1. Product Guide and General Regulations
1.1 Product Guide Information

Rates and charges for services explained herein are contained in Part F, Section 1.1.

1.1.1	Product Guide Structure
A.	The Product Guide is divided into parts which are structured alphabetically, (e.g., Parts A, B, C, etc.). Each part is subdivided into sections which are structured numerically, (e.g., Section 1, 2, 3, etc.).

1.1.2	Referencing
A.	The use of the masculine or feminine gender in this Product Guide should be construed as including both genders and not as a restriction on the basis of sex.

1.1.3	Trademarks and Service Marks
A.	Many of the designations used by Verizon to distinguish its products and services are claimed as trademarks or service marks. Rather than printing a trademark symbol with every occurrence of a trademarked or service marked product name as it is used throughout this Product Guide, let it be stated that when using the names of Verizon products and services herein, such use is in an editorial fashion. Following are the proper use names of Verizon trademarks and service marks that are referred to herein in terms of product and service offerings.
1.	**Registered Service Marks**
a.	DIGIPATH®
b.	DOVPATH®
c.	ENHANCED FLEXGROW®
d.	FLEXPATH®
e.	INFOPATH®
f.	INTELLIDIAL®
g.	INTELLIPATH®
h.	PATHWAYS®
i.	PHONESMART®
j.	RINGMATE®
k.	SUPERPATH®
l.	VALUFLEX®
2.	**Service Marks**
a.	INTELLISMART SM
b.	PULSENET SM
c.	WORKSMART SM
3.	**Registered Trademark/Service Marks**
a.	NYNEX®

1. Product Guide Information and General Regulations
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1.1.4 Definitions
Additional Listing—A listing in addition to the initial or joint user listing provided with the customer's service.
Authorized Protective Connecting Module—A protective unit designed by Verizon and manufactured under the control of Verizon quality assurance procedures. This unit is incorporated in a customer provided answering device.
Authorized User—An individual authorized by Verizon to use a customer's telephone service. It includes members of the household, employees, or agents of the customer, residential tenants of hotels, clubs, etc.; and joint users as arranged for. The term authorized user, used in connection with private line service, denotes a person, firm or corporation designated by the customer and authorized by Verizon to use the customer's service.
Baud—A unit of signaling speed. It is the reciprocal of the time of duration in seconds of the shortest signal element (mark or space) within a code signal. The speed in bauds is the number of signal elements per second.
Building—A structure under one roof, or two or more structures where such structures adjoin, connect or are occupied as follows. The structures directly adjoin each other, being separated only by a building wall. The structures are connected by a completely enclosed passageway designed for and used primarily as the regular route for foot travel between the structures and is also suitable for the installation and maintenance of interior telephone facilities. The major portion of the structures is occupied by the same customer.
Bridging Connection—As used in connection with Private Line Series 6000 channels, indicates amplifying equipment and services required to connect a station, or an interexchange channel serving a station, at an intermediate point on an interexchange network, or to connect an additional station at a terminal point.
Carrying Plant or Supporting Plant—Poles or conduit (including trenching) required for cable or wire facilities. In some instances tree hitches are considered to be carrying plant.
Central Office—A switching unit in a telephone system, providing service to the general public, having the necessary equipment and operating arrangements for terminating and interconnecting lines. More than one central office may be located in the same building.
Central Office Building—A building containing one or more central offices. There may be more than one central office building in an exchange and one central office building may serve more than one exchange.
Central Office Line—A main telephone exchange service or trunk line.
Centrex Service—A service arrangement of dial switching equipment and facilities that permits completion of inward and outward local and MTS calls from stations of the system without handling by the Centrex service attendant.
Channel—An electrical path furnished by Verizon between two or more points suitable for the purpose furnished and derived in a manner elected by Verizon. A single pair of wires may be used to provide more than one channel. A channel may be provided in whole or in part by cable, wire, or radio.
Channel Terminal—A term used in connection with Private Line Type 2006 channels and denotes the facilities required to terminate an interexchange channel.

1. Product Guide Information and General Regulations
1.1 Product Guide Information

1.1.4 Definitions
Class of Service—The method of charging for local messages, namely unlimited or measured.
Communications Systems—Dedicated channels and other facilities; (e.g., private microwave, analog/digital carrier, or cable), furnished by a customer or an other common carrier for communication between premises. These communications systems are not subject to Part 68 of the FCCs rules and regulations.
Complex Systems—Service and equipment, other than one and two line non-key services, located on a customer's premises, including common equipment such as key telephone systems, ComKey, Horizon Communication Systems, Private Branch Exchange (PBX) systems, Centrex, data arrangements, mobile telephone services, and other equipment.
Complex Service—The network access line(s) associated with complex systems.
Conforming Answering Device—A device which automatically answers incoming calls; transmits a prerecorded voice message or appropriate audible signal to the calling party; records a voice message from the calling party if so designed and arranged; and automatically disconnects from the line in a pre-arranged manner on completion of the last of the functions for which it was designed and arranged as described herein. The conforming answering device may include remote interrogation and/or device function control. A conforming answering device must incorporate an authorized protective connecting module and must bear a valid conformance number.
Conformance Number—An identifying number assigned by Verizon to a particular model of conforming answering device incorporating an authorized protective connecting module when that model of device is in conformance with the provisions set forth by Verizon in its technical reference for conforming answering devices.
Connecting Arrangement—The equipment provided by Verizon to accomplish the direct electrical connection of facilities with the facilities of Verizon or the direct electrical connection of Verizon facilities.
Connection, Acoustic—A connection made by sound.
Connection, Direct Electrical—A physical connection of the conductors in the communications path of the telephone system.
Connection, Inductive—A connection made by using the electromagnetic field generated by a telephone.
Coordinating Facilities—Facilities used for communication between stations on program networks to enable the customer to pass information necessary for the proper handling of his program.
Customer—An individual, partnership, association, or corporation that arranges for service, and is responsible for the payment of charges, and compliance with the rules and regulations of Verizon. In a resale/sharing arrangement the customer is referred to as the customer of record.
Customer Provided Terminal Equipment—Devices, apparatus, and their associated wiring provided by a customer which do not constitute a multi-line terminating system and which, when connected to the communications path of the telephone system, are so connected either electrically, acoustically, or inductively.
Data Access Arrangement—A protective connecting arrangement for use with the network control signaling unit or, in lieu of the connecting arrangement, an arrangement to identify a central office line and protective facilities and procedures to determine compliance with appropriate network protection criteria.

