg.com or call **1.800.572.1111**.

Unauthorized Switches (Slamming

Prevention) - Slamming is the illegal practice of switching a customer's energy supply service without the customer's consent. Before you receive your energy supply from an ESCO, NYSEG will send you a letter confirming your choice of ESCO. If you did not authorize the switch, contact us immediately at **1.800.572.1111**.

Provider of Last Resort - If, for any reason, your ESCO ceases to provide you with energy supply services, NYSEG will automatically provide you with electricity or natural gas supply. Your service will not be interrupted.

Complaint Handling Procedures

If your complaint is with an ESCO:

- Contact your ESCO directly.
- If your complaint remains unresolved or you are still not satisfied, you can contact the PSC toll-free at **1.800.342.3377** or askpsc.com.
- If you are still not satisfied after talking to the PSC, you may call the New York State Attorney General's Office at **1.800.771.7755**.

If your complaint is with NYSEG's delivery service, refer to page 4.

Please check any of the statements below that apply to you, complete the form and mail it to: NYSEG Customer Relations Center, P.O. Box 5240, Binghamton, NY 13902-5240. This will ensure that you are afforded all protections to which you are entitled.

- I am at least 62 years old or disabled or blind and live alone.
- Everyone in my household is at least 62 years old or blind or disabled or 18 years old or younger.
- I or someone in my household uses the following life-sustaining equipment: _____
- Please send me more information about NYSEG's special services that are described on page 3.

Name: _____

Daytime phone: _____ Evening phone: _____

Address: _____

Town/City: _____ State: _____ ZIP: _____

NYSEG account number (11 digits): _____ - _____ - _____

E-mail address: _____

www.nyseg.com



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