

Know your Rights & Responsibilities

This booklet was prepared in compliance with the regulations of the Public Service Commission, COMAR 20.30.04 and 20.31.05.03. It is mailed to each customer annually at the request of the Public Service Commission of Maryland.





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To Our Customers

We want to supply you with the safest, most reliable and economical natural gas service possible.

Our programs and policies are designed to make it easy and convenient for you to do business with us.

This booklet describes how Columbia Gas procedures and safeguards work and how you can contact us. It also explains the rights you are entitled to as a Columbia Gas customer.

We believe that understanding your rights and our policies will help us work better together. We hope this booklet answers your questions you might have about Columbia Gas.

We are privileged to serve you and look forward to continuing to do so in the future.

Columbia Gas of Maryland



We're At Your Service

Columbia Gas employees are available to help whenever you have a question, problem or complaint about your natural gas service or your bill. Please feel free to contact us.

The address, telephone number and hours of our Customer Contact Center are shown on your bill and on page 14 of this booklet.

Questions or Problems?

Whether you write or call us, one of our customer service representatives will handle your inquiry promptly and courteously. If you believe the situation hasn't been resolved, you may ask to speak with the supervisor. If still not satisfied, you may write to:

Maryland Public Service Commission

Office of External Relations
William Donald Schaefer Tower
6 St. Paul St.
Baltimore, MD 21202-6806
Phone (toll-free): 1-800-492-0474

While your concern is being reviewed, Columbia Gas will not disconnect your service or ask you to pay any bill pertaining to the situation. All other bills are payable when due.

Billing

We read your gas meter every month using an Automated Meter Reading (AMR) device, so you receive an accurate monthly bill for gas service. If for some reason we are not able to obtain a reading, your gas usage is estimated. Each billing is based on the actual days of service, which might vary slightly due to weekends and holidays. Gas bills normally reach you about the same time every month.

Paperless Billing

Go paperless! You can help save our environment by choosing to receive your bill electronically online instead of the paper bill in the mail.

You'll receive an e-mail when your bill is available each month, including links to important information about your account, safety and conservation. Once you sign up for online bill delivery, you'll receive just one more paper bill in the mail from Columbia Gas. Visit **ColumbiaGasMD.com** to register your account and enroll.

When to pay

Your bill is due when you receive it. We allow an additional 15 days after that before an account becomes overdue. This "past due after" date is shown on your bill. Residential bills are not subject to late-payment charges, but we do ask that you contact us if you can't pay on time or in full so that we can assist you with your payment issues.

Where to pay

You may pay your gas bill online or by phone using a credit card, debit card or electronic check; by automatic withdrawal from a designated bank account; by mail; or at an authorized payment location. If you have any questions about your bill, contact us at the phone number shown on your bill.

Payment Methods

Columbia Gas offers several options that allow customers to pay their gas bill electronically, by mail, by phone or in person.

AutoPay Automatic Payment

Instead of writing a check each month, you can arrange for your bank to pay your gas bill for you from your checking or savings account. You'll need to complete an authorization form to take advantage of this free service.

Pay Online

Register your account on our website to pay your bill online by electronic check at no charge.

Credit/Debit Card

You can also use your credit card, ATM debit card or an electronic check to pay your bill online or by phone through Paymentus. No special enrollment is required - just have your 15-digit Columbia Gas account number handy when you make the payment. Visit **ColumbiaGasMD.com**, or call us at **1-888-460-4332**. If your Columbia Gas account is delinquent and you're facing termination of service, you must report your payment confirmation number by 10:00 p.m. on the day before the termination date to avoid shut-off.

Pay in Person

A number of authorized payment locations are conveniently located throughout our service area. Visit our website at **ColumbiaGasMD.com** to find a location near you or call us at **1-888-460-4332**. Be sure to use only authorized payment agents and to bring the top and bottom portions of your bill or provide your 15-digit account number. We cannot ensure that payments made through unauthorized bill payment services will be forwarded to us in a timely manner or even ensure they will be forwarded at all. Please be aware that some locations may charge a fee and may require a bill in order to make a payment or process a security deposit.

Pay by Mail

Use the return payment envelope provided with your bill and mail to:

Columbia Gas of Maryland
P.O. Box 742519
Cincinnati, OH 45274-2519

Payment by Check

When you pay your Columbia Gas bill by check, you authorize us to convert the check to electronic data and to make a one-time electronic funds transfer from your checking account for that payment. Funds could be transferred as early as the day after we receive your payment. Your financial institution will not return your check, but will note the transaction on your financial statement.

Payment Plans

Budget Billing

As a convenience to customers, Columbia Gas offers a Budget Plan, starting in May and continuing through April of the following year. This voluntary plan spreads the cost of winter heating more evenly over the year. It won't reduce your overall cost of home heating, but it can help to avoid peak winter bills so you can plan household expenses more conveniently.

