

Your Rights and Responsibilities As a Residential Customer of Orange & Rockland

New York Public Service Commission (PSC) rules and the Home Energy Fair Practices Act (HEFPA) provide comprehensive protection for residential customers of electric and natural gas utilities such as Orange & Rockland (O&R). HEFPA also now requires that consumer protections be provided by non-utility energy service providers (ESCOs). ESCOs must follow the HEFPA procedures before terminating your commodity service. In addition, if O&R bills for both its delivery charges and your ESCO's supply charges, HEFPA allows for the suspension of your delivery service for non-payment of ESCO charges. If you purchase your energy supply from an ESCO, you may want to contact your ESCO for more information.

Orange & Rockland Privacy Statement

Your privacy is important to us, and we protect information we collect while doing business with you. We obtain this information through: our websites, apps, and social media pages; your use of electric, or gas services; any devices and technologies related to any energy efficiency, demand management, distributed generation or other initiatives or programs we may offer to you from time to time; third-party sources, social media platforms, and in-person, phone, email, text or written correspondence with you. This information may include your name, account number, home or business address, email address, telephone number, energy use data (including but not limited to smart meter readings), location information, or other information that is specific to you as our customer or that you otherwise elect to share with us. To view Orange & Rockland's Privacy Statement, please visit www.oru.com/en/privacy-statement.

New Language Added to Our Contract with You

O&R has added language to our electric and gas contracts with you, known as "Tariffs," effective December 1, 2021. This notifies customers that, by accepting service from O&R, you consent to us contacting you by phone, autodialed/automated voice calls or text messages regarding your utility service. You may opt out of these calls by:

- Replying STOP in response to a text message
- Calling us at 1-877-434-4100
- Emailing us at oru.com/contactus
- Mailing a note to Orange & Rockland, Attn: Customer Assistance, 390 West Route 59 Spring Valley, NY 10977.

To access both the Electric and Gas Tariffs, please visit: https://lite.oru.com/_external/orurates/tariffsandregulatorydocuments/newyork/index.html

We're Here to Help

If you have a question, concern or complaint about your electric or gas service or your bill, please call us toll-free at **1-877-434-4100** or contact us at oru.com/contactus. Our Customer Service Representatives are here to help you weekdays from 8 a.m. until 7 p.m., except holidays. For customers with speech or hearing impairments, we have a TTY unit available in order to make communication possible. Please dial **711**, the Telecommunications Relay Service, for assistance.

• Walk-in Business Offices

Our convenient Customer Walk-in Business Offices handle bill payments, service requests and credit matters, as well as any questions you may have regarding your account. They are open weekdays from 8 a.m. – 4:30 p.m., except holidays.

Rockland County: Spring Valley Operations Center

390 West Route 59, Spring Valley, NY 10977

Orange County: Blooming Grove Operations Center

500 Route 208, Monroe, NY 10950

Port Jervis Business Office

15 Jersey Avenue, Port Jervis, NY 12771

• Asking a Question

Whether you write, visit, call or contact us online, we guarantee prompt, courteous and friendly service always. Our representatives are trained to deal with a wide variety of problems and situations. If, after talking with our representative, you feel your concern has not been resolved, you should ask to speak with the supervisor of Customer Assistance who will review the situation with you. We're committed to seeing that your concern is resolved.

• Additional Rights

We make every effort to answer your questions and resolve your concerns. If, after talking to us, you're still not satisfied, you may file your complaint online at www.dps.ny.gov/complaints, by fax at **1-518-472-8502** or by mail at: Office of Consumer Services, NYS Department of Public Service, 3 Empire State Plaza, Albany, NY 12223. You may also call the PSC's toll-free HELPLINE at **1-800-342-3377** weekdays from 8:30 a.m. to 4 p.m., except holidays.

If your complaint is about an Energy Service Company (ESCO), please call the Competitive Energy Hotline at **1-888-697-7728** weekdays from 8:30 a.m. to 4 p.m., except holidays.

If your concern involves a billing charge, you will not be asked to pay the disputed portion of the bill while the matter is being reviewed. The balance and any future bills, however, should be paid when due.

Billing Information

Your O&R bill shows the amount of electricity and/or gas you used each month as well as the market supply costs and O&R's charges for delivering that energy. If you obtain your energy supply from an alternate supplier, you could still receive just one bill from O&R — with O&R's delivery charges and the supplier's energy charges listed separately. In this case, you make just one monthly payment to O&R. Or, if your alternate supplier prefers to do its own billing, you could receive two monthly bills — one from the supplier for the cost of the electric and/or gas supply, and one from O&R for our energy delivery charges. It all depends on your supplier's billing practice.

