

Pike County Light & Power Co.

Your Rights as a Utility Consumer

This pamphlet was written by the Pennsylvania Public Utility Commission (PUC) and was printed by Pike County Light & Power Co. It summarizes the regulations regarding Standards and Billing Practices for Residential Service.

As a residential utility customer, you have many important rights and responsibilities to ensure fair dealings between you and your utility company.

These rights and responsibilities include:

- **Your right to a clear and concise monthly bill.**
- **Your right to know how your utility bill is figured.**
- **Your right to check your utility bill for accuracy.**
- **Your right to fair credit and deposit policies.**
- **Your responsibility to pay your bill.**
- **Your responsibility to provide access to the utility's meter and equipment.**
- **Your right to question or disagree with the utility company.**
- **Your right to receive continuous utility service if you meet your responsibilities.**

Your utility company has the responsibility to honor all of these rights. You, the customer, have the responsibility to know your rights and to know how your utility should provide you with service.

This pamphlet answers questions you may have about billing, credit, dispute and shut-off practices.

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Additional information about your utility service.

For more information, visit our Web site at www.oru.com

How is your utility bill figured?

Your utility has the responsibility to mail you a bill for your utility service once a month. This bill will be based on either a meter reading or an estimation.

■ The Utility Meter and Meter Readings

At least every other month on approximately the same date, meter readers are scheduled to read the meter at your residence. Meter readers and utility employees carry identification, which you are advised to see for your protection.

The meter is the property of your utility company. You are legally prohibited from removing and/or tampering with the meter. You have the responsibility to keep the meter free from obstructions by restraining dogs or by removing obstacles that the meter reader might encounter at your residence. You have the responsibility to provide access to the meter.

■ Estimated Bills

When your utility meter is not scheduled to be read, the utility company estimates your monthly bill. The estimate is based on your previous usage history (your past meter readings) and may be adjusted for existing weather conditions.

Your bill may also be estimated when extreme weather conditions, emergencies, strikes, or other circumstances prevent the company from taking a meter reading.

Another time your utility bill may be estimated is when the meter reader cannot gain access to your meter. When this happens, the utility company still has a responsibility to take an actual meter reading every six months unless you supply your own meter readings. If you supply the reading, the utility has the responsibility to take an actual reading every 12 months. You and the company have the responsibility to make arrangements for meter readings if

the meter is in a locked place. If your bill has been estimated for several months, your bill may be more or less according to the actual reading.

■ Supply Your Own Meter Readings

If you wish all your bills to be based on meter readings, you may supply the utility with your own readings. Simply request meter reading cards and instructions from the utility, submit your meter reading by phone or at **www.oru.com/ezreader** by the date shown on the card.

■ How to Check Your Bill for Accuracy

If you think that your utility bill is wrong, you can check it in the following way:

- **Read** your meter if you question the amount of service you have used. Your usage will have increased between the time the utility read your meter and when you take the reading. For this reason, your reading will be somewhat higher than the reading listed on your bill.
- **Compare** the bill to the one you received at the same time last year to see if there is any change in usage. Remember to compare differences in usage rather than differences in the total dollar amount of the bills since changes in rates could cause an increase. Your bill may have a bar chart that shows your usage for the past 13 months. You should consider severe weather conditions and changes in living habits (such as additions to your house, a new appliance, additional family members, or more time spent at home) that could increase the amount of energy you use.
- **Contact** the utility's business office immediately with any additional questions about your bill.

What's important to know about paying your bill?

■ When to Pay

You must make every effort to pay the bill by its due date.

After the bill is mailed to you, you have 20 days to pay it. If you do not pay the bill by its due date, you may be charged a late fee on the unpaid overdue balance. This fee cannot be more than 1.5 percent per month and cannot be greater than 18 percent simple interest per year.

■ **Ways to Pay**

Pay by mail, in person, by phone, on the Internet, through home banking using your PC or through Automatic Bill Payment. You may also use a major credit or debit card. Go to **www.oru.com**, call us toll-free at **1-877-434-4100** or read the back of your bill for details.

■ **Billing Errors – Make-up Bills**

Sometimes billing errors do occur. These mistakes could be caused by a utility company billing error or a number of low or high estimated bills. The utility must refund or credit your account with any over-collected amounts resulting from this mistake. Likewise, if you have used more service than the amount you were billed, you must pay the additional charge to the utility. However, the utility must review this "make-up" bill with you and attempt to set up a reasonable payment arrangement. You do not have to pay this amount in a lump sum; rather, you can pay it back over a period of time equal to the time period in which the mistake occurred.