1. Product Guide Information and General Regulations
1.1 Product Guide Information

1.1.4 Definitions
Demarcation Point—The point of interconnection between Verizon communications facilities and premises wire. It is located within 12 inches of the protector or within 12 inches of where Verizon communications facilities enter the building or terminate in company provided distribution terminals, or as close thereto as is practicable.
Distributing Center—Amplifying and bridging equipment at Verizon premises where program transmission channels, used in connection with loudspeakers, are interconnected to form a network for the distribution of program material to a number of loudspeaker locations.
Duplex Service—Service which provides for simultaneous transmission in both directions.
Equalization—A procedure applied to Private Line Series 6000 channels so that the component frequencies of the material transmitted have about the same relationship at the two ends of the channel.
Exchange—A geographical unit established for the administration of communication service in a specified area. It generally consists of one or more central offices together with the associated plant used in furnishing communications within that area.
Exchange Access Line— The serving central office line equipment and all Verizon plant facilities up to and including Verizon provided demarcation point.
Exchange Area—The territory served by an exchange.
Exchange Service—The furnishing of dial tone line facilities to provide for telephone communications within the local service calling area on a measured or unlimited service basis in accordance with the rates and regulations of the Product Guide.
Extension Line—A private line channel to provide extended service in connection with main telephone exchange and PBX telephone service to locations not in the same building as the main telephone exchange service or PBX attendant's switchboard position.
First Point of Connection—Verizon provided demarcation point or in its absence, the protector.
Foreign Central Office Service—Exchange service furnished from a central office in a multi-office exchange which is other than that normally serving the area where the customer is located.
Foreign Exchange Service—Exchange service furnished from an exchange other than that normally serving the area where the customer is located.
General Cable Distributing Plant—The cable provided primarily to distribute local exchange service to the general public.
Grade of Service—The number of parties that a main telephone line is intended to serve.
Grandfathered Connections of Multi-line Terminating Systems—Connections via Verizon provided connecting arrangements of multi-line terminating systems (including their equipment and premises wiring) at the customer's premises, in accordance with any Verizon tariffs, and that are considered to be grandfathered under Part 68 of the FCCs rules and regulations because of the following situations. The connections to the telecommunications network or the private line services specified in Part B were made via Verizon provided connecting arrangements prior to January 1, 1980, and the connecting arrangements were of a type of connecting arrangement connected to the telecommunications network, or the private line services as of June 1, 1978. The connections to the private line services specified in Part B or Part C are made via Verizon provided connecting arrangements prior to May 1, 1983, and the connecting arrangements are of a type of connecting arrangement connected to the private line services as of April 30, 1980.

1. Product Guide Information and General Regulations
1.1 Product Guide Information

1.1.4 Definitions
Grandfathered Connections of Terminal Equipment—Connections via Verizon provided connecting arrangements of multi-line terminating systems (including their equipment and premises wiring) at the customer's premises, in accordance with any Verizon tariffs, and that are considered to be grandfathered under Part 68 of the FCCs rules and regulations because of the following situations. The connections to the telecommunications network or the private line services specified in Part B were made via Verizon provided connecting arrangements prior to January 1, 1980, and the connecting arrangements were of a type of connecting arrangement connected to the telecommunications network, or the private line services as of June 1, 1978. The connections to the private line services specified in Part B or Part C are made via Verizon provided connecting arrangements prior to May 1, 1983, and the connecting arrangements are of a type of connecting arrangement connected to the private line services as of April 30, 1980.
Grandfathered Multi-line Terminating Systems—Multi-line terminating systems (including their equipment, premises wiring, and protective circuitry, if any) connected at the customer's premises, in accordance with any Verizon tariffs, and that are considered to be grandfathered under Part 68 of the FCCs rules and regulations because of the following situations. The systems were connected to the telecommunications network, or the private line services specified in Part B prior to January 1, 1980, and were of a type of system which was directly connected (i.e., without Verizon provided connecting arrangements) to the telecommunications network, or the private line services as of June 1, 1978. The systems are connected to the private line services prior to May 1, 1983, and are of a type of system which was directly connected (i.e., without Verizon provided connecting arrangements) to the private line services specified in Part B or Part C as of April 30, 1980.
Grandfathered Terminal Equipment— Multi-line terminating systems (including their equipment, premises wiring, and protective circuitry, if any) connected at the customer's premises, in accordance with any Verizon tariffs, and that are considered to be grandfathered under Part 68 of the FCCs rules and regulations because of the following situations. The systems were connected to the telecommunications network, or the private line services specified in Part B prior to January 1, 1980, and were of a type of system which was directly connected (i.e., without Verizon provided connecting arrangements) to the telecommunications network, or the private line services as of June 1, 1978. The systems are connected to the private line services prior to May 1, 1983, and are of a type of system which was directly connected (i.e., without Verizon provided connecting arrangements) to the private line services specified in Part B or Part C as of April 30, 1980.
Half Duplex Service—provides for transmission alternately in either direction or in one direction only.
Highway Construction—Construction generally located along a public way or construction on a private way to serve more than one customer.
Indian Tribe—A term as codified and defined in the Federally Recognized Indian Tribe List Act of 1994, and as defined in Subpart A of the regulations promulgated by the United States Department of the Interior's Bureau of Indian Affairs, Sections 20.1(p) and 479a(2).
Inside Wire—See Premises Wire.
Intercommunication—Communication over interior lines of a key telephone system or communication between PBX or Centrex system telephones.
Interexchange Channel—A communications path interconnecting exchanges.

1. Product Guide Information and General Regulations
1.1 Product Guide Information

1.1.4 Definitions
Interface—The point on the premises of the customer, authorized user, or joint user at which provision is made for connection of other than Verizon provided facilities to facilities provided by Verizon.
Intraexchange Channel—A communications path interconnecting points within an exchange.
Intrasystem Wire—Wire connecting separately housed equipment entities or systems.
Joint User Service—A service which includes a listing in the alphabetical section of Verizon directory and provides for the use of the customer's exchange telephone service facilities by a corporation, association, partnership, or individual not associated with the customer in business.
Joint Use Arrangement—The use of the customer's interexchange private line service by an individual, firm or corporation designated by the customer as a user of the private line service and to whom a portion of the charge for service is billed.
Key Pulsing—A method of dialing by depressing button-type keys on a line arranged for normal rotary dialing.
Line Hunting—An arrangement whereby two or more central office lines or PBX trunk lines furnished to a customer at a given location are grouped so that calls to the first number of the grouped lines are automatically routed to the first non-busy line of the lines so grouped and a busy signal is not given unless all the grouped lines are busy.
Local Access and Transport Area (LATA)—A geographic area established by Verizon for the administration of communications service. A LATA encompasses designated exchanges, which are grouped to service common social, economic and other purposes.
Local Channel— A communication path within an exchange connecting a customer's premises with an interexchange channel. Used in connection with Private Line Series 6000 channels, local channel denotes a channel located within a single program exchange area and extending between stations, studios or distributing centers; between a station, a studio, or a distributing center and the point of connection with interexchange facilities; or between a station or a studio and a Verizon central office where switching equipment for interconnection of local channels is located.
Main Telephone/Station—Terminal equipment directly connected to the central office switching equipment by an individual circuit or, in the case of PBX and Centrex service, terminal equipment directly connected to the PBX and Centrex switching equipment by an individual line circuit.
Maximum Termination Liability—A liability assumed by a customer for certain equipment or service for which a minimum service period in excess of one month applies.
Message—A completed communication between two telephone numbers and classified as either Local or Toll.
Message, Local—A message between telephones where the called telephone is within the unlimited or local usage calling area of the calling telephone.
Message, Toll (Long Distance Message)—A message between telephones in different local calling areas for which a Message Telecommunications Service charge applies.

