
South Carolina Electric & Gas Company

Termination of Service Due To Non-Payment

Written Procedures for its
Electric and Natural Gas Operations

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Introduction

In accordance with S.C. Code Ann. § 58-5-1110 et seq. and § 58-27-2510 et seq., this document serves as SCE&G's written procedures for termination of residential service due to nonpayment:

1. For special needs account customers at any time ("special needs" customer is defined by the above referenced statutes), and
2. For all residential customers during weather conditions marked by extremely cold or hot temperatures.

The following procedures fully comply with all applicable laws of South Carolina as well as the Rules and Regulations of the Public Service Commission of South Carolina.

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Normal Notifications

Before any residential customer's utility service is disconnected for non-payment, that customer is given multiple opportunities to pay a "past due" bill. In the notice, customers are provided a specific date and time by which to pay to avoid disconnection of electric and/or natural gas service.

1st Notice

Method	Timeframe	Purpose of Notification
Monthly Billing Statement	Mailed with Billing Statement	<ol style="list-style-type: none"> 1. Notifies the customer at least 10 days prior to the possible termination of SCE&G's intent to disconnect utility service. 2. Includes Third Party Notification availability to a customer that requests another individual to be notified before service is disconnected.

An example of the 1st Notice that SCE&G provides to its customers is set forth below on page 9.

Final Notice

Method	Timeframe	Purpose of Notification
Final notice provided to customer as a separate notice	SCE&G mails final notice 4 days prior to disconnection	<ol style="list-style-type: none"> 1. Includes options to avoid disconnection or to communicate disputes. 2. Includes Third Party Notification availability to a customer that requests another individual to be notified before service is disconnected.

An example of the Final Notice that SCE&G provides to its customers is set forth below on page 10.

Special Notifications

Field Notification

Prior to disconnection, a door hanger may be utilized by field personnel should they come upon a situation that needs additional investigation. This allows the customer an additional 24 hours to contact SCE&G.

In the case of a customer who is enrolled in the SCE&G White Cross Program, field personnel are asked to knock before working the disconnection. Additionally, if they feel the situation warrants, the disconnection can be held for 24 hours and notification sent to the SCE&G Customer Assistance area for further research which may include an in-home visit by a Customer Assistance Advisor.

For customers coming off Medical Certificate, field personnel are asked to knock before working the medical certificate disconnection.

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White Cross Notification

Customers enrolled in the White Cross Program receive the Normal Notifications. Additionally, an attempt is made to contact the customer by phone by an SCE&G Customer Representative prior to disconnection. If the attempt is successful, the Customer Representatives remind the customers of the impending disconnect and attempt to assist them with a payment arrangement or referral.

Third Party Notification

SCE&G supports the Third Party Notification program. This program is a safety net that allows others to be aware of a situation that may affect disconnection of electric and/or natural gas service. This is a voluntary program and is helpful to those who are ill, elderly or living alone. The program gives the account holder the option of naming another person to receive a copy of any disconnection notice that is sent by SCE&G.

SCE&G promotes the Third Party Notification Program as follows:

Frequency	Audience	Medium	Verbiage
Monthly	Residential	Customer Bill "Special Message"	The Third Party Notification program is a safety net that allows others to be aware of a situation that may affect your energy service, especially during extreme weather conditions. This program gives you the option of naming another person to receive a copy of any disconnection notice that is sent to you. This person can be anyone you wish, such as a friend, relative, neighbor, clergy or even a social agency. The third party is not responsible for paying the bill. Please call 1-800-251-7234 to enroll in the Third Party Notification Program or if you have a special need that this program does not cover.

The program has a built in feature to attempt to keep the customer's third party information current. For those actively participating in the Third Party Notification Program, an automated letter is generated every 2 years – the letter provides the Third Party contact information on file and encourages the customer to review the data and notify SCE&G of any changes.

In order to participate in the Third Party Notification Program a form must be completed and returned to SCE&G. An example of the form is set forth below on page 11.

Payment Arrangement Plan(s)

SCE&G works directly with customers regarding payment options. There are two (2) common payment options offered to customers who are unable to pay the full amount due for the electric and/or natural gas service.

Short Term Arrangement

For customers who have a satisfactory payment history as determined by SCE&G, a Short Term Arrangement is offered. This payment option allows a currently forecasted disconnect to be stopped and deferred to the next forecasted disconnect date.