• When To Pay

Your bill is due upon receipt and indicates the day when your payment will be considered overdue. After that date, your account will be considered overdue, and a late payment charge of one and one-half (1½) percent per month on the overdue balance will be applied. If you cannot pay by this date, call us as soon as possible to arrange a payment agreement.

You are not responsible for late payment fees on amounts in dispute with O&R or the PSC, while that dispute is being investigated. If you are found to owe the amounts in dispute, you will have to pay the applicable late charges.

• Payment Options

You may pay your O&R bill at oru.com/MyAccount, by mail, credit or debit card, by signing up for Automatic Bill Payment, or pay in person at one of our Customer Walk-in Business Offices. There you can speak to a representative or pay using our payment kiosk. O&R maintains authorized payment locations conveniently located in your neighborhood as noted on the bill and our website.

You can also call **1-877-OREZPAY (673-9729)** to make a payment through our automated phone system. For more details, call us toll-free at **1-877-434-4100** or visit oru.com/PaymentOptions.

• **Estimated Billing**

We do everything we can to read the meter before sending you a bill. There are times when we estimate your usage because we may not have access to the meter. To prepare an estimated bill, we consider your past usage and weather conditions during the billing period. The word “estimate” will appear on your bill.

If our next scheduled meter reading shows that we underestimated your actual energy usage by more than 50 percent or \$100 (whichever figure is greater), we will notify you. You have the right to pay this amount in installments, but please contact us to arrange a payment agreement. If you feel our estimate is more than your actual usage, you may take your own reading and give it to us, and we will send a revised bill if applicable.

• **Budget Billing**

If you want to spread out your energy charges over a 12-month period, our Budget Billing plan could be useful to you. Budget Billing can help you avoid large summer and winter bills by dividing your annual cost into 12 monthly payments. For more information, call us toll-free at **1-877-434-4100** or visit our website at oru.com/BudgetBilling.

• **Income-Eligible Customers**

If you receive HEAP, Direct Vendor or U/G grants, SSI, SNAP, TANF, SNA, Medicaid, or Federal Public Housing Assistance benefit, you may be eligible for monthly discounts on your energy bill through the Energy Affordability program. Please visit oru.com/nybillhelp for more information.

• **Discontinuation of Service**

Upon disconnecting services, you have the option of receiving an estimated final bill, providing an actual customer meter reading, or we can obtain an actual meter reading. Please note that if you wish to have an actual final meter reading, a meter reader will obtain an actual reading within two business days of your account being closed. In addition, you will be assessed a \$20 special meter reading charge unless your scheduled meter reading date falls within the next two business days.

• **Time-of-Use (TOU) Rates**

O&R's TOU electric rate allows you to lower your annual energy costs without reducing the overall amount of electricity you use. This is the rate you would be charged for the delivery of electric service, based on the time of day you actually use electricity.

Under the TOU rate, a customer is charged a higher delivery rate during certain times of the day called “peak” periods and is charged less during other times of the day. To discuss O&R's TOU rates or receive a brochure, call one of our Customer Service Representatives at **1-877-434-4100** or contact us at oru.com/ContactUs.

• **Rate Option for Certain Customers**

Religious institutions, veterans' organizations and some community residences have the choice of being billed under either residential or non-residential rates. While residential rates are more economical for most customers, non-residential rates can be more favorable for customers who use large amounts of electricity or use gas for heating.

• **Basic Service Charge**

The basic service charge covers the cost of metering, billing and other customer services. This charge may include the cost of a minimum amount of usage and is billed whether or not you use any energy. For further information, call us toll-free at **1-877-434-4100**.

• Demand Meter

An increase in your usage may require O&R to install a demand meter and, in some cases, require you to make electric installation modifications. Changes made to your service classification or meter will be communicated at the time of the change.

• Request Past Energy Bills

If you're thinking of moving, get an idea of energy expenses for your potential new rental apartment or house. You can request up to 24 months of electric and gas bills. Find out more at oru.com/requestbills.

Deposit Policy

We usually don't ask for a deposit when you open an account. However, if you're applying for a new O&R account within 60 days of closing an old account, you may be required to pay a deposit if you:

- a. Did not pay two or more bills in a row without making a partial payment of at least half of the amount you owe; or
- b. Had your service shut off for non-payment of bills within the past six months.

