



CVG
VALLEY GAS
CHESTER, IN.



Welcome to Ohio Valley Gas!

This pamphlet explains your rights and responsibilities as a residential customer of Ohio Valley Gas (OVG) and explains our obligations to you, our customer. It is provided to you in accordance with the rules and regulations of the Indiana Utility Regulatory Commission (IURC).

If you have any questions or need additional information regarding your service or gas bill, please contact the applicable local OVG office (see below) at your convenience or visit our website at www.ovgc.com.

OFFICE HOURS: Monday - Friday, 7am-4pm, local time

Connersville Service Area

535 North Eastern Ave., PO Box 445
Connersville, IN 47331-0445

(765) 825-1148
(800) 326-1148 (Toll Free)
(765) 825-1149 (After Hours)

Counties Served: Dearborn, Fayette, Franklin, Ripley and Union

Portland Service Area

129 East Main Street, PO Box 1068
Portland, IN 47371-3168

(260) 726-8114

County Served: Jay

Sullivan Service Area

15 North State Street, PO Box 187
Sullivan, IN 47882-0187

(812) 268-6368
(877) 884-6368 (Toll Free)
(812) 268-6369 (After Hours)

Counties Served: Greene, Knox, Pike, Sullivan, Vigo

Tell City Service Area

701 Seventh Street, PO Box 368
Tell City, IN 47586-0368

(812) 547-2397
(877) 842-2397 (Toll Free)
(812) 268-2396 (After Hours)

Counties Served: Dubois, Perry and Spencer

Winchester/Union City Service Area

215 West Franklin Street, PO Box 545
Winchester, IN 47394-0545

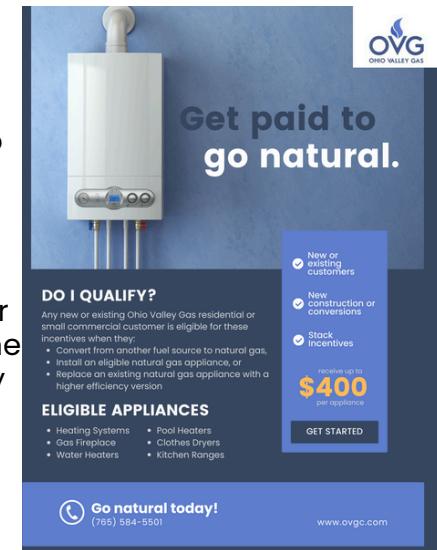
(765) 584-5501
(877) 853-5501 (Toll Free)
(765) 584-5503 (After Hours)

Counties Served: Randolph and Wayne, IN; Darke, OH

Natural Gas Appliance Incentive Program

Ohio Valley Gas generally offers an incentive program for residential and small commercial customers who:

- Convert from another fuel source to natural gas, or install an eligible natural gas appliance(s) in new home construction, or
- Replace an existing natural gas furnace, natural gas water heater or other natural gas appliance with one having a higher efficiency or energy factor.



Get paid to go natural.

DO I QUALIFY?
Any new or existing Ohio Valley Gas residential or small commercial customer is eligible for these incentives when they:
• Convert from another fuel source to natural gas.
• Install an eligible natural gas appliance, or
• Replace an existing natural gas appliance with a higher efficiency version.

ELIGIBLE APPLIANCES
• Heating Systems • Pool Heaters
• Gas Fireplace • Clothes Dryers
• Water Heaters • Kitchen Ranges

INCENTIVE
\$400 per appliance

GET STARTED

Go natural today!
(765) 584-5501

www.ovgc.com

Incentive applications are available through any OVG district office, or through our website at www.ovgc.com.

No-Fee Credit/Debit Card and E-Check Payments!

OVG no longer charges convenience fees for payments made with credit/debit card or e-check on our web portal, automated phone system, or in your local office.

Paperless Billing

OVG now offers paperless billing to our customers! You can sign up on our website or by calling your local office. All we need is your email address and you will begin receiving your monthly bills delivered to your email inbox as a PDF attachment. You can open and view your statements privately and securely 24/7 from your PC, tablet or smartphone. This environmentally friendly option allows you to save your documents in your inbox or on your computer, only needing a printer if you require a paper copy of your bill. Questions? Contact your local office.

Availability of Service

We will provide gas service to new applicants and existing customers under the conditions set forth in our General Rules and regulations Applicable to Gas Service, found on our website. Please contact your local office for questions or additional gas service needs.