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Deferred Payment Plan

For customers who are unable to pay the full amount due and need to pay in installments or who have not kept previous Short Term Arrangements, a Deferred Payment Plan is offered. This payment option allows a customer to pay his past due amounts in monthly installments.

Medical Certificate

During the months of December through March, SCE&G will not disconnect a residential customer for a 30 day period provided the customer furnishes a physician-signed form stating that the customer or a member of the household has a health requirement where disconnection of service would be dangerous to their health – the form must be received by SCE&G prior to disconnection. These certificates are required by the PSC Rules and Regulations. An example of the Application for Medical Certificate is set forth below on page 12.

Social Service Agencies

Customers who need information about social service agencies in their area should contact SCE&G at 800-251-7234. (This information is also included in the Normal Notifications – 1st Notice and Final Notice.) Customer Representatives and Field Service Representatives are trained to identify customer situations where additional help is needed. Agency information is organized by geographical area and is readily available to representatives.

Additionally, SCE&G Customer Assistance area works with the local community action agencies, churches, Salvation Army, etc. daily. These relationships benefit customers by quickly processing agency assistance pledges to cancel disconnection activity, and in some cases to re-establish electric and/or natural gas service.

Standards for Determining Weather Conditions

By utilizing NOAA (National Oceanic and Atmospheric Administration), SCE&G programmatically interrogates the NOAA data for each local office within the service territory to provide area management with a weather based “disconnect” decision. For areas that meet the Temperature Guideline, disconnects will be suspended for that day for that area.

Winter Guideline

*Residential electric and natural gas customers
December 1 through March 31*

- Forecasted average of 32 degrees or less for ensuing 48 hour period.¹
Note: Arithmetic average of the forecasted high and low temperature for ensuing 48 hour period.

¹ When disconnects are not suspended per the Winter Guideline, they are worked when the current temperature rises above 32 degrees.

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Summer Guideline

Residential electric customers

June 1 through August 31

- Forecasted heat index of 105 or higher for ensuing 24 hour period.

Payment Acceptance and Reconnection

Customers will be notified through the Normal and Special Notifications of the date and time payment is due. To avoid disconnection or to initiate reconnection of electric and/or natural gas service, SCE&G provides several payment channels available where customers can make payments and have them quickly post to the SCE&G Customer system.

1. SCE&G offices are open Monday through Friday from 8:00 am until 5:00 pm to accept payments.
2. Additionally, SCE&G contracts with CheckFreePay² payment agencies located in businesses throughout the service territory. Customer payments are accepted during the payment agencies normal business hours and posted to SCE&G's Customer system in "real time".
3. SCE&G also contracts with BillMatrix³ for payments via phone. BillMatrix allows customers to pay their bills by check, credit card or debit card and is available 24 hours a day, 7 days a week (some limitations apply).

If field personnel are onsite to disconnect the service and the customer makes a good faith effort to pay the past due amount, field personnel will instruct the customer to make their payment at the nearest payment location and will hold the disconnection until the next business day.

Should a customer be disconnected for non-payment and makes a satisfactory payment before 6:00 pm, Monday through Friday, SCE&G will reconnect the service on the same day⁴. Should a customer be disconnected for non-payment and makes a satisfactory payment before noon Saturday, SCE&G will reconnect the service on the same day; otherwise, the reconnect will take place the next business day.

² SCE&G is currently under contract with CheckFreePay. Vendors can change based on mergers, acquisitions, future contract negotiations, etc.

³ SCE&G is currently under contract with BillMatrix. Vendors can change based on mergers, acquisitions, future contract negotiations, etc.

⁴ Should Field Personnel, in their attempt to reconnect service, pick up load, service will not be reconnected.

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Special Care Programs

White Cross Program

The White Cross Program of SCE&G was designed for a customer or family member who depends on electricity to operate essential medical equipment. As part of the program, an attempt is made by a company representative to contact the White Cross customer via telephone should they be scheduled for disconnection of service due to non-payment. If the telephone attempt is unsuccessful, field personnel are asked to knock before working the disconnection. Additionally, customers are also called when a major storm is approaching so that they can make other arrangements to sustain their medical equipment should an outage occur.

In order to participate in the White Cross Program, customers must have telephone service in their home. Having a White Cross designation does not mean power will be restored more quickly than others, nor will credit action be deferred for non-payment of utility bills.