You may be required to pay a deposit if you are a short-term or seasonal customer. (A short-term customer is a customer who wants service for less than a year. A seasonal customer receives service periodically each year.) You'll receive written notice, at least 20 days before a deposit assessment, informing you that failure to make timely payments will result in your being billed a deposit.

• Senior Citizens

If you're 62 or older, we won't ask you for a deposit unless your service was turned off for non-payment within the past six months or you have filed for bankruptcy in which case a deposit will be required on the post-petition account.

• Public Assistance

If you receive public assistance, supplemental security income or additional state assistance, you won't be required to pay a deposit.

• When To Pay a Deposit

After a deposit is requested, you have 20 days to pay or make arrangements for payment. You may pay the deposit in full or request to make 12 monthly installments.

• Refunds

We will hold your deposit for one year. If your payments aren't consistently up-to-date, we can hold the deposit. Interest will be credited to the account once the deposit has been paid in full and held for at least one year by the company. Accrued interest will be credited to your first billing for utility service after the end of such period.

Collection Arrangements

If you are having difficulty paying your utility bill, please speak to a customer service representative ("CSR") as you may be eligible for a collection arrangement. A Collection Arrangement is a short-term arrangement (generally less than 30 days) in which an extension is granted to a customer to pay their current and/or overdue bills. A collection arrangement protects the account from any further collection action while allowing time for processing of the payment.

Payment Agreements

If you're having financial problems that make it difficult for you to pay your O&R bill, we'll work with you to come up with a payment agreement. In making the agreement, we'll consider your financial circumstances and any income limitations you may have. As part of a payment agreement, we discuss a down payment and

work out a payment schedule you can manage. The length of the agreement and the amount of each monthly payment will be decided between us. To further assist you, we'll adjust this agreement later if your financial situation changes. If you qualify, installment payments may be as low as \$10 per month, with no down payment.

• **Terms of Agreement**

If you don't pay your bill, and if you don't contact us to discuss payment terms, we'll automatically send you a standard payment agreement. This calls for a down payment of 15 percent of the amount you owe or one-half of your average monthly bill, whichever is greater, plus the current bill. Under this standard agreement, monthly installment payments are either the cost of one-half of one month's average use, or one-tenth of the balance (whichever is greater). If you cannot manage the terms of the standard agreement, please contact us. We'll work with you to arrive at a mutually agreeable solution. If we cannot come to terms with each other, you may contact the PSC's toll-free HELPLINE at **1-800-342-3377** for additional assistance.

Final Termination Notices

The last thing we want to do is turn off your service. Provided you let us know you're having problems paying your bill, we'll make every effort to work with you. But if you don't pay overdue bills or don't attempt to work out a payment agreement with us, we may be forced to disconnect your service.

• **Customer Notification**

We can't terminate your service without first sending you a Final Termination Notice. When you receive the notice, you have 11 business days to arrange for payment. If we don't hear from you eight business days after we've sent the notice, we'll mail you a standard payment agreement if you qualify, which you must sign and return to us before it becomes valid. If you sign a payment agreement and your financial situation changes so that you can no longer meet the terms, call us immediately. We may find other ways to keep your service on or help you obtain assistance from outside sources. As long as you call us before you fail to make a payment, we will do everything we can to help you. Otherwise, we have the right to turn off your service.

If it becomes necessary to turn off your service, we won't do so without first making extra attempts to contact you. We disconnect service between the hours of 8 a.m. – 4 p.m., Mon.–Thurs. We won't turn off service on the day before a holiday, on the holiday, or during the period between Christmas and New Year's Day. If your service has been terminated and you can't reach an agreement to restore service with us, you may call the PSC's toll-free HOTLINE at **1-800-342-3355**, weekdays, 7:30 a.m. – 7:30 p.m.

• **Safety Turn-off Procedure**

We can turn off service any time we discover a serious safety or technical problem. After the problem has been resolved, we'll restore service as soon as possible.

Turn-on Procedures

If your service has been turned off, we'll reconnect it within 24 hours when: **(1)** You have paid the amount due, or signed a payment agreement and made a down payment on your bill; **(2)** You face a serious threat to health or safety; or **(3)** The PSC instructs us to reconnect your service. If you receive public assistance, we'll turn your service back on within 24 hours after we receive a notice of payment from the social service agency helping you. If we don't reconnect service within 24 hours under the above conditions (except when it's beyond our control), we'll pay you a penalty for each additional day you're without service. The amount we pay depends on the circumstances and is determined by the PSC.