Deposits

When you apply for natural gas service, you may be required to make a security deposit unless you can establish credit worthiness by the appropriate method below.

Method 1 - Proof of an acceptable utility within the past 2 years

- Owe no outstanding bills for service rendered by such utility within past 4 years
- Did not have 2 delinquent bills within last 12 consecutive months
- Did not have 1 delinquent bill if less than 12 months of service
- Did not have service disconnected for nonpayment in past 2 years

Method 2 - If you have not been a customer of an acceptable utility within the past 2 years but you can meet any 2 of the following items:

- You have been employed for 2 years with your current employer
- You have been employed by your current employer less than 2 years, but have been employed by only 1 other employer during the past 2 years
- You have been employed by your current employer less than 2 years and have no previous employment due to recently: graduating from a school, university or vocational program, or being discharged from military service
- You either own or are buying a home, or have rented for more than 2 years
- You can furnish a letter from a business or bank indicating that your payments to them have been made in a timely manner (installment loan or mortgage)

A new or additional deposit may be required if you have received 2 disconnect notices in a row, or 3 notices in the past 12 months, or if your service has been disconnected for nonpayment.

Deposits will not exceed 1/3 of the estimated annual billing for service to the specific premises. If the deposit requirement is more than \$70, it may be paid in equal installments over a period of not more than 8 weeks. Service will be connected when the first installment is received. If the deposit is required as a result of disconnection for nonpayment, the full amount of the deposit may be required prior to reconnection.

Deposits held for more than 1 year will earn interest from the date of deposit at the rate prescribed by the IURC. Your deposit will stop earning interest after it is mailed to you or is applied to your account at the time it is closed.

We will refund a deposit upon request when a satisfactory payment record is maintained for 12 consecutive months or 12 of 15 months, so long as your payments have not been late any 2 months in a row.

Customer Billing

You will receive a bill for gas service each month. It will be based on the number of cubic feet of gas registered through your meter during the billing month (which consists of approximately 30 days) adjusted for the heat value of the gas. The gas bill will be mailed about the same day each month and will be due about the same day each month. Each gas bill will contain the following information:

- Local OVG office address and telephone number
- Dates and meter readings at the beginning and end of the billing period
- Total number of therms delivered during the billing period. A therm is equal to 100,000 British Thermal Units (BTUs). A cubic foot of natural gas has approximately 1,000 BTUs
- The rate schedule number under which you are being charged
- Class of service provided (Service Type)
- Amount of state sales tax due
- Any balance due from a previous gas bill
- Bill amount (Total-Net)
- Budget Payment Plan (Budget) amount due (if applicable)
- Billing Date
- Penalty for late payment date, which will be at least 17 days after billing date
- Total of bill amount and the penalty for late payment (Total-Gross)
- Explanation of codes and symbols which appear on the bill
- 13-month history of monthly usage and heating degree days

Copies of OVG's Schedules of Rates and General Rules and Regulations Applicable to Gas Service, as approved by the IURC, are available for inspection per your request at your local OVG office or on our website at www.ovgc.com.

Estimated Bills

We read gas meters electronically each month. However, it may be necessary to estimate a monthly meter reading due to circumstances beyond our control. When this becomes necessary, a gas bill is issued based on an estimate of the amount of gas delivered during that billing period. Gas bills which are based on an estimate are clearly coded "E" for estimated.

If we can subsequently obtain the actual gas meter reading and it is lower or higher than the amount shown on the estimated bill, the difference will be reflected on the first gas bill issued after an actual reading is obtained.

Payment Options Available

BUDGET PLAN – Under this plan, each month you pay a uniform amount (rather than the amount of your actual metered usage) based upon either your actual average monthly gas usage normalized for weather variation over the previous 12-month period, or for new customers, your estimated average monthly gas usage. Your amount is periodically reviewed (normally each January and July) and if required, the amount of your monthly payment is adjusted up or down to more accurately reflect your average actual usage.

DIRECT DEBIT PAYMENT PLAN – Direct Debit is available to all customers of OVG. This is an easy way to handle the payment of your monthly natural gas bill. It eliminates the need to write a monthly check, the mailing or delivery of the payment to us, and the possibility of incurring a late fee due to our receipt of the payment after it is due. We will still mail your monthly natural gas bill shortly after the reading date so you will know the amount that will be deducted from your checking or savings account several days in advance. All deductions are made on the printed due date or the first banking day thereafter, if the due date falls on a non-banking day.

