

VERIZON RESIDENCE CUSTOMER RIGHTS AND RESPONSIBILITIES

Turning Service Back On

If your service has been turned off, we will turn it on within 24 hours after we have received your payment in full for the amount you owe, or made a down payment as part of a Deferred Payment Plan.

You will be charged a fee to restore your service and you may be required to pay a deposit. If your account has been canceled and you reapply for service, you will be treated as a new customer. We will turn on your service within five business days after we have received payment for the amount you owe on your old account or have arranged a payment agreement. You must pay service connection charges and you may be required to pay a deposit.

Special Protections Against Service Turn Off

Medical emergencies — If you can't pay your bill on time because you or a member of your household is ill or has a serious medical condition, we can help. Call your service representative to advise that a medical emergency exists. You will be asked to send us a medical report from your doctor or the Board of Health describing the medical emergency. We then will continue your local service for 30 days. For a longer extension of time to pay your bill you also will need to tell us about your income and expenses. Your local service will not be turned off during the medical emergency, but you must still pay part of your bill. You can delay payment of up to \$40 for each bill you receive during the medical emergency. This amount will not be subject to a late payment charge. You must pay all charges over \$40. Once the medical emergency ends, we will offer you a payment plan for the unpaid balance.

Special protections for seniors and customers with disabilities — If you are a senior or have a disability, we will make special efforts to avoid blocking or turning off your service if you haven't paid your bill on time. If you tell us you're a senior (age 62 or older), are blind, or have another disability, we'll note in our records that you are eligible for "special protections." Then, if your service is in danger of being blocked or turned off because you haven't paid any part of your bill on time, we'll first try to contact you or an adult member of your household to work out a payment plan. Special Protections for seniors and customers with disabilities are free. For more information, call 1.800.VERIZON (1.800.837.4966), Monday through Friday, 9 am to 5 pm.

Third Party Notification — There may be times when an illness or lengthy time away from home may make it difficult to keep up with all your bills. To make sure your full phone service stays connected during these times, you may arrange for a "third party" — a friend, relative, clergy member or community agency — to be notified the same time you are that your service is in danger of being blocked or turned off. This person won't be responsible for paying your bill but can work with us to help keep your service turned on. Third Party Notification is free. For more information, call 1.800.VERIZON (1.800.837.4966), Monday through Friday, 9 am to 5 pm.

Unauthorized Service Disconnect Protection

If you are concerned that someone may ask Verizon to disconnect your service without your permission, you may ask your service representative for a special identification number. When someone asks us to disconnect your service, we will do it only if the identification number is given.

Our Policy On Security Deposits

We usually do not ask residence customers for a deposit when they open a new Verizon account.

A deposit, however, may be required.

- If your service has been turned off or your account canceled within the last six months because you did not pay your bill in full.
- If you are two months behind on your bill and have not paid at least half of what you owe.
- If you are a seasonal or short-term customer.

A deposit is not required from:

- Customers who receive assistance from programs such as: Family Assistance, Safely Net Assistance, Medicaid or Supplemental Security Income.
- Customers 62 or older whose service has not been turned off for non-payment within the past six months.

Deposit amounts and refunds — The deposit amount is based on estimated service usage for two months. If your actual bill is much lower we will refund part of the deposit. If you pay your bills on time, your deposit usually will be refunded with interest within a year. If your service is canceled, your deposit, plus interest, will be applied to your final bill. If there is a credit balance, it will be refunded to you.



A clear understanding of your rights and responsibilities as a Verizon residence customer helps us to serve you better. The next few pages provide a summary of important information about our policies, procedures, services and programs. For more detailed information you may refer to the Customer Guide section of your Verizon Directory.

Special Communications Needs

Our service representatives at the **Verizon Center For Individuals With Disabilities** are trained to understand your special communications needs — whether vision, hearing, speech or motion related. Based on your day-to-day requirements, our representatives can offer customized telecommunications solutions to enhance your lifestyle.

We have a wide variety of assistive telephone equipment for lease or purchase, including TTYs, voice and volume control equipment, and light-signaling devices. Other helpful offerings include: Braille and large print bills, a directory assistance program for the vision-impaired, an operator assistance program for the vision-impaired and those with certain motion disabilities, and a telephone usage discount for TTY users (certification of disability required).

You can learn more by referring to the “Services For People With Disabilities” section of the Customer Guide in the front of your Verizon directory. The Center can be reached by TTY or voice at 1.800.974.6006.