1. Product Guide Information and General Regulations
1.1 Product Guide Information

1.1.4 Definitions
Message Telecommunications Service (MTS)—Service that furnishes facilities for telecommunications between local service areas. The terms toll and long distance are used interchangeably throughout the Product Guide.
Minimum Service Period—A stated length of time that a customer is required to retain service at a specific location.
Miscellaneous Common Carriers—Communications common carriers, as defined in Part 21 of the FCCs rules, that are not engaged in the business of providing either a public land line message telephone service or public message telegraph service.
Move—A customer requested relocation of premises wiring and/or equipment from one location to another on the same premises.
Multi-Central Office Exchange—An exchange served by more than one central office.
Multi-line Terminating System—Switching equipment (e.g., PBX, Centrex C.U., ACD), or key telephone systems that are capable of terminating more than one exchange access line, Dedicated Toll Free service (DTFS) access line, private line, or channel from a communications system or a combination of these.
Multipling Arrangement—An arrangement associated with a customer's trunk line, tie line, or main exchange service to provide for an additional appearance of a line when the service is multiplied between nonmultiple switchboard positions or between a switchboard and station equipment of another type.
Municipality—A term applied to a city or a town but not to any entity larger than a city, for example, a county.
Network Access Line—The facilities from Verizon's central office up to and including the network interface located on the customer's premises that provide connection to the demarcation point.
Network Control Signaling—The transmission of signals used in the exchange and message telecommunications system, performing functions such as supervision (control, status, and charging signals), address signaling (e.g., dialing), calling and called number identification, and other audible tone signals to control the operation of transmission and switching systems within the telecommunications network.
Network Control Signaling Unit—Terminal equipment furnished, installed and maintained by the customer for the provision of network control signaling.
Network Interface—A standard FCC registration program jack or equivalent that may be installed by Verizon as part of the network access line on a customer's premises at the demarcation point.
Network Terminating Wire—Wire installed for network service for a specific customer and used to connect the intrabuilding network cable or the outside plant distribution facilities to the demarcation point.
Nondirectory Listed Service—Exchange service telephone numbers not listed in Verizon's directory, but carried in Verizon's directory assistance records and given to any calling party on request.
Nonlisted Service—Exchange service telephone numbers not listed in Verizon's directory or carried in Verizon's directory assistance records. There are no restrictions against giving out these numbers if they are known. This service is provided only to customers with other listed exchange service, either a complete listing or in directory assistance records only.
Nonpublished Service—Exchange service telephone numbers not listed in Verizon's directory or carried in Verizon's directory assistance records and not available to the general public.

1. Product Guide Information and General Regulations
1.1 Product Guide Information

1.1.4 Definitions
Normal Types of Construction—Aerial or underground construction.
Premises—A dwelling unit, other building or a legal unit of real property such as a lot on which a customer's dwelling unit is located, as determined by Verizon.
Premises Wire—All wire within a customer's premises located beyond the demarcation point.
Private Branch Exchange System (PBX)—An arrangement of switching equipment, consisting of a manually operated attendant position or console, or dial switching apparatus, or both, with connecting central office and PBX telephones and lines.
Private Line Service—Channels or channels and equipment furnished to a customer for communication between specified locations.
Private Property Construction—Construction on a private property to serve one customer.
Rate Center—A specified geographical location within an exchange area from which mileage measurements are determined for the application of toll rates and private line interexchange mileage rates.
Restoral of Service—The return of service following a period of temporary interruption for nonpayment of bills, provided this return occurs prior to discontinuance of the service.
Same Continuous Property—A continuous plot of ground occupied by one customer, or contiguous plots of ground occupied by the one customer, the plot or plots located within the same exchange. When a customer owns (or leases) and is the sole occupant of properties on both sides of a street, alley, or railroad right-of-way, that otherwise would constitute a continuous plot, the properties are considered the same continuous property if the supporting structures required for the wire facilities between the properties are customer owned and built by the customer or built by Verizon at the customer's expense.
Secretarial Service—An arrangement of terminal equipment permitting the answering at one location of calls to main telephone lines of different customers when these lines are unattended.
Secretarial Service Equipment—An arrangement of telephone service furnished at secretarial answering bureau locations where the termination of a customer's line is not in a secretarial service board.
Service Point— This term when used in connection with private line service denotes an exchange in which an interexchange channel is terminated in a Verizon central office at the request of the customer.
Services—"Service" or "services" means all retail products and services offered by Verizon in Rhode Island for which the process, charges, terms and conditions of sale are specified in this Product Guide, except where the context indicates otherwise.
Single-Ended Terminal Device—A terminal device that terminates only one line at a given time (e.g., headset).
Standard Service—Main telephone exchange service associated with one or two line non-key customers.

1. Product Guide Information and General Regulations
1.1 Product Guide Information

1.1.4 Definitions
Station—The station as used in connection with private line services denotes the transmitting or receiving equipment, or combination transmitting and receiving equipment, at any location on a premises and connected for private line service, or when the service involves only channels, denotes a point on a premises where a channel is terminated. Used in connection with Private Line Series 6000 channels, a station denotes premises designated by the customer where material is transmitted to or received from a program transmission channel. A point of connection of Verizon interexchange and local channels is not a station.
Station Connection—The station connection as used in connection with Private Line Series 6000 channels denotes central office amplifying equipment and services including special supervision that may be required when a station transmits program material to, or receives program material from, an interexchange channel.
Studio—A premises under the customer's control and arranged to prevent access by unauthorized persons where program material originates or is received for transmission to a program transmission channel.
Temporary Suspension of Service—An arrangement whereby service is made inoperative for a temporary period at the request of the customer.
Termination Charge—The charge made when the service for which a maximum termination liability applies is terminated by the customer prior to the expiration of the minimum service period.
Tie Line—A channel connecting two PBX systems, two Centrex systems, or two other systems utilizing pooled line facilities or any two of the preceding systems.
Tribal Lands—A term as codified in the Federally Recognized Indian Tribe List Act of 1994, and as defined under in Subpart A of the regulations promulgated by the United States Department of Interior's Bureau of Indian Affairs, Section 20.1(v) and 20.1(r). Such term includes the BIA definitions of "reservation " and "near reservation".
Trunk Line—A central office line terminating in a PBX system, certain automatic call distributor and answering service systems, or other switching equipment that utilizes pooled line facilities.
Unauthorized Attachment or Connection—Any terminal equipment, multi-line terminating system, or communications system that is attached to the facilities of Verizon contrary to provisions of the Product Guide.
Wiring, Complex—Wire associated with complex service and located on the customer's side of the demarcation point.
Wiring, Simple—Premises wiring associated with one or two line non-key customers.

1. Product Guide Information and General Terms and Conditions
1.2 Application of Product Guide

1.2.1	General
A.	This Product Guide sets forth the terms and conditions, including rates, charges and other fees, under which Verizon New England Inc. ("Verizon") agrees to provide the services described herein to its business customers and under which its business customers agree to purchase and use the services. These General Terms and Conditions apply to all services in this Product Guide.
B.	This Product Guide becomes a binding contract following customer acceptance of the terms and conditions applicable to each service ordered by customer. Customer is deemed to have accepted such terms and conditions of this Product Guide upon customer's order of, use of, or payment for the service.
C.	Unless expressly stated otherwise, this Product Guide also applies to business customers who have entered into a separate contract for services for a specified time period; provided, however, in the event of a conflict between the terms in the separate contract and the terms in this Product Guide, the terms in the separate contract shall control with respect to services subject to that contract.
D.	This Product Guide is available at http://www.verizon.com/tariffs. Business customers can obtain information regarding the terms and conditions applicable to a service can be obtained by calling 1-800-VERIZON.

1. Product Guide Information and General Regulations
1.3 Use of Service

1.3.1	Lawful Use
A.	Service is furnished subject to the conditions that it will not be used for an unlawful purpose. Service will not be furnished if any law enforcement agency acting within its jurisdiction advises that such service is being used or will be used in violation of law. If Verizon receives other evidence that such service is being or will be so used, it will either discontinue or deny the service or refer the matter to the appropriate law enforcement agency.
B.	Verizon reserves the right to refuse or discontinue service immediately and without advance notice to the customer because of abuse or fraudulent use of service. Abuse or fraudulent use of service includes the following actions.
1.	The use of service or facilities of Verizon to transmit a message or to locate a person, or otherwise to give or obtain information without payment of the applicable charge.
2.	The obtaining, or attempting to obtain, or assisting another to obtain or to attempt to obtain, telephone service, by rearranging, tampering with, or making connection with any facilities of Verizon, or by any trick, scheme, false representations or false credit device, or by or through any other fraudulent means or device whatsoever, with intent to avoid the payment, in whole or in part, of the regular charge for such service.
3.	The use of service or facilities of Verizon for a call or calls, anonymous or otherwise, if in a manner reasonably to be expected to frighten, abuse, torment or harass another.
4.	The use of profane or obscene language.
5.	The use of the service in such a manner as to interfere unreasonably with the use of the service by one or more other customers.