Pay by Phone – You can now pay by phone any time for free with your credit card, debit card, or bank account with the assurance that your transaction is secure and confidential. To pay by phone call **(833) 874-7385**. The voice response system will guide you through the step-by-step process any time of the day, seven days a week, in English or Spanish. Your payment will be billed to your credit or debit card or deducted from your checking account. No enrollment is needed to pay by phone.

OVG Web Portal – You can pay online 24/7 using your credit card, debit card, or bank account by visiting our website (www.ovgc.com). Click **Pay my Bill** at the top of the OVG home page. This will take you to a description of the ways you can pay your bill. You can also access the OVG Web Portal from here, where you will need to set up a login account with your email address and link your OVG Billing Accounts to pay your bill. The website will guide you through setting up your Portal account. Once set up, you can access your OVG account history, view gas usage, and pay your bill in different ways.

Bill Payment Problems

If you anticipate difficulty with payment of a gas bill, we urge you to contact your local OVG office listed in this booklet before your bill is due. Our customer service representatives can assist customers with financial hardship payment arrangements, payment extensions due to family medical problems certified by a physician, the availability of financial assistance through governmental and social agencies, or other arrangements due to individual circumstances. By contacting us promptly (before your gas bill is due), you may avoid the payment of a penalty, a security deposit, a reconnection charge, or all three.

Returned Checks

For each check returned to us as unpaid by a bank, you will be charged a returned check fee to cover the cost of processing the returned check.

OVG Service Issues and Complaint/Appeal Process

You may register a complaint and request a conference about any matter pertaining to your gas service. The complaint may be made by phone, in person at your local OVG office, by letter mailed to your local office, online at www.ovgc.com, or by completing a form available from OVG or the IURC. OVG will promptly investigate your complaint and will notify you in writing of our recommended solution.

Any residential customer who is not satisfied with OVG's proposed solution to a complaint may make a request to the IURC Consumer Affairs Division to review the matter. The IURC Consumer Affairs Division requires that a request for review be made within 7 days after the proposed solution to the complaint is mailed by OVG. The IURC Consumer Affairs Division will make a prompt and thorough review and mail its written decision to the customer and to OVG within 30 days.

We will not disconnect your gas service until at least 10 days after the time the IURC Consumer Affairs Division has mailed its decision, provided you have continued to pay all undisputed bills on time. If we cannot agree as to what portion of a gas bill is undisputed, you may pay an amount equal to your average gas bills for the past 12 months of the disputed bill. If you have received fewer than 12 gas bills, you pay an amount equal to 1/12 of the estimated annual billing for gas service.

IURC Consumer Affairs Division

Indiana Utility Regulatory Commission
PNC Center
101 W. Washington St., Suite 1500 E
Indianapolis, IN 46204

Disconnection of Service

At Customer's Request - To disconnect your gas service, please notify OVG at least 3 working days prior to the desired disconnect date. You will be billed for all gas metered until your service has been disconnected. You will not be responsible for gas used the 3 working days after the date of your request for disconnection.

Without Customer's Request - We may disconnect the gas service without your request and without giving advance notice under the following conditions:

- Condition exists that is dangerous or hazardous to life, safety or property
- By order of any court, the IURC, or other duly authorized public authority
- Fraudulent or unauthorized use of gas is detected, and we have reasonable grounds to believe the customer is responsible
- If our regulating or measuring equipment has been tampered with and we have grounds to believe the customer is responsible
- If our equipment is used in a manner disruptive to the service of other customers

We may disconnect the gas service to a residential customer for nonpayment of a gas bill or for the violation of any rule or regulation after giving 14 days advance notice in writing. We will postpone the service disconnection for 2 ten-day periods, for a total of 20 days only once in any 12-month period, if separate statements for each postponement are provided to us from a doctor or public health official indicating that the disconnection would pose a threat to the health or safety of a person within the household.

If you are a residential customer, we will not disconnect the gas service:

- During the period from December 1 to March 15 for any customer who is receiving, or who is eligible and has applied for, assistance under the Home Energy Assistance Program (I.C. 4-4-33-1), except for safety and other conditions previously indicated, provided that (a) your eligibility to receive benefits pursuant to the Home Energy Assistance program is being determined by the appropriate agency or its designee, and (b) you have applied to appropriate agency or its designee, and (c) you have furnished to us proof of the application to receive such benefits or we have been so notified in writing by the appropriate agency or its designee.
- For failure to pay for service work performed by OVG
- For failure to pay a gas bill for service provided at a different address that has remained unpaid for less than 45 days
- If the previous occupant of the premises to be served has an unpaid gas bill, unless we have reason to believe an attempt is being made to defraud the company using a different name.
- For failure to pay a gas bill for a different class of gas service.