SCE&G promotes the White Cross Program as follows:

Frequency	Audience	Medium
Annually	Medical Equipment Providers	Letter & Program Instructions
Annually	Residential Customers	Bill Insert
On Going	Residential Customers	Call Center and Business Office Employees are trained to recognize special needs
On Going	Residential Customers	SCE&G Website

White Cross Plus+ Program

SCE&G recognizes that there are customers throughout the area with varying degrees of critical health issues and is committed to providing a more personalized level of assistance to these customers. To qualify for the White Cross Plus+ Program, the customer or a family member must be diagnosed and certified by a licensed health care provider⁵ as being seriously ill⁶ or on life support⁷ to the satisfaction of the utility.

In addition to the Normal and Special Notifications, customers on the White Cross Plus+ Program will be personally contacted by a Customer Assistance Advisor to include an in-home visit, if needed, prior to any disconnect activity taking place. This approach will enable the SCE&G Customer Assistance area to work with the customer, their third party representative and, when applicable, with other agencies to address the customer's needs.

The White Cross Plus+ Program will help us handle these customers' accounts with special care – it does not prevent disconnection for non-payment.

An example of the Application for White Cross Plus+ is set forth below on page 13.

⁵ "Licensed health care provider" means a licensed medical doctor, physician's assistant, nurse practitioner, or advanced-practice registered nurse.

⁶ "Seriously ill" means having been diagnosed by a licensed health care provider as having a life threatening condition or an illness that poses imminent danger to the patient.

⁷ "Life support" means electronic medical equipment required to sustain life.

Attachments

1st Notice

IMPORTANT NOTICE

Past Due Amount - The previous bill amount was not paid in full, creating a "Past Due Amount " of \$ <AMT>. This amount **must be received by 5:00 PM on <DATE>** to avoid further credit action, which may include disconnection of your service.

Current Charges - The "Current Charges" of \$ <AMT> **must be received by 5:00 PM on <DATE>** to avoid further credit action which may include disconnection of your service.

If service is disconnected, the total amount due forelectric and/or natural gas service, a reconnection fee, and a deposit may be required to restore your service.

Please use one or more of the following payment options:

- **CASH** • **CHECK** • **MONEY ORDER** • **CASHIER'S CHECK**
- **ONLINE** at **sceg.com** (by credit card or directly from your bank account)
- **BY PHONE** using BillMatrix

To contact BillMatrix, call 1-800-450-9160. (There is a fee of \$3.50 per transaction which BillMatrix receives as the provider of this service.) Payments may also be made by mail or by visiting one of our business offices or payment agencies. For your protection, please do not mail cash or place cash in SCE&G's night deposit boxes.

If this notice does not agree with your records, or if you require assistance with payment options, please contact SCE&G immediately at 1-800-251-7234.

Before Service is Disconnected

1. You have the right to an interview with the SCE&G local office customer representative who is authorized to accept payment or assist you in making deferred payment plan arrangements prior to disconnection. Contact any SCE&G business office between 8:00 AM and 5:00 PM Monday through Friday. The address for the SCE&G business office closest to you can be found under the section entitled "Payment Options" on your bill.
2. SCE&G intends to resolve any dispute or concern you may have. Call 1-800-251-7234 to have the staff of SCE&G investigate and review any dispute you may have concerning your service.
3. During the months of December through March, SCE&G will not disconnect a residential customer for a 30 day period, when furnished with a Medical Certificate signed by a licensed physician. If disconnection of service would be dangerous to your health or a member of your household, you should obtain a Medical Certificate form from your SCE&G local office, have it completed and signed by your licensed physician and return the form to us prior to disconnection. If you are a residential customer enrolled in SCE&G's White Cross Plus+ Program, then service may only be disconnected in accordance with S.C. Code Ann. § 58-5-1110 and/or § 58-27-2510 *et seq.*, as amended.
4. SCE&G's Customer Assistance Department works with elderly, handicapped and other special needs customers who require help from local agencies.
5. If a dispute cannot be resolved, the South Carolina Office of Regulatory Staff is available at 1-800-922-1531 to investigate and review any unresolved disputes between SCE&G and the customer.