1.3.2	Connection to Verizon Facilities
A.	Terminal equipment, multi-line terminating systems, premises wire and communications systems may be connected with facilities furnished by Verizon in accordance with the provisions contained in this Product Guide. If any unauthorized attachment or connection is made contrary to the provisions of this Product Guide, Verizon has the right to remove or disconnect the same; or to terminate service; or to suspend the service during the continuance of said attachment or connection in accordance with the provisions contained herein, or those contained in Part B.
1.	When any terminal equipment, multi-line terminating system, communications system, or premises wire is used with telecommunications services in violation of any of the provisions of this Product Guide, Verizon will take such immediate action as necessary for the protection of the network and Verizon employees, and will promptly notify the customer of the violation.
a.	The customer must either discontinue such use of the terminal equipment, multi-line terminating system, communications system, or premises wire, or correct the violation.
b.	The customer shall confirm in writing to Verizon within ten days following the receipt of written notice from Verizon that such use has ceased or that the violation has been corrected.
c.	Failure of the customer to discontinue such use, or to correct the violation, and to give the required written confirmation to Verizon within the time stated herein, will result in suspension of the customer's service until such time as the customer complies with the provisions of this Product Guide.

1. Product Guide Information and General Regulations
1.3 Use of Service

1.3.3	Provision and Ownership of Equipment and Lines
A.	Except as otherwise provided in this Product Guide, facilities furnished by Verizon on the premises of a customer or authorized user are the property of Verizon and are provided upon the conditions that such facilities must be installed, relocated and maintained by Verizon, and that Verizon's employees or designees may enter said premises at any reasonable hour to install, inspect or maintain the facilities and upon termination or cancellation of the service, to remove the facilities. The customer may prohibit Verizon entry to said premises without the customer's physical presence or written permission. In such cases, however, the customer must make mutually satisfactory arrangements with Verizon when entry to the premises is necessary. Without limiting the generality of the foregoing language, subsection (1) below, applies in the circumstances described.
1.	For purposes of this subsection:
a.	The “Owner” of a property includes both the actual owner and the managing agent or other representative designated by the Owner; and in the case of a condominium means the Owner of the common areas of the property.
b.	A “Building” is any property occupied by persons other than the Owner who are customers of Verizon, regardless of whether the Owner also occupies a portion of the Building.
c.	A “Converting Building” is a Building in which Verizon has notified the Owner of the building and its customers occupying the Building of its intention to upgrade its network by replacing copper facilities serving customers in the building with fiber-optic cables and related facilities.
d.	“Refusal” (and terms such as “refuse” or “refuses”) refers to a situation in which an Owner has either expressly denied Verizon access to a Converting Building for purposes of installing fiber-optic cables and related facilities, or has conditioned access on unreasonable terms or conditions, or has not responded to Verizon’s request for such access, or has unreasonably delayed by not permitting access prior to the deadline set forth by Verizon in a communication to the Owner.
2.	If an Owner of a Converting Building refuses Verizon access to the Building for purposes of installing fiber-optic cables and related facilities, Verizon may, on reasonable notice to the Owner and any affected customers, discontinue the provision of service to any of its non-residential customers in the Converting Building.

1.3.4	Minimum Service Periods
A.	The minimum charge for service at any premises, except as otherwise specified, is one month's service charge. A minimum charge in excess of one month's service charge may be imposed in connection with special equipment.
B.	If the period of use exceeds one month, the charge for the fractional part of a month is prorated, based on the actual number of days the service is furnished. For the purpose of determining charges for a fractional part of a month, every month is considered to have 30 days.

1. Product Guide Information and General Regulations
1.4 Responsibility of Verizon

1.4.1	Furnishing of Service
A.	Verizon will determine, in its sole discretion, which network facilities (for example, copper or fiber) will be used to provide service.
B.	Verizon shall furnish service, in its sole discretion, so long as it is able to secure and retain, without unreasonable expense, suitable facilities and rights for the provision of such service.
C.	Verizon reserves the right to refuse an application for service made by, or for the benefit of, a former customer who is indebted to Verizon for service previously furnished.
D.	In addition to any other grounds provided in law or in this Product Guide for cancelling, discontinuing or terminating service, Verizon may also cancel a customer's service, on thirty (30) days notice, if:
1.	Verizon determines that network facilities that provide the customer's existing service will no longer be used to serve the customer's premises and alternative facilities that Verizon determines to use are not available; or
2.	Verizon determines that network facilities that provide the customer's existing service will no longer be used to serve the customer's premises, alternative facilities that Verizon determines to use are available, and the customer does not agree, within the time period specified by Verizon, to receive service (which may be the same or different from the customer's existing service) over the alternative facilities.
E.	Telephone numbers are used to facilitate use of the services provided by Verizon. A customer has no ownership interest in a telephone number or any other call number designation associated with services furnished by Verizon, and no right to the continuance of service through any particular central office. Verizon reserves the right to change telephone numbers, or the central office designation associated with such numbers, or both, assigned to the customer, whenever Verizon deems it necessary to do so. Each customer acknowledges and consents to the disclosure of the telephone number (whether published, nonpublished or nonlisted) and associated name and address for use in connection with Emergency Reporting Number 911 and upon demand of lawful authority.upon demand of lawful authority.
F.	Verizon reserves the right to restrict the amount of services and equipment furnished or used in connection with any particular class of service in order to prevent any impairment in the quality of service furnished.
G.	In compliance with the FCC's Memorandum Opinion and Order released December 16, 1992, Verizon will provide the following Open Network Architecture (ONA) services to customers under rates, terms and conditions approved by the PUC.
1.	Dialed Number Identification Service (DNIS) on Dedicated Toll Free Service (DTFS).
H.	Verizon retains title to all materials, including wire and cable that it installs.
I.	**Service Line Limitations -** Depending upon the availability of facilities, the Company will provide a maximum of two lines per service address.

1. Product Guide Information and General Regulations
1.4 Responsibility of Verizon

1.4.2	Service Observing
A.	It is the policy and practice of Verizon not to monitor any conversations between its customers. In order to determine the quality of service being given to its customers and to be in a position to improve the service, it is the practice of Verizon to observe, on a random sample basis, the handling of customer calls by its employees and the functioning of its equipment.
1.	Service observations on calls between customers are made to insure the proper handling of these calls by Verizon's employees and its equipment. Service observations are also made on calls between customers and Verizon relating to matters such as business office, repair, directory assistance, and intercept services. Service observing is done in accordance with published Verizon practices.