Verizon Life Line Service

A discounted telephone service for income-eligible customers — Verizon Life Line Service offers a reduced rate on the basic monthly charge to eligible households. If you are income-eligible to receive benefits from any of the following government programs you also are eligible for Life Line: SNAP (Supplemental Nutrition Assistance Program, formerly known as food stamps), Home Energy Assistance Program (HEAP), Medicaid, Supplemental Security Income (SSI), Safety Net Assistance, Federal Public Housing Assistance, National School Lunch Program, Family Assistance, Temporary Assistance for Needy Families, Bureau of Indian Affairs General Assistance, Head Start (for tribal land residents only), Veteran’s Disability Pension (non-service related disability) and Veteran’s Surviving Spouse Pension

(non-service related disability). For more information call 1.800.VERIZON (1-800-837-4966).

Your Rights And Responsibilities Billing And Service Questions, Orders, Problems Or Complaints

Questions and orders — Your service representative is ready to answer any questions you may have about your bill, tell you about our products and services and take your order. Our residence service offices are open 8 am to 8 pm, Monday through Friday, and 8 am to 4 pm on Saturday. The number to call appears on the first page of your Verizon bill.

Problems or complaints — Our goal is to satisfy our customers, and we welcome opportunities to improve our service. If you have a problem or complaint, **call your service representative. Verizon service representatives are trained to properly investigate and resolve problems fairly.** If you’re not satisfied after that, ask to speak to a supervisor or manager. If the problem still exists, call our President’s Office: 1.800.483.7988, 9 am to 5 pm, Monday through Friday. Or you may write to the President’s Office at: Verizon, 23rd floor, 140 West Street, New York, NY 10007. If you are not satisfied after calling the President’s Office, you may call the Public Service Commission (PSC), Office of Consumer Services: 1.800.342.3377, 8:30 am to 4:00 pm, Monday through Friday. You may also write to the PSC at: Three Empire State Plaza, Albany, NY 12223.

Important — If your complaint involves a disputed charge and your payment is due while we’re investigating, you do not have to pay the amount in question. However, you must pay all other charges.

Repair Service

Verizon Repair Service answers calls 24 hours a day, 7 days a week. Repairs are generally made during normal working hours. The statewide, toll free number for Verizon Repair Service for residence customers is 1-800-VERIZON (1-800-837-4966).

What’s covered — Verizon is responsible for making repairs, at no charge, if the trouble is with our line. This covers repairs up to and including the network interface device (or the point where we would normally install this device) which separates our line from the inside

wiring, jacks and telephone equipment at your home or individual apartment. We can repair the inside wiring and jacks in your home, at no charge, if you have an optional Verizon Wire Maintenance Plan (Inside Wire Maintenance, Wire Maintenance Plus or Full Service Plan). Without one of these plans you may do the repair yourself, hire a private contractor, or hire Verizon. Verizon charges to repair inside wire or jacks are based on the time it takes our technician to do the job plus the cost of the materials used.

What isn’t covered — Verizon does not repair, sell or lease telephone equipment (except certain communications devices for individuals with disabilities). Before you call for service, you should know whether the problem is with your telephone equipment or our line. If we visit your home and find that the trouble is with your equipment, inside wire or jacks — and not our line — you will be billed a “Maintenance Service Charge,” unless you have an optional Verizon Wire Maintenance Plan or Premises Maintenance Payment Plan.

Test your phone before you call for service — Here’s one simple way to check a non-working telephone: Unplug the non-working phone and put a working phone into the same jack. (If you only have one phone try to borrow a working phone to do this). If that phone works, you know the problem is in the non-working phone. Follow the instructions on the phone’s warranty or contact the equipment supplier.

Out-of-service credit — If you have trouble with our line and are unable to make or receive calls for 24 hours or more, we will credit you for the time you were out of service. The 24-hour period begins once you report the problem to Verizon. Under certain conditions, you also may receive credit if you were out of service fewer than 24 hours. However, you must request the credit by calling your service representative. The amount of credit you receive for the service you could not use is based on a portion of the monthly rate you pay for the service. Out-of-service credit applies to service loss on lines or equipment that Verizon provides. It does not apply to service loss caused by a problem with your inside wire, jacks or telephone equipment.

Billing And Payment

How you are billed — The charges for your monthly telephone service are billed one month in advance

and include charges for basic local service and optional services. An itemized detail of your monthly charges appears on your bill three times a year. The detail shows which services you must have and which are optional.

Charges for local, regional and long distance calls, directory assistance, operator assistance and calling card calls are based on actual use through the day before the date that appears at the top of your bill. Charges for installing or changing your service usually appear on the first bill after your order is completed. Bills are generally mailed by the sixth business day after the date that appears at the top of your bill.