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Final Notice

<p>CUSTOMER SERVICE - 24 HOURS A DAY 1-800-251-7234, toll-free</p> <p>NOTICE DATE <DATE></p> <p>Payment Options</p> <p>Online: Visit sceg.com to pay directly from your bank account or credit card.</p> <p>By Mail: Pay by check or money order using the enclosed envelope. Please do not pay by cash.</p> <p>By Phone: Call 1-800-450-9160, toll-free, 24 hours a day to pay using your credit card, debit card or directly from your bank account. There is a fee of \$3.50 per transaction that BillMatrix receives for providing this service. Additional limitations may apply.</p> <p>Business Office: Visit an SCE&G business office located near you to pay in person. This is a free service. <i>SUMMERVILLE OFFICE, 108 N CEDAR ST, SUMMERVILLE SC 29483</i></p> <p>A late payment charge of 1.5 % will be added to any balance remaining 25 days after billing.</p> <p>Unauthorized Payment Agencies: Additional payment centers may exist that are not SCE&G authorized payment agencies. While these unauthorized agencies may accept your SCE&G payment, they will charge you a fee for doing so, and your payment will be delayed in reaching SCE&G.</p>	<p style="text-align: center;">FINAL NOTICE</p> <hr/> <p>➡ If the Past Due Amount of \$ <AMT> is not received by 5:00 PM on <DATE>, your service is scheduled to be disconnected.</p> <p>Our records indicate an Important Notice was mailed to you with your bill.</p> <p>If service is disconnected, some or all of the following may be required to restore your service:</p> <ul style="list-style-type: none"> • the total amount due for electric and/or natural gas service, • a reconnection fee, and • a deposit amount of \$ <AMT>. <p>Please use one or more of the following payment options:</p> <ul style="list-style-type: none"> • CASH • CHECK • MONEY ORDER • CASHIER'S CHECK • ONLINE at sceg.com (by credit card or directly from your bank account) • BY PHONE using BillMatrix <p>If this notice does not agree with your records, or if you require assistance with payment options, please contact SCE&G immediately at 1-800-251-7234. <i>Para mayor explicación acerca de este importante aviso, por favor llame a SCE&G y pida hablar con un representante en español.</i></p> <p style="text-align: center;">Before Service is Disconnected</p> <ol style="list-style-type: none"> 1. You have the right to an interview with the SCE&G local office customer representative who is authorized to accept payment or assist you in making deferred payment plan arrangements prior to disconnection. Contact any SCE&G business office between 8:00 AM and 5:00 PM Monday through Friday. The address for the SCE&G business office closest to you can be found under the section entitled "Payment Options" on your bill. 2. SCE&G intends to resolve any dispute or concern you may have. Call 1-800-251-7234 to have the staff of SCE&G investigate and review any dispute you may have concerning your service. 3. During the months of December through March, SCE&G will not disconnect a residential customer for a 30 day period, when furnished with a Medical Certificate signed by a licensed physician. If disconnection of your service would be dangerous to your health or a member of your household, you should obtain a Medical Certificate form from your SCE&G local office, have it completed and signed by your licensed physician and return the form to us prior to disconnection. If you are a residential customer enrolled in SCE&G's White Cross Plus+ Program, then service may only be disconnected in accordance with S.C. Code Ann. § 58-5-1110 and/or § 58-27-2510 <i>et seq.</i>, as amended. 4. SCE&G's Customer Assistance Department works with elderly, handicapped and other special needs customers who require help from local agencies. 5. If a dispute cannot be resolved, the South Carolina Office of Regulatory Staff is available at 1-800-922-1531 to investigate and review any unresolved disputes between SCE&G and the customer.
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Application for Third Party Notification

South Carolina Electric & Gas Company supports the Third Party Notification program. This program is a safety net that allows others to be aware of a situation that may affect disconnection of your electric and/or gas service, especially during extreme weather conditions.

This voluntary program is helpful to those who are ill, elderly or living alone and gives you the option of naming another person to receive a copy of any disconnection notice that is sent to you.

This person can be anyone you wish, such as a friend, relative, neighbor, clergy or even a social agency.

The third party is not responsible for paying the bill. Please fill out the attached form and return it to your local SCE&G office. There is no charge for this service. If you have any questions about this program please call **1-800-251-7234**.

**South Carolina Electric & Gas Company
Customer Assistance J-30
Columbia, S.C. 29218**

OFFICE USE ONLY	
CUSTOMER ACCOUNT NUMBER	


THIRD PARTY NOTIFICATION: Every reasonable effort will be made by SCE&G to send duplicate notices to the third party if the account listed is scheduled for disconnection of service.