1.4.3	WARRANTY DISCLAIMER
A.	**EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THIS PRODUCT GUIDE, VERIZON DISCLAIMS ANY AND ALL REPRESENTATIONS AND WARRANTIES, EXPRESS, IMPLIED OR ARISING BY COURSE OF PERFORMANCE, DEALING, CUSTOM OR TRADE USAGE, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE (EVEN IF VERIZON KNEW OR SHOULD HAVE KNOWN SUCH PURPOSE) AND NON-INFRINGEMENT. CUSTOMER AGREES THAT SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. VERIZON DOES NOT WARRANT THAT THE SERVICES WILL MEET CUSTOMER NEEDS, OR WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE.**

1.4.4	Liability
A.	Except for damages resulting from the unauthorized or illegal use of the services by customer or customer's family, guests or employees, neither party (nor its suppliers or affiliates) shall be liable to the other party for punitive, special, consequential, incidental or indirect damages including, without limitation, loss of business profits, or other commercial or economic loss arising in connection with the services, even if the party knew or should have known of the possibility of such damages.
B.	Either party's maximum total liability to the other party in connection with the services, for any and all causes of action and claims, shall be:
1.	The liability of Verizon for damages arising out of mistakes, omissions, interruptions, delays, errors or defects in transmission occurring in the course of furnishing service or other facilities shall in no event exceed an amount equivalent to the proportionate charge to the customer for the period of service during which such mistake, omission, interruption, delay, error or defect in transmission occurs;
2.	For damage to real or personal property or bodily injury or death to any person proximately caused by the party's negligence or willful or intentional misconduct, and not rising out of mistake, omissions interruption, delays, error or defects in transmission occurring in the course of furnishing service or other facilities, shall be the amount of direct damages proven;

1. Product Guide Information and General Regulations
1.4 Responsibility of Verizon

1.4.4	Liability
B.	(Continued)
3.	For indemnity, the remedies set forth herein;
4.	For all other damages not set forth above and not excluded under this Product Guide, each party's maximum liability during any twelve-month period shall be limited to the lesser of (i) direct damages proven, or (ii) the amount paid by customer to Verizon for the one-month period prior to accrual of the most recent cause of action for the service under this Product Guide that gave rise to the claim.
C.	Nothing in this section 1.4.4 shall limit the customer's liability to Verizon for any and all charges incurred for the services
D.	Customer agrees to defend, indemnify and hold Verizon, its employees, affiliates and agents, harmless from any and all losses, claims, demands, damages, expenses (including reasonable attorneys' fees), or any liability whatsoever, arising from any use of the services by customer or any person customer permits to use the services, including without limitation, liability resulting from the content of communication such as defamation, fraud or invasion of privacy, any modification or combination of the services with other products or services not provided by Verizon, any modification of the services or any infringement of intellectual property.
E.	Neither Verizon nor any concurring, connecting or other participating carrier shall be liable for any act or omission of any other company or companies furnishing a portion of such service.
F.	Verizon is not responsible to the customer, authorized user, or joint user for damages arising out of mistakes, omissions, interruptions, delays, errors, or defects in transmission or other injury, including but not limited to injuries to persons or property from voltages or currents transmitted over the service of Verizon, caused by customer premises equipment (except where a contributing cause is the malfunctioning of a Verizon provided connecting arrangement, in which event the liability of Verizon will not exceed an amount equal to a proportional amount of Verizon billing for the period of service during which such mistake, omission, interruption, delay, error, defect in transmission, or injury occurs).
G.	Verizon is not liable for any defacement of or damage to the premises of a customer (or authorized user) resulting from the attachment of Verizon's instruments, apparatus and associated wiring on such premises or by the installation or removal thereof, when such defacement or damage is not the result of negligence of Verizon.
H.	Verizon is not responsible to the customer, authorized user, joint user, sharer of service, or patron of a reseller for injuries or damages to persons or property arising from the existence of a customer-provided power supply.
I.	Customer will defend and indemnify the Company, its affiliates, agents and contractors from all third-party claims, liabilities, fines, penalties, costs and expenses, including reasonable attorneys' fees, arising from or related to any acts or omissions by the customer, customer's end users or customer's third-party provider(s) that give rise to any claims of non-compliance of the Company with any applicable law, including the failure to purchase or implement features that enable compliance with laws.

1. Product Guide Information and General Regulations
1.4 Responsibility of Verizon

1.4.5	Failure of Service
A.	For any complete failure of local exchange service lasting more than 24 hours and brought to the attention of Verizon within ten days of such complete failure, Verizon will make a prorata adjustment of charges. For the purpose of determining a prorata adjustment, every month is considered to have 30 days.
B.	Allowance for interruptions of private line services involving tie lines (Private Line Type 2001B), extension line service (Private Line Type 2001A) or foreign exchange service (Private Line Type 2006) and other private line services is provided in accordance with the provisions in Part B.
C.	Allowance for interruptions of Dedicated Toll Free Service (DTFS) is specified in Section 11.

1.4.6	Customer Satisfaction Guarantee
A.	This guarantee provides a credit on the Verizon bill to business customers (including PBX) who notify Verizon to disconnect any of the following services/features because the customer is dissatisfied.
1.	**Custom Calling—** Call Forwarding, Call Forwarding Busy Line Don't Answer, Call Forwarding Busy Line and Call Forwarding Don't Answer, Call Waiting, Speed Dialing 8, Speed Dialing 30, Three Way Calling
2.	**Phonesmart—** Caller ID, Busy Redial
3.	**Distinctive Ring**
4.	**WorkSmart Package**
B.	The customer is responsible for notifying Verizon of any decision to disconnect within sixty (60) days of installation. When the expiration of the sixty (60) day period falls on a weekend or legal holiday, the customer has until the first day following the weekend or legal holiday to notify Verizon. In such event, the customer will be entitled to a credit for the service/feature charge(s) and monthly rate(s) accrued through the disconnect date.
C.	The credit is equal to the Service & Equipment Order charge and the monthly rate incurred by the customer for the service.
1.	The credit does not apply to activation or usage charges associated with the service, to services offered under a contract, to services offered under a package offering (excluding WorkSmart and packages comprised of Custom Calling, or Distinctive Ring services), or to telephone equipment.
2.	When multiple services are ordered at the same time, the credit for the Service & Equipment charge will not apply if the customer retains any one of the services ordered.
3.	Each customer will be entitled to the credit one time per service/feature.

1. Product Guide Information and General Regulations
1.5 Responsibility of the Customer

1.5.1	Cancellation, Change, or Deferment Prior to Establishment of Service
A.	When an application for service is cancelled or changed in whole or in part by the applicant prior to completion of the construction and installation, the applicant is required to pay to Verizon, upon demand, the total costs and expenses in connection with providing and removing the service less the estimated recoverable value, if any. The payment cannot exceed that specified under Section 1.5.1A1.
1.	When an application is cancelled or changed by the applicant in whole or in part after completion of the construction and installation but prior to the establishment of service, the applicant is required to pay to Verizon, upon demand, the applicable minimum and termination charges specified in this Product Guide and any applicable nonrecurring, connection and construction charges.
2.	When an applicant requests a change in the location of all or part of the facilities provided for the service prior to completion of the construction and installation, the applicant is required to pay to Verizon, upon demand, the difference between the total costs and expenses incurred by Verizon in completing the construction and installation and that which would have been incurred had the final location of facilities been specified initially. The payment cannot exceed that specified under Section 1.5.1A1.
B.	When a deferment of the date for placing facilities and equipment in-service is requested by the applicant after the start of construction (usually at the time the required equipment has been purchased by Verizon), charges based on costs apply, upon demand by Verizon, for any deferment in excess of one month. The costs include the monthly carrying charges on Verizon's investment in equipment and facilities at the time of the deferment plus any other specific costs applicable to the deferment. In no case will the placing in-service of equipment and facilities be deferred for more than 18 months. After 18 months the installation is considered cancelled, and the applicant is responsible for the payment of costs as specified in Section 1.5.1A.