• **Reconnection Fees**

There's a charge of \$27 plus applicable tax to turn electric service back on and \$69 plus applicable tax to turn gas service back on during regular business hours, weekdays, 8 a.m. – 4 p.m. The fee is \$41, plus applicable tax, to restore electric service and \$104 plus applicable tax to restore gas service at all other times. However, you're not responsible for this charge if the service turn-off was not your fault.

Special Concerns

• **Shared Meter Conditions**

Shared metering exists when a tenant's meter registers electric or gas service used in the tenant's dwelling as well as service used outside the tenant's dwelling, or service to building equipment that provides heat, hot water, air conditioning, or other similar services to other tenants. If you rent an apartment and have a separate meter, you should be billed only for electricity or gas used inside your apartment. This is the law in New York State. If you suspect that your utility meter is registering service not used in your home, call us immediately and we'll investigate. When the investigation is complete, we'll send you a written determination and make any necessary billing adjustments. Based on the shared conditions identified at the premise, the property owner may be required to eliminate any shared meter condition or, in the alternative, establish an account in their name, or enter into a mutually acceptable written agreement for the cost(s) of the shared electric or gas service.

• **Tenants in Multiple Dwellings**

If you live in a two-family dwelling or apartment building with three or more units and your landlord fails to pay for electric or gas bills for which the landlord is responsible, you may be able to keep the service on if you pay the bill or join with other tenants to pay the bill. To do this, you would have to pay the current utility bill and be required to continue paying current bills. You can – by law – deduct your share from the rent.

If your landlord hasn't paid his or her utility bill, we'll post notices throughout the building. We'll also send notices to each tenant at least 18 days before the service will be disconnected, or 30 days during the winter months. The notice tells you whom to contact to resolve the problem.

Hardship Protections

Regardless of your payment record, we'll continue providing electric or gas service if your health or safety is threatened. When faced with such hardship cases, we'll refer you to the New York State Department of Social Services. To ensure that you receive all the protection available to you, please call Customer Assistance toll-free at **1-877-434-4100** for details. We won't turn off your service under the following conditions:

• **Medical Hardship**

If you or a member of your family living with you is ill or has a chronic medical condition, we may be able to assist you. When you file a medical certificate with us from your doctor, physician assistant, nurse practitioner, or local Board of Health, we'll continue to provide service for 30 days. The notification may be made by phone, but must be followed within five business days by written certification, which includes required identification information by the certifying authority. To renew the certificate after 30 days are up, have your doctor, physician assistant, nurse practitioner, or Board of Health explain why the lack of service would aggravate your medical emergency and the expected length of time the emergency will last. You also must show why you are unable to pay your utility bill. We won't shut off your service during your health emergency, but you're still responsible for paying your O&R bills.

• **Life Support Equipment**

If you or anyone in your household uses a life support device, a medical certificate will be required. Please contact Customer Assistance toll-free at **1-877-434-4100** for further information. Should you fall behind on payments, you're required to provide us with financial information on a quarterly basis to demonstrate your inability to pay charges for energy service.

Cold Weather Protection

• **November 1 through April 15**

We consider heat-related service vital to maintaining your comfort and safety during the winter months. You have heat-related service if you need electricity to start or operate your primary heating system or if you heat with electricity or natural gas.

This is important to remember because we won't turn off your gas or electric service between November 1 and April 15, unless we have made a diligent effort to contact you personally to determine that no serious problem would result if the service was shut off. The following describes the termination procedures we use during the winter months.

• **Contact Procedure**

Three days before a termination of service is scheduled, we'll try to contact you and arrange a payment plan. If our efforts to call you during the day and evening hours are unsuccessful, we'll send an O&R field representative to your home.

If we're unable to reach you on our first visit, we'll try again. If we find, after meeting you, that a service termination might cause you serious harm, we'll ask the New York State Department of Social Services to look into the matter. We'll also continue your service at least 15 more business days while a solution is being sought.

Meter Access

We read the meter so we can send you an accurate bill reflecting the actual amount of electricity or gas you use. The scheduled reading date appears on your bill. For those homes with an analog meter, if we cannot gain access to the meter on the scheduled meter reading date, you may submit your reading to O&R. Either go online to oru.com or call toll-free at **1-877-434-4100**. If you don't control access to the meter, please notify us and, if you can, ask the building owner to let our meter reader in. To make meter reading more convenient, we can arrange to read your meter during or after normal business hours.