Disconnection of Service (continued)

- If you show cause for inability to pay the full amount due (financial hardship may be considered sufficient cause) and you agree to: (a) pay a reasonable portion of the gas bill (\$25 or 10%, whichever is smaller, at a minimum); (b) pay the remainder of the outstanding gas bill, including the penalty, over a 3-month period and (c) pay all undisputed future gas bills as they become due. If any part of the payment agreement is broken, your gas service will be subject to immediate disconnection without further notice. This type of agreement may not be granted if a similar agreement has been broken in the past 12 months.
- If you are unable to pay a gas bill which is unusually large because we have previously estimated your gas bills, we read your meter incorrectly, there was an incorrect connection or function of the meter, or other human error and you agree to: (a) pay a reasonable portion of the gas bill (not to exceed an amount equal to your average gas bill for the 12 months immediately preceding the gas bill in question); (b) pay the remainder (if any) at a reasonable rate; and (c) pay all undisputed future gas bills for service as they come due.

Any agreements needed (forms available at your local OVG office) must be in writing and signed by you and an authorized representative of OVG. Should the agreement be broken, your gas service will be subject to disconnection. However, if you proceed with a review of your bill, as is your right under 170 IAC 16-1-5, OVG may not disconnect your service while the matter is under review by the Commission or Consumer Affairs Division, nor sooner than 10 days after a decision has been reached by either the commission or the consumer affairs, if you continue to pay the undisputed gas charges. If you or OVG cannot determine the undisputed charges, you may avoid disconnection during the review by paying 1/12 of your estimated annual gas bill.

If a disconnect notice is issued to you, it will state the earliest date of disconnection as well as the phone number you may call during regular business hours.

OGV representatives who are sent to disconnect gas service will make a reasonable attempt to identify themselves and tell a responsible person at the residence that the gas service is being disconnected. OVG representatives will have enough information to give the reason for disconnection and the amount of any delinquent bill, and will also ask for any available proof that the delinquent bill has been paid or is currently in dispute, subject to IURC review. If proof of either is presented, the service will not be disconnected. There may be a collection fee attached to the collection process.

Disconnection of Service (continued)

If gas service is disconnected and you are not at home, our representative will leave a notice in a conspicuous place on your premises. The notice will say that gas service has been disconnected and will give the location and phone number of the office where arrangements can be made to restore your gas service.

We will disconnect gas service for nonpayment of gas bills only between the hours of 8 a.m. and 3 p.m., prevailing local time. On days when OVG's offices will be closed, we will not disconnect service after 12 noon on the day before.

Reconnection

If the gas service has been disconnected for nonpayment, the following will be required before gas service will be restored:

- Payment of (or arrangements to pay) all past due bills for gas service
- Payment of (or arrangements to pay) any required security deposit
- Payment of a reconnection charge

We will restore the gas service within 1 working day after all obligations for the reconnection of the gas service listed above are met.

Gas Piping, Appliances and Equipment

You are responsible for the purchase, installation and maintenance of gas piping, appliances and equipment on your side of the gas meter. If you detect a gas odor on your premises, we will check your gas piping, appliances and equipment for leaks at no charge. It is your responsibility to repair any gas leaks we find on your side of the gas meter. If the gas leaks are serious, we will shut off the gas and/or disconnect the faulty equipment until required repairs are made.

How to Recognize a Gas Leak

Although gas leaks are rare, you need to be able to recognize them. Here are the signs to look for when you suspect a leak:

- Gas odor (smells like rotten eggs or sulfur)
- A blowing or hissing sound
- Water bubbling or being blown into the air at a pond, creek or river
- Fire coming from the ground or burning above the ground
- Brown patches in vegetation on or near a gas line
- Dry spot in moist earth

What to do with a Gas Leak

- Leave the area at once! Warn others to stay away.
- Avoid using potential ignition sources such as motor vehicles, telephones (landline and cellular), doorbells, light switches, or electric switches
- Never try to extinguish a gas fire or operate any pipeline valves
- Call your local OVG number (listed in this packet) from a remote location
- Call the local fire department or 911

OGV Emergency Response

OGV has trained Gas Emergency Response Personnel available 24/7. Each is equipped with a Combustible Gas Indicator which indicates the natural gas/air concentration in any given atmosphere. It is critical that this quantity be known before anyone enters a leak area, because a dangerous concentration may exist.