1.5.2	Equipment Space and Power
A.	The customer is responsible for providing suitable electric power at a convenient outlet when and where required, unless otherwise provided in this Product Guide. In the event of a power failure, no allowance is made for interruption of service.
B.	Equipment furnished to the customer by Verizon shall, upon termination of service from any cause whatsoever, be returned to it in good condition, reasonable wear and tear thereof excepted.

1. Product Guide Information and General Regulations
1.5 Responsibility of the Customer

1.5.3	Liability
A.	In case of damage, loss, theft or destruction of equipment and facilities furnished by Verizon, the customer may be required to pay the expense incurred by Verizon to replace or restore the equipment and facilities to its original condition.

1.5.4	Notification for Termination of Service
A.	Subscribers may terminate services that are based on packet, optical and wave technology, including Transparent LAN Services and data services in bandwidths greater than 1.5 Mbps by giving 30 business days' notice, either written or electronic. Subscriber requests to disconnect services should be submitted via Verizon's online account management tool at https://enterprisecenter.verizon.com. Notice is deemed effective only if the subscriber receives confirmation of receipt from Verizon. The subscriber should contact the account representative or Verizon's Customer Service if such confirmation is not received within 2 business days.
B.	For all other services Verizon reserves the right to require notice of not less than ten days of the customer's desire to terminate service.

1.5.5	Payment of Bills
A.	The customer is responsible for payment of all charges for service in accordance with the following provisions.
1.	Bills are due when rendered and are payable at an office of Verizon.
a.	Delayed payment of bills may result in the interruption or discontinuance of service.
2.	The customer is required to pay, in accordance with Verizon's established collection and billing practice, all applicable charges for exchange, end user access and private line services; MTS messages, including charges for messenger service; and for all services billed by Verizon for other carriers.
a.	The customer is responsible for all charges for telephone service rendered at the customer's telephone, both exchange and MTS, including charges for MTS messages on which the charges have been made collect.
B.	**Late Payment**
1.	For business customers, all amounts outstanding 25 days or more from the date on which the bill for such amounts is mailed are subject to a late payment charge of 1.5%.
2.	The late payment charge does not apply to the following items.
a.	Any disputed amount; however it is applicable to all undisputed portions of a bill on which a dispute is pending.
b.	Final accounts; however any late payment charges included in the balance on a final statement are still due.
C.	**Returned Check—** Whenever a check or draft presented for payment of service is declined for payment by the institution on which it is written, a returned check charge applies.

1. Product Guide Information and General Regulations
1.5 Responsibility of the Customer

1.5.6	Deposits
A.	Verizon may require a customer or applicant for service to make a deposit. For Business customers, the deposit will not exceed the overall average amount of exchange and usage charges for services provided to business customers for two months.
1.	Simple interest of 12% per annum is credited to the customer annually or upon termination of the service or the return of the deposit by Verizon.
2.	The receipt of such a deposit by Verizon shall in no way relieve the customer or applicant from compliance with Verizon's requirements as to advance payment (if any) and the prompt payment of bills, nor constitute a waiver or modification of the practices of Verizon for the discontinuance of service for nonpayment of any sums due for service rendered.

1.5.7	Gross Receipts Tax Surcharge
A.	In addition to the rates and charges provided in this Product Guide, a surcharge may be imposed to recover the Gross Receipts Tax imposed on Verizon. The surcharge will be shown as a separate line item on the customer's monthly bill.

1.5.8	Responsibility of the Customer with Respect to Certain Customer-Provided Systems
A.	For purposes of this subsection 1.5.8, 'Customer-Provided Systems' means multi-line telephone systems, as defined in 47 CFR § 9.3, that are interconnected with services offered by the Company pursuant to this Product Guide. Nothing in these provisions should be interpreted to mean that all multi-line telephone systems, as defined in 47 CFR § 9.3, are suitable for interconnection with such Company services.
1.	Customer-Provided Systems connected to the Company's network which were manufactured, imported, sold, leased, or installed after February 16, 2020 must be configured to*: ● allow an end user to directly initiate a "911" call from any station equipped with dialing facilities, without dialing any additional digit, code, prefix, or post-fix, including any trunk-access code such as the digit 9, regardless of whether the user is required to dial such a digit, code, prefix, or post-fix for other calls, and ● provide Customer-Provided Systems notification to a central location at the facility where the system is installed or to another person or organization regardless of location, if the system is able to be configured to provide the notification without an improvement to the hardware or software of the system.

* Pursuant to 47 CFR § 9.16(b)(1) and (2).

1. Product Guide Information and General Regulations
1.5 Responsibility of the Customer

1.5.8	Responsibility of the Customer with Respect to Certain Customer-Provided Systems
A.1	**(Cont'd)**
	Customer-Provided Systems notification must (1) be initiated contemporaneously with the 911 call, provided that it is technically feasible to do so; (2) not delay the call to 911; and (3) be sent to a location where someone is likely to see or hear it.
2.	A person engaged in the business of installing Customer-Provided Systems* may not install such a system in the United States unless it is configured such that it is capable of being programmed with and conveying the dispatchable location of the caller, as defined in 47 C.F.R. § 9.3, to the PSAP with 911 calls consistent with the requirements below. A person engaged in the business of managing or operating Customer-Provided Systems may not manage or operate such a system in the United States unless it is configured such that the dispatchable location of the caller, as defined in 47 C.F.R. §9.3, is conveyed to the PSAP with 911 calls consistent with the following requirements: • On-premise fixed telephones associated with Customer-Provided Systems must provide dispatchable location by January 6, 2021; • No later than January 6, 2022, on-premise non-fixed telephones associated with Customer-Provided Systems must provide dispatchable location where technically feasible, otherwise they shall provide dispatchable location based on end user manual update or on alternative location information as defined in 47 C.F.R. § 9.3; • No later than January 6, 2022, off-premise non-fixed telephones associated with Customer-Provided Systems must provide dispatchable location where technically feasible, otherwise they shall provide dispatchable location based on end user manual update, or enhanced location information which may be coordinate based and consisting of the best available location that can be obtained from any available technology or combination of technologies at reasonable cost. • Customers to DID Service capable of accessing 911 emergency services shall be responsible for providing automated dispatchable location information as defined in 47 C.F.R. § 9.3 and for maintaining the accuracy of that information for fixed services as of January 6, 2021 and for non-fixed services where technically feasible as of January 6, 2022. • Customers, particularly private switch owners, private branch exchange owners, and customers of DID service, may need to purchase additional features or services to comply with the dispatchable location provisions of RAY BAUM's Act. Dispatchable location capability may require Customers to purchase private switch automatic location identification (PS/ALI) service from the Company or from a third-party provider.

* Pursuant to 47 C.F.R. § 9.16(b)(3).

1. Product Guide Information and General Regulations
1.5 Responsibility of the Customer

1.5.8	Responsibility of the Customer with Respect to Certain Customer-Provided Systems
A.2	(Cont'd)
3.	Customer Equipment, PBXs and Channels
a.	All Customer-Provided Systems connected to the Company's network on or after February 16, 2020, must be configured to allow direct "911" dialing by any end user and must be configured to send Customer-Provided Systems notifications as described in Section 1.5.8.A.1.
b.	Customer-Provided Systems must be capable of conveying the dispatchable location of a 911 caller to a public safety answering point ("PSAP") as described in Section 1.5.8.A.2.
4.	Customers who connect Customer-Provided Systems to the Company's facilities agree to defend and indemnify the Company for acts and omissions that give rise to any claims of non-compliance, as described in Section 1.4.4.I.