Your bill in May shows the budget amount you'll need to pay monthly during the coming year if you decide to join the Budget Plan.

Deposit Policy

Generally, if you can demonstrate good payment habits and can establish satisfactory credit, we do not ask you to make a deposit when opening an account with us. This policy also affects customers 60 years or older.

If you are asked to pay a deposit, it will not exceed two-twelfths (2/12) of your estimated annual charge for service. An installment plan is available for security deposits that exceed \$50. Interest is paid on deposits.

Guarantors

In lieu of a deposit, if required, we will accept a written guarantee of payment from a responsible third party. This guarantor agrees to pay bills for service in an amount not to exceed the amount of the cash deposit.

Refunds

We will hold security deposits for one year. We will refund your deposit plus interest if your account has not been turned off for non-payment or has not been overdue on three or more occasions during that year.

Non-residential Security Deposits

If you are applying for non-residential service, you might not be asked to make a cash security deposit if you can demonstrate good payment habits and can establish a satisfactory credit history. An installment plan is available for security deposits that exceed \$100.

Re-establishing Credit

Any customer who has established credit and is receiving service but who does not pay a bill by the due date on a service termination notice might be required to re-establish credit by paying a security deposit.

Payment Policies

If a customer does not pay overdue Columbia Gas bills, we may turn off the service. Shutting off service is a last resort, and our customer service representatives are trained to work with customers needing payment assistance.

Extended Payment Plans

If you're having financial problems that make it hard for you to pay your Columbia Gas bill in full and on time, we can arrange a payment plan to ensure your service is not interrupted. Please call us immediately at **1-888-460-4332** to discuss your situation. We'll make every reasonable effort to work with you to prevent termination.

There are also various programs available to assist you in paying heating bills. Our customer service representatives can help you determine whether you qualify and put you in touch with appropriate agencies to apply for assistance.

Utility Service Protection Program (USPP)

If you participate in the Maryland Energy Assistance Program (MEAP) and use natural gas to heat your home, you might qualify for the Utility Service Protection Program.

As a USPP participant, the cost of your annual usage, less your MEAP benefit, will be spread over 12 months. In addition, arrangements will be made to pay in installments any past-due amounts you owe at the time you join USPP. The payment plan will be based on your income level and financial status. Our representatives will work with you to establish a payment plan suitable to your needs.

If your service is off as of November 1, it can be reconnected if you apply and qualify for MEAP and the USPP, and pay a specified portion of your outstanding bill.

Service Disconnection

Your gas service may be terminated for non-payment of a bill or a security deposit, as well as for refusal or failure to permit Columbia Gas access to the company's meter and equipment on your property.

Notice of Termination

We do not turn off your service without sending you a Notice of Termination to advise you that your service is subject to end on a stated date. This notice is mailed at least 14 days prior to the scheduled termination date.

Once you receive this notice, you should call us at **1-888-460-4332** to discuss either possible alternative payment arrangements or to let us know when we can gain the necessary access to our meter and equipment.

If we terminate your service for non-payment, you'll be required to pay, or make arrangements to pay, the outstanding bill prior to reconnection. You might also be required to pay a reconnection charge and a security deposit.

Disconnection of Service

We disconnect service upon your request only during normal working hours, 8:00 a.m. – 4:30 p.m., Monday through Friday, except holidays.

Disconnection Without Notice

We may disconnect your service without notice because of hazardous conditions in or around your home or because of tampering with the Columbia Gas meter and unauthorized use of gas.

Reconnection of Service

When service has been disconnected for a specific reason, we will turn the gas back on only after all violations have been corrected and payment or payment arrangements have been made on the outstanding bill. You might also be required to pay a \$48 reconnection fee and/or a security deposit.

Special Protections

Columbia Gas will not terminate service to a customer if the health or safety of anyone in the household is threatened.

Medical Hardship

You should notify us at once if termination of service would be hazardous to the health and life of you or a permanent resident of your home.

We'll provide you a medical certification form, which, when signed by a doctor, will enable us to continue your service for 30 days.

Columbia Gas cannot turn off residential service for non-payment of bills from November 1 through March 31 without first certifying to the Public Service Commission that the termination does not constitute a threat to the life or health of the residents.

Third-party Notification

Since it assures someone other than the customer will be advised of past-due bills and termination notices, our third-party notification procedure also provides a security net for any customer who is ill, elderly, disabled or incapacitated and wants such service.