■ **Separate Bills for Separate Charges**

A utility company may put a charge for other-than-basic service in your electric or gas bill. However, the utility must present this charge clearly and separately with your bill. Some examples of these charges for other than basic service are: merchandise, appliances, installation fees, sales, rental or repair costs, meter testing fees, line extension costs, and special construction charges.

■ **Budget Billing – Plan Your Utility Expenses**

You have the right to request budget billing from the utility company.

Budget billing is an agreement you make with the company to have your bills averaged throughout the year. The company will review and adjust the amount of your budget bill based on your usage. You will be billed for approximately the same amount each month even though your usage may vary from season to season. This amount may change to prevent over- or under-payments. All Budget Billing accounts are reviewed periodically and your monthly payment could be adjusted up or down, or stay the same, depending on the amount you've paid and the cost of your actual usage.

The budget billing program may make it easier for you to plan your utility expenses. For more information, go to **www.oru.com/budgetbilling** or call us toll-free at **1-877-434-4100**.

■ **If You Move**

If you plan to move, you have the responsibility to notify the utility company's business office at least seven days before your moving date. You also have the responsibility of giving the company access to your meter for a final reading and shutoff. If you fail to do either of these things, you may have to pay for service at your old address even after you move. Even though you move, you are still responsible to pay any utility bill you still owe at your old address.

■ **If You'll Be Away from Home**

If you plan to be away from home for a long period of time, you have the responsibility to make arrangements for paying your bills. Remember, your utility service continues even while you are away and you will be billed during your absence. Your failure to make arrangements for payment of these bills could result in the shutoff (termination) of your service.

■ **Third Party Notification – Extra Protection**

The third party notification program was designed as an additional protection against utility service shutoff. This program protects

individuals who may either be away from home for an extended time period or those who may not understand the utility's practices.

The third party notification program allows you to choose another person to receive copies of all reminder notices, past-due notices and shut-off notices that are sent to you for non-payment of overdue utility bills.

By filling out a form, you permit the utility to send these notices to a third party that you choose. In this way, another individual is made aware of an important problem. Perhaps this person can provide you with advice or assistance. This party does not have the responsibility for paying your bills!

Forms and further information concerning this program are available at the utility's business office or at www.oru.com.

Protection From Abuse Order

If you have a Protection From Abuse (PFA) Order issued by the courts, for victims, there are special procedures to handle your concerns regarding your utility service. Call the utility company's business office to inform them so special procedures can be implemented.

Do you have to pay a security deposit for your utility service?

Deposit decisions must be based only on your individual credit record. The utility cannot require a deposit on the basis of where you live, your race, sex, age if over 18, national origin or marital status.

Credit Policy for New Customers

When you apply for new service, the utility company has the right to check your credit history to determine whether a security deposit is necessary.

The utility company cannot charge you a deposit as a new customer if you meet one of the following credit tests:

- You have a good utility payment history. That is, you were a customer of similar utility service within the last two years, your utility service was not shut off for non-payment during the last 12 months of this service, and no bills are owed from that prior service.
- You can establish credit and are a good credit risk. You can provide credit cards, letters of reference, and/or your employment history as proof of a good credit rating. You cannot be considered a poor credit risk simply because you have yet to establish credit.
- Provide a third-party guarantor who will accept responsibility for any missed payments.

The utility company must notify you in writing of the reasons why you are required to pay a deposit. If the utility company takes longer than three business days to check your credit, it must provide you with service until the deposit decision is made.

In addition, before providing service the utility may require that you pay any unpaid bills that you owe them from the last four years. If you were not the customer of record but resided at the residence when the unpaid bills accumulated, the utility may require you to pay them. The utility may allow you to make a payment arrangement to pay the amount you owe. If you did not live at the residence, the utility cannot hold you responsible for another person's unpaid bills.

Credit Policy for Existing Customers

The utility company may require a security deposit from you as an existing customer if:

- You have not paid your utility bills on time. That is, you have been late in paying two bills in a row or three or more bills in the last year.
- You have failed to make payments according to a payment schedule set up to pay past due bills.

- You failed a credit screening score.
- Your service has been shut off because of unpaid bills.

■ **The Security Deposit**

You may satisfy the utility company's request for the deposit by doing any one of the following options:

Paying a Cash Deposit. The amount of the deposit cannot be greater than two months of your estimated usage. All customers have the option to pay this deposit in three payments: 50 percent immediately, 25 percent at the end of 30 days, and 25 percent at the end of 60 days. Existing customers have 21 days after notification to make the first payment.

Supplying a Third Party Guarantor.