1. Product Guide Information and General Regulations
1.6 Payment Plans

1.6.1	Conventional Payment Plan
A.	The conventional payment plan is the standard method for payment and consists of service and equipment, and premises work charges and a monthly rate. The monthly rate applies as long as the service or equipment is in-service. This plan is applicable for all equipment not offered under the companion rate plan, the two tier rate plan, or the variable term payment plan.

1.6.2	Companion Rate Plan
A.	The companion rate plan consists of service and equipment, and premises work charges and a monthly rate. The monthly rate applies as long as the service or equipment is in-service. This plan is available with any product offered under the two tier rate plan.
B.	**Minimum Period—** The minimum service period for equipment provided under this plan is one month.

1.6.3	Two Tier Rate Plan
A.	The two tier rate plan is an optional method of payment available for certain products and services as specified in this Product Guide. The two tier rate plan consists of a customer selected service period, as indicated in the two tier rate plan description for the product or service, with two tiers of rates, identified as Tier A and Tier B, for each rate item. During the selected service period the Tier A and Tier B monthly rates apply. Thereafter the Tier B monthly rates apply. Verizon will not accept requests for changes in the customer's Tier A rates. The Tier B rates are subject to change in accordance with Product Guides in effect.
1.	In the event of a complete or partial discontinuance of service prior to the expiration of the selected service period, the customer is obligated to pay an amount equal to the present value of the unpaid balance of the Tier A rates, less any credit that may be granted for the reuse of certain equipment items as described in Section 1.6.3D.
2.	A customer who does not elect the two tier rate plan may obtain the same product or service under the companion rate plan.
B.	**Monthly Rates and Service and Equipment Charges** are indicated in the two tier rate schedule. One time charges and service charges applicable for an initial installation or a subsequent addition are payable in full with the first bill after installation.
1.	A customer may make a prepayment covering all of the Tier A obligation at the time of the initial installation. The total Tier A obligation is adjusted to reflect the present value by using the appropriate time value equivalency factor.

1. Product Guide Information and General Regulations
1.6 Payment Plans

1.6.3	Two Tier Rate Plan
B.	(Continued)
2.	A customer may make a prepayment of part of the Tier A obligation at the time of the initial installation, or a prepayment of part or all of the remaining Tier A obligation at any time prior to the expiration of the selected service period. The amount of the prepayment is adjusted to reflect the present value of the remaining obligation.
C.	**Subsequent Additions** of service or equipment may be made under any of the following payment arrangements.
1.	At rates and charges specified in the companion rate schedule.
2.	A new two tier selected service period may be chosen from the currently available options for the product or service.
3.	The same two tier selected service period as that for the existing service may be chosen so that the Tier A obligation for the addition expires at the same time as the existing Tier A obligation. Either of the following methods may be used for this arrangement. The two tier rate schedules effective at the same time of the addition are used in both computations.
a.	Payment of an initial charge equal to the present worth of the total Tier A rates for the number of months elapsed from the existing obligation and the payment of the Tier A rates for the remaining months.
b.	Payment of a higher Tier A rate for the addition to cover the present worth of the total Tier A rates for the selected service period within the remaining months of the existing contract.
D.	**Discontinuance of Service—** In the event of a complete or partial discontinuance of service prior to the expiration of the selected service period, the customer is obligated to pay an amount equal to the present value of the unpaid balance of the Tier A rates less any credit that may be granted for equipment reuse. An amount equal to the present value of the unpaid balance of any NRCs that were deferred over the selective service period (in accordance with two tier provisions that existed at that time) is also payable upon discontinuance of the service. If a customer disconnects all or part of the service within a certain number of months after installation, a termination credit, expressed as a percentage of the present value of the Tier A obligation, may be granted for equipment reuse. The credit percentages decline uniformly over the credit period to zero. The number of months in the termination credit period and the termination credit percentages are indicated in the two tier rate plan description for the product or service. Termination credit will be granted only if a market for reuse of the equipment exists at the same time service is discontinued.
1.	If the discontinuance of service occurs after the expiration of the selected service period or after the customer has prepaid all of the remaining Tier A obligation, but prior to the expiration of the credit period, the amount of the credit, if any, will be refunded to the customer.

1. Product Guide Information and General Regulations
1.6 Payment Plans

1.6.3	Two Tier Rate Plan
E.	**Transfer of Service—** With the written permission of Verizon, the obligation to pay the Tier A rates for the remainder of the selected service period may be assigned to another customer at the same location for a transfer of service charge and payment of a service and equipment charge. In addition to assuming the responsibility to pay the Tier A rates for the remainder of the selected service period, the new customer assumes the conditions applicable to the offering at the time of assignment. Any service or equipment rearrangements or additions are subject to the rates and charges applicable.
F.	**Conversion to Two Tier Rate Plan Subsequent to Initial Installation—** A customer who does not elect the two tier rate plan at the time of the initial installation may do so subsequently under the following conditions.
1.	The customer chooses a selected service period from those currently available and billing of the two tier rates begins on the day following the completion of the conversion order. A service and equipment charge applies.
2.	The customer is not billed any one time, system establishment, and service and equipment charges previously paid. Credit is not granted for monthly rates previously paid.
G.	**Time Value Equivalency Factors** are shown in Exhibits 1.6.3-1 through Exhibits 1.6.3-3. When a customer elects the options described in Section 1.6.3B2 or Section 1.6.3C3, or disconnects service prior to the expiration of the selected service period, it is necessary to perform calculations using either a combination of the appropriate exhibit factors or factors based on the number of months remaining in the selected service period.
1.	When a customer elects to pay NRCs (that were effective prior to the introduction of service and equipment charges) over the selected service period, the appropriate factor for the selected service period is applied to the NRCs to determine the amount of the annual increase in the Tier A rates.
2.	When a customer elects to make a prepayment of all of the Tier A obligation at the time of the initial installation, the factor(s) shown in Exhibit 1.6.3-4 and Exhibit 1.6.3-5 is applied to the annual Tier A rates for the longest selected service period available with the service to determine the prepayment amount.

1. Product Guide Information and General Regulations
1.6 Payment Plans

1.6.3 Two Tier Rate Plan						
Exhibit 1.6.3-1 Time Value Equivalency Factor Table 15%–Selected Service Periods–For Equipment Ordered or Installed Prior to October 22, 1983						
12 Mos.	**24 Mos.**	**36 Mos.**	**60 Mos.**	**84 Mos.**	**120 Mos.**	**144 Mos.**
1.150	.6151	.4380	.2983	.2404	.1993	.1845

1.6.3 Two Tier Rate Plan						
Exhibit 1.6.3-2 Time Value Equivalency Factor Table 9%–Selected Service Periods						
12 Mos.	**24 Mos.**	**36 Mos.**	**60 Mos.**	**84 Mos.**	**120 Mos.**	**144 Mos.**
1.090	.5685	.3951	.2571	.1987	.1558	.1387

1.6.3 Two Tier Rate Plan						
Exhibit 1.6.3-3 Time Value Equivalency Factor Table 6%–Selected Service Periods						
12 Mos.	**24 Mos.**	**36 Mos.**	**60 Mos.**	**84 Mos.**	**120 Mos.**	**144 Mos.**
1.060	.5454	.3741	.2374	.1791	.1359	.1193

1.6.3 Two Tier Rate Plan				
Exhibit 1.6.3-4 9% Factors–Prepayment of all Tier A at Installation–Selected Service Periods				
36 Mos.	**60 Mos.**	**84 Mos.**	**120 Mos.**	**144 Mos.**
2.5313	3.8897	5.0330	6.4177	7.1607

1.6.3 Two Tier Rate Plan				
Exhibit 1.6.3-5 6% Factors–Prepayment of all Tier A at Installation–Selected Service Periods				
36 Mos.	**60 Mos.**	**84 Mos.**	**120 Mos.**	**144 Mos.**
2.6730	4.2124	5.5824	7.3601	8.3838