Release of Account Information

Columbia Gas of Maryland has the ability to generate a list of customer account information for use by third parties. The list may include the name on the account as well as the service and mailing address on the account. Columbia Gas of Maryland respects your right to privacy. If you do not want your account information included on this list, please contact Columbia Gas of Maryland at **1-888-460-4332** and your account information will be removed from any list that might be provided to third parties in the future.

Access to Your Meter

Regular reading of your gas meter is important for billing accuracy. We read your gas meter every month using an Automated Meter Reading (AMR) device.

If we are unable to obtain an actual meter reading on the date a reading is scheduled, we will send you a bill based on estimated usage.

If your bills have been estimated for 12 consecutive months, we can disconnect your service unless you provide access to read your meter.

Photo ID

For your protection, all Columbia Gas employees and contractors carry a photo identification card. You should ask to see this card if you have any doubts about the identity of a person claiming to represent Columbia Gas.

Natural Gas Safety

Natural gas is colorless and odorless. We add an odorant called mercaptan to natural gas which gives it a distinct smell, similar to rotten eggs. If you smell natural gas, leave the area immediately and call 911 and us at **1-888-460-4332**.

Know What's Below. Call Before You Dig.

If you're planning major landscaping or construction around your home, call "Miss Utility" at **811** or **1-800-257-7777** before starting your project.

The call will be reported to all utilities that have underground lines in the area, including Columbia Gas, to mark the approximate location of any underground utility lines on your property at no charge.

Using the "Call Before You Dig" service should make it possible for everyone – including contractors and excavators – to avoid the potentially dangerous and costly problems involving buried gas lines.

Always call 811...it's free for homeowners, it's easy, it's the law.



Know what's below.
Call before you dig.

Need More Information?

We hope this pamphlet has helped you understand our policies and procedures. You are the reason for our business and we want to do everything we can to make our relationship with you as pleasant as possible.

If you have further questions or need any additional information after reading this booklet, please feel free to visit our website at **ColumbiaGasMD.com** or call us at **1-888-460-4332**.

How to Contact Us

Customer Care Center

Columbia Gas of Maryland

P.O. Box 742510

Cincinnati, OH 45274-2510

Phone: 1-888-460-4332

Business hours:

Monday through Friday

7:00 a.m. – 7:00 p.m.

Saturday

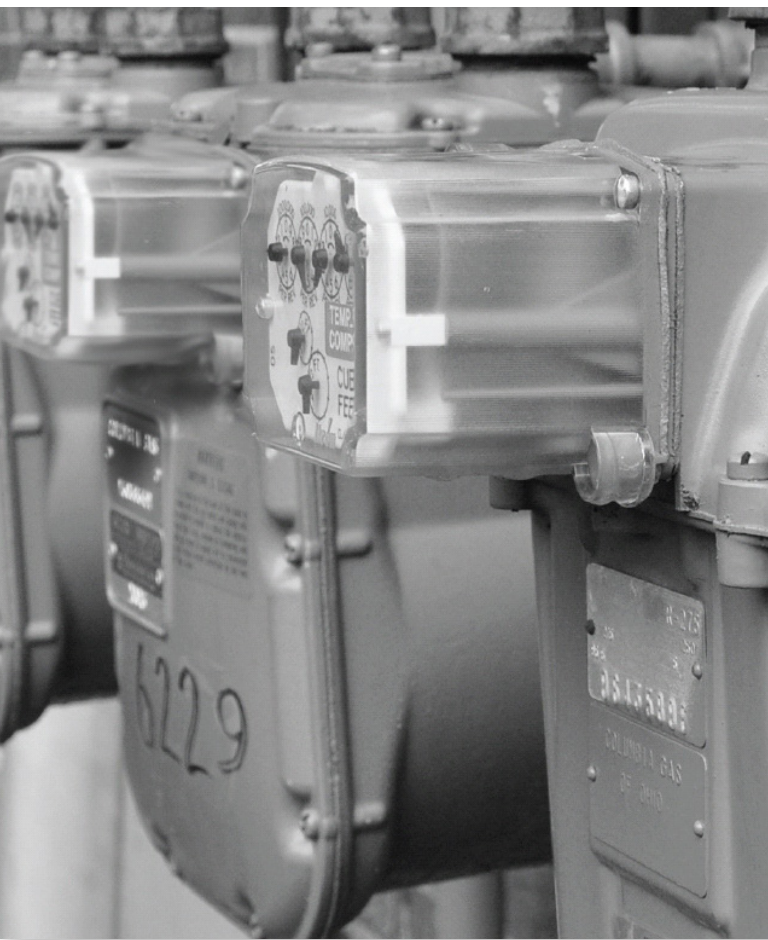
8:00 a.m. – 12:00 p.m.

Gas Emergencies

Nights, weekends, and holidays

1-888-460-4332

(select option 2 from the automated phone system)



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of Maryland

A NiSource Company

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