Billing for other companies — In some cases, Verizon provides billing services for other companies that provide long distance and/or regional service, operator services, recorded information services or group conversation services. Your one payment to Verizon covers all your charges. (Verizon does not control the rates these companies charge).

When to pay — Your payment should reach us by the due date shown on the first page of your bill. A bill is late if it’s not received by the payment date that appears on the first page of your bill. A 1.5 percent (subject to change) per month late payment charge is billed to customers when bills become overdue. This charge applies to all services that are billed after you use them, such as local and long distance calls. Services that are billed one month in advance, such as basic local service, are not subject to the late payment charge until they are overdue from the previous month’s bill. (Certain types of service, charges or billing arrangements are exempt from the late payment charges. These include, Life Line Service, the Quarterly Payment Plan and the amount deferred with a Deferred Payment Plan).

Partial payments — If you do not pay your bill in full each month, your payment will be applied to your account in priority order by service categories: Verizon basic local service, Verizon regional calls, Verizon optional services, and services provided by other companies. This payment priority helps you to maintain your basic local service if you cannot pay your bill in full.

Paying your bill by mail — We appreciate your prompt payment by mail. A return envelope is included with each monthly bill. Please enclose the payment return page with your payment and write your area code

and telephone number on your check or money order.

Paying your bill in person — We recommend you use a Verizon authorized payment center when paying your bill in person. Contact your service representative for the location of the authorized Verizon payment agent nearest you. Please bring the complete bill with you.

Verizon Direct Payment Option — This convenient option allows you to authorize your bank to transfer the amount due on your bill from your checking account directly to Verizon. This service is free. Ask your service representative for more information.

Special Payment Arrangements And Plans

Special payment arrangements — If on a regular basis you cannot pay your bill by the due date because you are on a fixed income, you may call your service representative to arrange to pay by a different date. Your old due date will still appear on your bill, but we will accept your payment by the new due date. A late payment charge will not apply.

Quarterly Payment Plan — If you are 62 or older and your yearly telephone costs are \$150 or less, you may arrange to pay your bills every three months. Call your service representative to apply.

Deferred Payment Plans — Available for certain Verizon charges that are past due. Call your service representative to apply. Here’s how the plan works:

- The total amount deferred cannot be more than \$150.
- A minimum down payment of 20% of the total amount deferred or three months of the average eligible charges, whichever is less, is required.
- Past due amounts in excess of \$150 are added to and must be paid with the down payment.
- The deferred amount may be paid in five equal monthly installments. You also must pay all new bills in full and by the due date on the bill. If service was interrupted for nonpayment, it is restored after the down payment is received.
- You can only participate in one Deferred Payment Plan at a time.

Service Turn Off For Non-Payment Of Bill

Individual line customers — We have the right to mail you a service disconnection notice if your payment of Verizon charges and/or charges for other companies are

not received 25 days from the date of your bill. We may turn off your full outgoing service or block your services provided by other companies eight days after the notice is mailed. This means: you cannot use services provided by other companies if those services are blocked; and you cannot make any calls if your full service has been turned off. We also will attempt to notify you at least once before or after normal business hours.

If we still have not received your payment in full for basic local service charges 12 days after your full outgoing service has been turned off, we will also stop your incoming service. This means you cannot make or receive calls.

If we receive your payment in full for basic local service charges within 10 days after we have turned off your incoming service, we will restore your local service. After we receive your payment in full for services provided by other companies we will unblock them. You will be charged a fee to restore or unblock your service.

If we have not received your payment in full for basic local service charges 10 days after your incoming service has been turned off, your account will be canceled and you will be sent a final bill.

Party-line customers — Rules for service turn off (for non-payment) of party lines are different. This is because party-line technology does not allow the outgoing service to be turned off separately from the incoming service or for services provided by other companies to be blocked. Therefore, we may turn off both your outgoing and incoming services 20 days after we mail you a service disconnection notice. If we receive your payment in full within 10 days after we have turned off your service, we will restore it. You will be charged a fee to restore your service. If we do not receive payment in full within 10 days after your service is turned off, your account will be canceled and you will be sent a final bill.

When service can be turned off for non-payment — We turn off service only between 8 am and 7:30 pm, Monday through Thursday and between 8:00 a.m. and 3:00 p.m. on Friday. We do not turn off service when our business offices are closed, on the day before a holiday, or from December 23 to 26 and December 30 to January 2. We may block services provided by other companies at any time.