1. Product Guide Information and General Regulations
1.6 Payment Plans

1.6.4	Variable Term Payment Plan (VTPP)
A.	The VTPP is a method of payment for certain products or services as specified in other sections of this Product Guide.
B.	The VTPP allows a customer to select an Optional Payment Period (OPP) during which fixed monthly rates apply. The available OPP's, which are indicated in the VTPP description for the service, always include a month-to-month option and one or more longer term options (e.g., 48 months).
C.	The rates under the month-to-month OPP, which are subject to change, apply until the service or equipment is discontinued. The rates under the other OPP's apply for the number of months in the OPP and are not subject to Verizon initiated change during a customer's OPP. However, such rates are under the jurisdiction of the of PUC and are subject to change upon order of the PUC.
D.	Upon completion of an OPP a customer may discontinue service or select any OPP available for the service at that time. The rates effective at the time of renewal apply beginning the day after completion of the existing OPP. If the customer does not select a new OPP and does not request discontinuance, the service is continued at the rates currently in effect for the month-to-month OPP.
E.	In the event of a complete or partial discontinuance of service prior to the expiration of an OPP, the customer is required to pay a termination charge as specified in the VTPP description for the service.
F.	**Monthly Rates and Service and Equipment Charges** are contained in the VTPP rate schedule for the service. One time and service and equipment charges must be paid in full with the first full bill after installation or may be deferred according to the terms and conditions for deferral specified herein.
G.	**Subsequent Additions—** Service or equipment may be added to an existing system under any of the following arrangements. Subsequent additions are subject to the VTPP regulation effective at the time of the addition.
1.	At rates and charges currently effective for the month-to-month OPP.
2.	At rates and charges currently effective for any OPP shorter than the time remaining in the existing OPP. At the end of the OPP for the added service or equipment, another OPP may be selected in accordance with these provisions.
3.	At rates and charges currently effective for the same OPP, provided that at least one month remains in the customer's existing OPP. The OPP's for the addition and the installed system will then have a common expiration date. If the OPP for the installed system is not in the current Product Guide, the rates and charges effective for the next shorter OPP apply. If less than one month remains in the existing OPP, equipment may be added only under the month-to-month option.

1. Product Guide Information and General Regulations
1.6 Payment Plans

1.6.4	Variable Term Payment Plan (VTPP)
H.	**Discontinuance of Service—** In the event of a complete or partial discontinuance of service prior to the expiration of an OPP, the customer is required to pay a termination charge for any service or equipment removed. The specific regulations and method for determining termination charges are indicated in the VTPP description for the service.
I.	**Transfer of Service—** With the written permission of Verizon, the obligation to pay the monthly rates for the remainder of an OPP may be assigned to another customer at the same location for a transfer of service charge payable by the new customer, as specified in the VTPP description for the service and payment of service and equipment charge. In addition to assuming responsibility to pay the monthly rates for the remainder of the OPP, the new customer assumes the conditions applicable to the offering at the time of the transfer. A transfer of service between customers at the same time as an out of service relocation is not permitted.
J.	**Change in Length of Optional Payment Period**
1.	A customer request for a change to a currently offered OPP that is shorter than the time remaining in the existing OPP constitutes disconnection, and termination charges apply for the equipment provided under the former OPP.
2.	During an OPP, a customer may request a change to another currently offered OPP that is longer than the time remaining in the existing OPP, subject to the following conditions.
a.	Credit is not granted for monthly rates previously paid.
b.	The customer is not billed any service and equipment charges previously paid.
c.	The new OPP begins the day following the completion of the conversion order. A service and equipment charge applies.
K.	**Temporary Suspension of Service—** VTPP monthly rates are not subject to the provisions of temporary suspension of service.
L.	**Deferred Payment—** If offered in the VTPP description for the product or service, the service and equipment (nonrecurring) and one time charges applicable for an installation may be deferred over a customer's OPP, other than the month-to-month OPP, or a shorter period in annual increments.
1.	The minimum amount deferrable is $3,000.00 per customer location (system). The annual deferred charges are calculated by applying the appropriate factor (taken from the time value equivalency tables for 18% as shown in Exhibit 1.6.4-1) for the selected deferral period to the one time and NRCs.
2.	The deferred charges, including the calculated interest, are prorated on a monthly basis over the selected deferral period. If service is discontinued or relocated between states, the customer is obligated to pay an amount equal to the present worth of the unpaid balance of the deferred charges. A customer may also elect at any time during the deferral period to pay the present worth of the unpaid balance.

1. Product Guide Information and General Regulations
1.6 Payment Plans

1.6.4	Variable Term Payment Plan (VTPP)
M.	**Prepayment—** If offered in the VTPP description for the product or service, a customer may elect to prepay VTPP monthly rates for an OPP other than the month-to- month OPP.
1.	The total outstanding monthly rates for all VTPP items initially installed, or subsequently added under a coterminous OPP on a prepaid system, must be prepaid. For customers prepaying six or more months of payments, an adjustment of .375% is applied for each month prepaid.
N.	**Custom Centrex—** The VTPP rates for common equipment, main station line system features and night service arrangement are payable over an OPP. The available OPPs available are month-to-month, 24 months, or 48 months. The monthly rates for the exchange access portion of each main station line and for an extension of a main station line are subject to Verizon initiated change.
1.	**Relocation of Service** to a different premises served by the same central office may be permitted on an out of service basis only. Termination charges do not apply and the monthly billing for VTPP rates continues unchanged. The customer will be billed the appropriate charges as for a new installation of main and extension station lines at the new location. Relocation of service to a premises served by a different central office constitutes discontinuance of service.
2.	**Termination Liability** applicable to Custom Centrex common equipment, main station line system features and night service arrangement is dependent upon the payment period selected by the customer, as follows.
a.	For month-to-month, the termination charges are $8,745.75 for common equipment only, reduced by 1/12 monthly.
b.	For 24 months, the termination charges are 12 months of payments or 60% of the remaining monthly payments, whichever is less.
c.	For 48 months, the termination charges are 24 months of payments or 60% of the remaining monthly payments, whichever is less.

1.6.4 Variable Term Payment Plan (VTPP)					
Exhibit 1.6.4-1 Time Value Equivalency Factor Table 18%–Selected Deferral Service Periods					
12 Mos.	**24 Mos.**	**36 Mos.**	**48 Mos.**	**60 Mos.**	**72 Mos.**
1.180	.6387	.4599	.3717	.3198	.2859

1. Product Guide Information and General Regulations
1.7 Flexible Rate Pricing Plan (FRPP)

1.7.1	Description
A.	The FRPP is a method of pricing for certain products or services as specified in other sections of this Product Guide. The FRRP allows Verizon to adjust rates and/or charges selectively and in varying amounts as market conditions warrant, within a predetermined minimum and maximum range of rates and/or charges. Changes of rates and charges will be applicable either to existing and prospective customers or only to prospective customers.
1.	Minimum and maximum range of rates and charges for flexibly priced services are specified in the Product Guide for the service involved. Changes to the parameters of any range of rates and/or charges will be made by Product Guide revisions.
2.	A rate will not be changed unless it has been in effect for at least 30 days.

1. Product Guide Information and General Regulations
1.8 Promotional Programs

1.8.1	General
A.	Promotional programs may be introduced from time to time, as market conditions warrant.
1.	Such programs may include, but are not limited to, discounts, reductions or waivers of the appropriate rates and/or charges for the services provided.