Instead of paying a cash deposit, you can have another credit worthy customer sign a form guaranteeing that your bills will be paid. This person will then become responsible for paying all missed payments owed to the utility.

A utility may hold a deposit until a timely payment history is established or for a maximum of 24 months. A timely payment history is established when a customer has paid in full and on time for 12 consecutive months. This deposit earns interest.

What if you disagree with your utility company?

You have the right to question or dispute any billing or service action the utility company takes. You should tell the company of the problem as soon as it occurs.

■ **Questions, Problems and Disputes – Get in Touch Immediately**

You may question any charge applied to your bill, inquire about the company's billing policies or services, request new service, complain about present service or make a payment arrangement for your bills. Your concerns and questions can often be settled if immediately brought to your utility company's attention. Your

utility company may ask you to allow them to review its records about your concern and call you back. If you agree to let the company do this, the utility company will call you back with the results of the investigation. If the company cannot reach you, it will send you a letter that will tell you what it found from its review.

If you are not satisfied or disagree with the utility company's response, tell them that the matter is not resolved to your satisfaction. At this point, the inquiry you make to the utility company becomes a dispute. There is a three-step process for handling these disputes that involves you, the utility company, and the PUC.

■ **Steps to the Dispute Process**

Here are the steps of the dispute process, which must be followed in order.

Step 1. Filing a Dispute with the Utility Company.

The company must respond to your dispute within 30 days. In answering your dispute, the company must provide you with all the information necessary for you to make a decision on whether you need to proceed further with the matter. This includes informing you of all related company rules (tariffs). The utility company can also provide you with a statement of your account including payments and meter readings. Meter test results and any other information related to your dispute should also be included when appropriate. In addition, the company must tell you of your right to register a further complaint with the PUC and how to do this. You may request all of this information in writing by asking for a written utility company report.

Step 2. Filing an Informal Complaint with the PUC.

You have 10 days after the utility company answers your dispute to file an informal complaint with the PUC. Write or call the PUC's Bureau of Consumer Services for assistance. The Bureau will need your name,

telephone number, the service address, the account number, the name of the utility, a description of your problem, what action the utility company took, and what action you are seeking.

The Bureau of Consumer Services' staff will review the matter and investigate further. The Bureau of Consumer Services' staff will make a decision based upon the facts both you and the company present.

The Bureau will notify you of its decision and at the same time explain the steps involved in appealing this decision to the PUC if you disagree with it. You may request a written report of the Bureau's decision.

Step 3. Filing a Formal Complaint.

If you disagree with the Bureau of Consumer Services' decision, you must appeal that decision within 20 days. Although it is not necessary, you may wish to use a lawyer. The company also has the right to appeal the Bureau's decision to the PUC.

After formal complaint forms are filed with the PUC, a hearing will be scheduled, at which time a PUC judge will listen to both sides of the dispute and issue a decision.

■ Protection During the Dispute Process

The utility company may not shut off your service for non-payment of the bill in question during the period that you are waiting for a response to your inquiry or dispute. However, you are still responsible for paying all bills which are not being disputed.

Customer Assistance Programs (CAPs)

■ Programs that Help Low-income Customers Pay Utility Bills

A CAP budget is the lowest monthly payment a company or the PUC can give you. The company will determine your CAP payment

using your household income and size. In most cases, a CAP bill will be less than a current bill for utility services. If your income is low, CAPs may lower your monthly bill. When you make your monthly CAP payment, the utility may remove part of your account balance.

Can your utility service be shut off without your consent?

If you have difficulty in paying your bills or if you are not making payments for any other reason, tell your utility company as soon as possible. By notifying the utility immediately, you may avoid a service shutoff. The following information concerns both your rights and responsibilities regarding service shutoff.

■ Payment Arrangements

A payment arrangement is an agreement you reach with the utility company to make reasonable payments over a period of time for the amount of money that you owe. The size of your payments will be determined by such things as:

- Your ability to pay (your household income and number of people living in your household);
- Your payment history;
- The length of time your payment has been overdue;
- The size of the unpaid balance.

If you cannot make a reasonable payment arrangement with the utility company, contact the PUC for assistance within 10 days after you receive an answer from the company regarding a payment arrangement. (This is Step 2 of the Dispute Process.)

■ Length of Payment Arrangements

The PUC must follow specific lengths of time when establishing payment arrangements for residential customers. The payment arrangements can run as long as five years for low-income households

to as short as six months for other households depending on their level of income.