PLEASE PRINT CLEARLY

CUSTOMER NAME			THIRD PARTY NAME		
ADDRESS			ADDRESS		
CITY	STATE	ZIP	CITY	STATE	ZIP
PHONE—HOME	PHONE—WORK		PHONE—HOME	PHONE—WORK	
CUSTOMER SIGNATURE		DATE	RELATIONSHIP		

CS-08-048

Application for Medical Certificate



MEDICAL CERTIFICATE

Bm_Bill_Addr_Line1
Bm_Bill_Addr_Line2
Bm_Bill_Addr_Line3
Bm_Bill_Addr_Line4
Bm_Bill_Addr_Line5
Bm_Bill_Addr_Line6

Account Number: Bm_Account_No
Service Address: Bm_Service_Addr

Billed Balance Total As of: (Date 1) **(Amount 1)**
Billed Balance Electric and/or Natural Gas Services: **(Amount 2)**
Billed Balance Products/Services: **(Amount 3)**

I certify that I am unable to pay the billed balance for electric and/or natural gas services shown above in full or by installments and that the termination of my electric and/or natural gas service at this time would be dangerous to the health of the individual named in the physician's statement below. This individual is a member of my household at the address above.

I understand the Medical Certificate only temporarily postpones the termination of my electric and/or gas service and it can only be accepted prior to my service being disconnected. I must pay the amount shown above plus the charges for all additional use of electric and/or natural gas service.

I also understand that the billed balance for products/services is not covered by the Medical Certificate and should be received by the due date indicated on my most recent billing. Failure to pay these charges will result in special collection activities related to non-payment for these products/services that I have purchased.

I understand that this certificate **expires thirty-one (31) days from the date of the Physician's signature** or March 31st which ever occurs first and is available only during the months of December through March.

Customer's Signature (Required) _____ Date _____

MUST BE COMPLETED IN FULL BY LICENSED PHYSICIAN

Office Telephone Number _____ Physician's Name _____

Physician's Address _____

City/State/Zip _____

I certify that I have examined _____ of _____

(Patient's Name) (Patient's Address)

_____, and in my professional opinion as a physician licensed by the State of South Carolina, it would be especially dangerous to his/her health for the electric and/or natural gas service to be terminated at this time.

Physician's Signature _____ Date _____ S.C. Medical License No. _____

By: Bm_User_Name

PCSRM01 SCE&G | Columbia, South Carolina • 29218 • www.sceg.com

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Application for White Cross Plus+



White Cross Plus+ Application

SCE&G Account Holder Information:

Account Number: _____
 Account Holder Name: _____
 Home Phone: _____
 Alternate Phone: _____

Service Address: _____
 Mailing Address (if different): _____

To assist South Carolina Electric & Gas in administering the White Cross Plus+ program, the following information is needed for customers wishing to establish White Cross Plus+ status. To qualify for this program, you or a member of the same household must be diagnosed and certified by a licensed healthcare provider as seriously ill or on life support.

Please return the completed White Cross Plus+ application and physicians verification to South Carolina Electric & Gas in the enclosed envelope.

Patient Information

By signing below, I authorize South Carolina Electric & Gas to contact my healthcare provider concerning my medical condition stated below.

Patient Name: _____ Patient SSN#: _____
 Patient Home Phone: _____ Patient Alternate Phone: _____
 Patient/Guardian Signature: _____ Date: _____

(Failure to complete this application in its entirety may result in disqualification for the program)

Healthcare Provider Information

I certify that I examined _____ of _____
 Patient's full name Patient's address

Please identify and describe the condition that qualifies the patient for the White Cross Plus+ Program.

Life Support Seriously Ill

1. Describe patient's health condition: _____
2. What is the expected duration of condition: _____ *(This application will expire in 24 months)*
3. Electric equipment required, if so list equipment type(s): _____
4. Hours per day equipment used: _____
5. Ambulatory? Yes No Able to leave home unassisted? Yes No

Based on the patient's illness, please check one of the options below.

- Disconnection of electrical service would be extremely hazardous to the patient because electricity is used to operate electric equipment and that is required for continual life support.
- Disconnection of electrical/natural gas service would be extremely hazardous to the patient diagnosed as having a life threatening condition or illness that poses imminent danger to the patient.

I, _____ (M.D., P.A., N.P., A.P.R.N., – **Circle One**) am a licensed Healthcare Provider in the State of _____ . I hereby certify the above to be true and accurate to the best of my knowledge.

Healthcare Provider License No.: _____ Healthcare Provide Phone: _____
 Healthcare Provider Signature: _____ Healthcare Provider Address: _____

Important Note: The White Cross Plus+ program helps us handle your account with special care -- it does not prevent disconnection for nonpayment of bills. Third Party Notification is strongly encouraged for this program.

FOR SCE&G USE ONLY

ADVISOR SIGNATURE: _____ DATE: _____ NOTES: _____

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