A Gas Emergency is an event(s) resulting in one or more of the following:

- Hazardous gas leak(s) or pipeline break
- Abnormally high or low pressure in the distribution system
- Concentration of gas within a building
- Natural disaster or terrorist attack

... and additionally, results in or threatens the following:

- Damage to persons or property
- Loss of pressure in an OVG distribution system
- Exceeding the Maximum Allowable Operating Pressure of an OVG system

The primary objectives during a gas emergency are as follows:

- Protect people, property and pipeline system and facilities
- Shut down pipeline facilities as needed
- Minimize the loss of gas
- Repair damaged or malfunctioning equipment
- Safe restoration of essential service
- Complete restoration of all service

At any time during a gas emergency, when conditions warrant it, Emergency Response Personnel (Fire, Police, etc.) may be called to assist with crowd/traffic control, evacuations, medical services, etc.

Upon receiving an emergency call, Emergency Response Personnel should call OVG when our facilities are involved. No valves should be turned off by anyone other than OVG personnel.

OVG Facilities and Meters

The gas meter remains the property of OVG. You must provide a location for the meter which is acceptable to OVG. At the time the service line from the gas main to the residence is initially installed, we will make every effort to locate the meter in a place that is satisfactory to both you and OVG. If you want to relocate the gas meter, it will be at your expense. If OVG sees a need to relocate the meter, it will be at our expense. **Any meter relocation must be made by OVG personnel.**

Gas meters are thoroughly tested, inspected and adjusted for accuracy prior to installation. We are required to periodically test meters in service. Meters may remain in service only if they meet strict standards for accuracy.

Gas meters are very accurate instruments, but occasionally a meter will malfunction. If you have reason to believe your meter is inaccurate, we will, upon written request, test it at no charge. After a 12-month period, you may request a second test at no charge. If the meter is found to be accurate, you will be required to pay the full cost of any subsequent test requested at less than 36-month intervals. You will receive a written report of the results of each test.

You may also ask the IURC for a meter test. We will conduct such tests under the supervision of an IURC representative. Any charges for this test shall follow the guidance in the prior paragraph.

When a meter test indicates the meter is outside of allowable tolerances, a billing adjustment will be made. If the meter is found to be fast, the adjustment will be in your favor. If it is found to be slow, the adjustment will be in OVG's favor.

OVG Customer Responsibilities - Piping

Federal Department of Transportation (DOT) Code 49 CFR 192.16 requires operators of gas service lines who do not maintain buried customer piping to notify their customers of their need to maintain that piping. OVG does not maintain any customer's buried gas piping unless a specific agreement has been established outlining agreement parameters with the customer.

If your buried piping is not maintained, it may be subject to the potential hazards of corrosion and leakage. Your buried piping should be:

- Periodically inspected for leaks (and corrosion if piping is metallic)
- Repaired if unsafe condition is discovered

All buried utilities must be located prior to excavating near buried gas piping and digging must be done by hand if within 2 feet of buried utilities. Plumbers and heating contractors can assist in locating, inspecting and repairing buried piping.

Sewer Lines

Are you experiencing problems with a sewer line? Has there been any recent (within approximately the last year) utility work completed in your yard or adjacent area? If you answered "yes" to both of the above questions, OVG would like to remind you most sewer problems are caused by tree roots or broken down sewer tiles. However, it is possible that an underground utility line may be the cause of your sewer problems.

While we take extreme care when installing underground gas lines, it is possible to bore through or otherwise cut a sewer line while making such an installation. If this happens, a sewer problem can develop without any apparent cause. If you suspect the sewer problem may be due to a natural gas line installation, please contact OVG before digging up or attempting to clean out your sewer line. OVG will investigate, at no charge to you, to determine if the gas line installation damaged your sewer line. If so, we will repair the damage (or arrange to have it repaired). If the gas line is not the cause, then you will have the peace of mind to proceed with further measures to correct your problem.

If you do not contact OVG prior to digging up or attempting to clean out a sewer line, you could damage a natural gas line. A damaged natural gas line could allow natural gas to enter the sewer system and subsequently enter your home or other nearby homes. Please check with us first. We are available 24 hours a day, 7 days a week, by calling the appropriate number listed in this packet, or found on our website at www.ovgc.com.