■ When Your Utility Service Can Be Shut Off

The utility company can shut off your utility service Monday through Friday for any of the following reasons:

- Non-payment of an undisputed bill for service, non-payment of a payment arrangement, or non-payment of a security deposit or a “bad” check/dishonored credit card used to avoid a shut off;
- Tampering with company meters or other company property, or stealing utility service;
- False statement or fraud in obtaining your utility service;
- Refusal to allow utility employees to read your meter or to check company equipment;
- Violations of rules, approved by the PUC, which may cause harm to individuals or damage to utility company equipment.

Tenants — When the Service Is in Your Landlord's Name

If your landlord either fails to pay utility bills for your residence or instructs the utility company to shut off your service, you must be notified by the utility company. The utility company will then explain your rights and duties related to continuing service. The company will mail you a written summary of this information if you ask for it.

■ When Your Utility Service Cannot Be Shut Off

The utility cannot shut off your service:

- On a Saturday, Sunday, holiday, the day before a holiday or any day the utility is closed;
- For non-payment of bills more than four years old;
- For non-payment of bills for either merchandise or service work;
- For non-payment of bills in someone else's name;

- For non-payment of an estimated bill unless you deny the utility company access to your meter.

■ Life Support Equipment

If a medical emergency exists in your household which will be affected by a service shutoff, the shutoff may be postponed. Your doctor or a nurse practitioner must tell the company how the shutoff will worsen a serious medical condition of someone in your household. The doctor or nurse practitioner should contact the company by phone or by letter. The company may require the doctor or nurse practitioner to follow up a phone call with a written statement. The shutoff can then be postponed for a maximum of 30 days.

However, you still have the responsibility to make a reasonable payment arrangement for the overdue bills during the postponement. Medical certifications may be renewed two times for a total of an additional 60 days or more. If you do not make payments on your overdue bill, the utility may only accept two medical certification renewals. (See your Shut-Off Notice for more information in regard to this procedure because your doctor's statement must contain specific information.)

■ Winter Terminations

Your utility service can be shut off during winter months (December 1 through March 31) without the PUC's prior approval if you fail to pay your bill and provided that your household income exceeds 250 percent of the federal poverty level.

■ The Shut-Off (Termination) Process

Shutoff or termination of utility service is a very serious matter. It is important to contact your utility company as soon as you receive a shut-off notice. The company will try to make a payment arrangement with you so that you can pay what you owe and avoid the shutoff. The utility company will follow these steps before shutting off your service:

- At least 10 days prior to the scheduled shut-off date, your utility company must notify you in writing. This is called a 10-day Shut-Off Notice. This shut-off notice is effective for 60 days. This notice will inform you about what action you can take to avoid having your service shut off. (Please note: in certain cases the company does not have to give you a 10-day notice before it shuts off your service. It may begin the shut-off process with a three-day notice. For example, if you did not pay according to a decision of the PUC, the company may begin the shut-off process with a three-day notice. The three-day notice may be by telephone.)
- At least three days before your service is shut off, your utility company must attempt to contact you in person or by telephone. If the company cannot reach you by phone or in person, it must notify a third party if you have designated one, notify a community interest group or the PUC.
- At the time of shutoff during the winter (December 1 through March 31), your utility company must contact a responsible adult at your residence. If no adult is home, the company will leave a notice at your residence stating that it will return in 48 hours to shut off your service. Between April 1 and November 30, your utility will not leave a 48-hour notice and will proceed with the shutoff on the scheduled day if you have not paid your past due bills.
- If your service is shut off, your utility must provide you with a final notice.

■ The Restoration Process – Getting Your Service Back On

The utility company must restore your service by the end of the first full working day if you either make a payment arrangement with the

company or pay the full amount owed. The company may charge a fee to restore your utility service. At the same time, it may also require you to either pay a security deposit or make a payment arrangement for a security deposit.

Remember, to avoid having your utility service shut off, you have the responsibility to contact the utility company immediately with any billing dispute or payment problem.

What about additional information concerning your utility service?

This pamphlet has attempted to highlight and answer some of the questions you may have about your utility service.

If you still have questions about your utility service, write, call, or visit:

Pike County Light & Power Co.
311 Broad Street, Suite 100
Milford, PA 18337
8:00 a.m. – 4:30 p.m.
Mon. – Fri., except holidays
1-877-434-4100 (toll-free)
www.oru.com

The Pennsylvania Public Utility Commission's Bureau of Consumer Services can provide further assistance in utility matters. However, you must attempt to resolve a dispute with your utility company before you bring your complaint to the Bureau of Consumer Services. For general problems, please call 1-800-782-1110; if you have a payment problem or a shut-off notice call 1-800-692-7380; or write to:

PA Public Utility Commission
Bureau of Consumer Services
PO BOX 3265
Harrisburg, PA 17105-3265
www.puc.state.pa.us