• **Charges**

If your meter has not been read for eight straight months, you or the person who controls access to the meter may be subject to a \$25 charge on your next bill and all subsequent bills until an appointment to read the meter is made and kept. To avoid this fee, you must give us access to the meter on your next scheduled meter reading date or make a special appointment to have the meter read by us.

• **Gas Safety Inspections**

From time to time, we will need to perform government-mandated safety inspections on the piping leading up to your gas meter. We can arrange to perform this inspection during or after normal business hours. If after several attempts we are unable to schedule and perform this safety inspection, you could be subject to a \$100 charge on your bill.

If we are still unable to perform this safety inspection, we may need to terminate your gas service for safety reasons. Again, we will make every effort to schedule this inspection for your convenience.

- **Check I.D.**

For your protection, our meter readers and other employees or contractors carry a photo ID badge and written authorization. Please ask for identification whenever someone knocking at your door claims to be an O&R employee or contractor, and call us toll-free at **1-877-434-4100** if you have any doubt.

Special Services

- **If You're Hearing- or Speech-Impaired**

For customers with hearing or speech impairments, we have a TTY unit available in order to make communication possible. Please dial 711, the Telecommunications Relay Service, for assistance, weekdays from 8 a.m. to 7 p.m., excluding holidays.

- **If You're Visually Impaired**

To meet the needs of visually-impaired and blind customers, we offer bills in large print and Braille. This free service is available to any customer upon request.

- **We Speak Your Language**

When a non-English speaking customer calls us, the caller is connected to our contracted interpreter service. A three-way conference call is then established between the customer, an interpreter and an O&R representative.

- **Special Payment Plan**

A quarterly plan is available if you're 62 years of age or older with annual energy costs that don't exceed \$150.

- **Special Protections**

If you or a member of your family living with you is physically challenged or disabled, please contact us to discuss your situation. Your account may be eligible for special coding under New York State law. We'll make special efforts to maintain your service by contacting you before a scheduled termination to work out a fair payment plan or find other resources to assist you. If we can't reach an agreement, we'll notify the New York State Department of Social Services and continue your energy service for another 15 days. In a case where service is terminated, we'll attempt to contact you again within 10 days to offer a plan to restore service.

- **Senior Citizens and Special Needs Customers**

If you're 62 years or older, or a customer with special needs, you may be covered by certain rights and protections. To ensure that you receive all the protections you're eligible for as a special needs or senior customer, contact Customer Assistance and identify yourself so that we can code your account. All information you provide will be strictly confidential. Call us toll-free at **1-877-434-4100**.

- **Third-Party Notification**

Every New York residential customer is allowed to designate a third party to receive all notifications relating to termination of service or other credit action. This third party can be a relative, friend or agency who will receive a third-party reminder from us when your bill is overdue and you're in danger of a service shut off. The third party must agree in writing to receive such notices. The third party will not be responsible for paying the bill, but can work with us to avoid problems with your account. In the event of cancellation or refusal of such authorization by the third party, we must promptly notify you.

- **For Safety's Sake: Call Before You Dig**

New York's utility notification service provides details on the location of underground electric wires, gas lines, and communication cables. Don't damage underground equipment, get injured or find yourself with a repair bill. Call **811** or **1-800-962-7962** toll free, 24 hours a day, seven days a week. Call at least two full business days (not counting weekends or holidays) prior to beginning work.

Special Programs Reply Form

As an O&R residential customer, you may be eligible for special programs or be entitled to certain protections from service shut-offs. To ensure that you receive all the protection available to you, please complete this form and return it to the address below. The information you provide will remain strictly confidential. Thank you for helping us serve you better.

• I have the following hardship/medical condition(s):

- Medical Hardship – please specify: _____
- Life Support Equipment – please specify: _____
- Other Disability – please specify: _____

• I'm a customer with special needs: (check appropriate box)

- Visually Impaired Speech Impaired Senior Citizen
- Hearing Impaired Homebound Disabled

Part A

Customer's Name: _____

Address: _____

City: _____

State: _____

Zip: _____

Telephone Number: _____

Alternate Number: _____

Email Address: _____

Account Number: _____

Customer's Signature: _____

Part B

• I'm registering for Third-Party Notification (see page 7)

(Complete Parts A and B of this Reply Form)

Name of Third Party: _____

Address: _____

City: _____

State: _____

Zip: _____

Telephone Number: _____

Alternate Number: _____

Email Address: _____

Signature of Third Party: _____

• Cut out completed form and mail to:

Orange & Rockland
390 West Route 59
Spring Valley, NY 10977
Attn.: Customer Assistance

 Orange & Rockland