Excess Flow Valve Notification

As required by the U.S. Department of Transportation (DOT), you are hereby notified that an excess flow valve (EFV) which meets the minimum DOT performance standards is available for installation on your natural gas service line. Please note that such a device is not required for the normal, safe operation of your service line, but could help to mitigate the consequences of a service line failure (i.e., break, rupture, etc.)

An excess flow valve (EFV) is a safety device that is designed to automatically stop the flow of natural gas when (if) the flow of gas through the device exceeds a pre-determined rate. The device is normally installed at (near) the service line's connection to the gas distribution main, and protects against the uncontrolled escape of natural gas should the downstream line be broken/severed. It should be noted that these devices generally do not protect against slow leaks such as those caused by corrosion, loose fittings, or leaks beyond the gas meter (house piping).

The use of EFVs has been primarily precipitated by service line incidents caused by accidental digging by excavators. Such incidents account for about 1/3 of the natural gas pipeline incidents in the United States. While the use of an EFV may help to limit the effects/damages of such an incident, the best prevention against such incidents is to ensure that those who may have a reason to be excavating on your property, dial 811 or (800) 382-5544 **BEFORE THEY DIG!**

If you would like to have an EFV installed in an existing residential natural gas service line, we will complete such an installation for \$350.00 (plastic line) or \$450.00 (steel line). These costs are for labor and material only, and do not include cost(s) associated with paving or landscaping work that may be required following installation. Such costs, if any, will be the responsibility of the property owner. If the property owner requests and is paying for the installation on an EFV, and the connected load does not exceed 1,000 scfh, the company shall install that EFV by a mutually agreeable date.

As with any mechanical device, an EFV may malfunction, thereby causing a temporary loss of natural gas service. Should a malfunction occur within one year of the date of installation, repair or replacement costs will be the responsibility of OVG. Any need for repair or replacement of an EFV which may occur beyond this one-year period could result in time and material charges to the customer.

Questions may be addressed to your local Ohio Valley Gas office or by visiting our website at www.ovgc.com.

Call Before you Dig!

By law, you **MUST contact Indiana811 by dialing 811, or (800) 382-5544** at least two business days before beginning any landscape or construction digging project.

This regulation applies to small landscape and construction projects too, including digging fence post holes, anchoring supports for decks and swing sets, planting trees, removing tree roots, and driving landscape stakes into the ground.

Have the following checklist ready before you call:

- County, City or Township
- Location of Work/Street Address
- Extent of Work, Front/Rear/Sides
- Date of Excavation
- Start Time of Excavation
- Type of Work
- Caller's Name and Contact Person



DANGER

Certain Older Gas Connectors May Be Dangerous!

Gas connectors are corrugated metal tubes used to connect gas appliances in your home to fuel gas supply pipes. Some older brass connectors have a serious flaw in how their tubing was joined to their end pieces. Over time, the end pieces can separate from the tubing and cause a serious gas leak, explosion, or fire. To our knowledge, these dangerous uncoated brass connectors have not been made for more than 20 years, but may still be in use. The older these connectors become, the greater the possibility of failure. Although not all uncoated connectors have this flaw, it is very difficult to tell which ones do. Therefore, any uncoated brass connector should be replaced immediately with either a new plastic coated brass or new stainless steel connector. Connectors can wear out from too much moving, bending, or corrosion. Connectors should always be replaced when an appliance is replaced or moved from its location. Moving appliances, even slightly, whether to clean behind or to inspect its connector can cause failure of one of these older, weakened connectors, possibly resulting in a fire or explosion.



WE'RE GLAD YOU'RE HERE!

Thank you so much for becoming a customer of Ohio Valley Gas! We are dedicated to bringing all the comforts and convenience of natural gas to your home in the safest and most efficient way possible. We believe building strong communities is an essential part of our lives today, so we are here to serve and support our local communities every day! The policies, programs and structure laid out in this guide were intended to set you up to have the best, most seamless transition into your natural gas utility experience possible.

If there is ever anything we can do to make your experience more effective, convenient or beneficial to your needs, never hesitate to reach out.

We're glad to have you as part of the OVG Family!

A handwritten signature in black ink that reads "Scott A. Williams".

Scott Williams
Executive Vice President & CEO



Phone
765-584-6842



Office
111 Energy Park Dr.
Winchester, IN 47394