

know your **Rights &**
Responsibilities

Columbia Gas[®]
of Ohio

A NiSource Company

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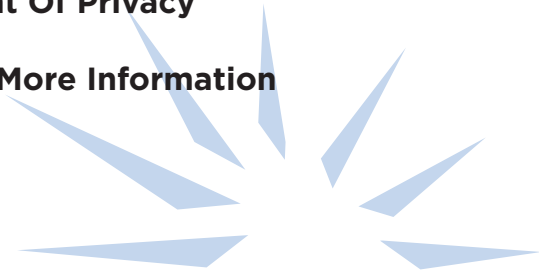
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To Our Customers

Columbia Gas of Ohio is pleased to provide you with safe, reliable natural gas service. An integral part of our mission is to make sure you get the service, information, and assistance you need and expect.

This booklet describes our service policies and procedures. It also explains the rights you are entitled to as a Columbia Gas customer. We believe that understanding your rights and our policies will help us work together.

We hope this information will answer any questions you might have about Columbia Gas. Please keep it for reference. If you would like more information about any of the services described, we're available to help you.

Thank you for choosing natural gas for your home or business. We look forward to serving you for years to come.



Application For Service

If you're moving into a new home and would like natural gas service in your name, call us toll-free at **1-800-344-4077**, preferably at least 48 hours before you'd like for your service to begin.

If the name of the person applying for service is different from the name to be billed for the services, we might require the applicant to fax copies of identification. If you were formerly our customer and you owe an outstanding bill from your previous account, you must pay the bill or make payment arrangements before new service can be established.

Installation Of New Service Lines

If you wish to have natural gas service lines installed or upgraded at your home or business, we will strive to complete installation within five business days if no new pipelines are required, or within 20 business days if the request requires installation of the service line and meter, or by the requested installation date if the date is later.

If your request requires extending the main line, we will contact you within 30 days of your request with an estimate of the cost of the extension and the amount of the deposit, if any is required. We'll also provide an estimated date for completion of the main line extension.

Security Deposit

Depending on your credit report, you may be required to pay a security deposit to place natural gas service in your name. The procedures for charging a security deposit are administered in a nondiscriminatory manner, without regard to race, color, religion, gender, national origin, age, handicap, disability collective or credit reputation of the area in which you live. The deposit is security that the final bill will be paid and cannot be used to pay current or delinquent bills. The deposit will be applied to your account after you establish a good payment history for 12 months or when your service is turned off and a final bill is sent to you. Interest will be applied to your security deposit after six months. The interest rate is set by the Ohio Administrative Code, Chapter 4901:1-17.

Establishing Creditworthiness As A New Customer:

Columbia Gas utilizes a credit check as the first criterion to determine your creditworthiness. If the results of the credit check, at the time of the application, do not establish your creditworthiness or you do not want to provide your social security number, you may demonstrate your creditworthiness by paying the security deposit (1/12 of the annual usage plus 30%) or by one of the following:

1. Providing documentation that you are the owner of the premises to be served or of other real estate within the territory served by Columbia Gas and have demonstrated financial responsibility with regards to ownership of the property (e.g. good credit history with mortgage company, clear deed to property, etc.).
2. Providing a letter of credit from the same class and a similar type of utility service (you must have had service with them within the past 24 months). The letter needs to indicate that you have not received two consecutive past due bills or have not been turned off for non-payment within the past 12-month service period.
3. Providing a creditworthy guarantor to secure payment of bills in an amount sufficient for a sixty-day supply for the service requested. The guarantor must be a customer of Columbia Gas and have already established a good payment history with us.

Policy For Existing Customers

If you are a current Columbia Gas customer or a former customer applying for a new account, a deposit won't be necessary unless:

- You have not made full payment or payment arrangements for any given bill containing a previous balance.
- Your service has been shut off due to non-payment.

Your Gas Meter

The gas meter is an instrument that measures the volume of natural gas you use. Columbia has installed automated meter reading (AMR) devices on meters in our service territory. The AMR device gives Columbia Gas the ability to read your meter electronically by driving a vehicle with the proper equipment down your street to pick up the electronic readings. Our goal is to read your meter every month and provide you with a bill that reflects an actual reading.

If for some reason your meter does not have an AMR device and the meter reader cannot gain access to your meter, we may estimate your usage or we will accept a reading that you provide. However, you must provide us access to read your meter at least once every 12 months or risk facing a large billing adjustment or possible termination of service. If we have estimated your usage for more than two consecutive months, or if you question the accuracy of a meter reading, we will re-read your meter two times a year at no charge upon request.

After we have read your meter, we may adjust your bill to reflect actual usage. However, if we have been unable to read your meter and have underestimated your usage, we may bill you only for the difference between the estimated and actual usage at the rates in effect for the period. If we have overestimated your usage, we will credit your account at the cost of gas that was in effect during the period.

Since the meter is the property of Columbia Gas, any unauthorized tampering or removal of the meter is illegal. You are responsible for keeping the

meter dials free from obstruction by trimming plants, carefully removing snow and ice, and avoiding fencing or storage around the meter. You are also responsible for providing clear access to the meter including restraining pets whenever access is deemed necessary by Columbia Gas.

Usage History

With a few exceptions for new customers or for adjusted bills, you can find a history of your gas usage in the Service Summary section of your bill. The information is provided in both graphic and table formats, and also indicates the number of days in the billing cycle for each period and the average temperature for the billing period and the same period last year. You can also find a history of your meter readings and usage by logging into your account on our Web site.

Meter Testing

Although natural gas meters are accurate devices that measure the volume of gas being used at a service address, you may request that we perform a test to verify your meter's operation. We will conduct the test within 30 days of receipt of your request, and you or your representative may be present when we perform the test. We'll notify you of any applicable charges prior to the test, and will notify you of the test results in writing within 10 business days of completing the test.

If we find that the meter's accuracy is outside accepted tolerances, we will waive any charges for performing the test and will install a properly functioning meter at no cost.

If the inaccuracy has resulted in overcharges on your bill, we will determine how long the meter has been malfunctioning and will reasonably compute the amount of credit or refund on the basis of your usage history, using the rates that were in effect during that period. If we're unable to establish the period of the meter's inaccurate measurement, the overcharge period will be considered to be the most recent 12 months or the period since the date of the most recent meter test, whichever is less. This procedure will not apply if there has

been tampering or unauthorized reconnection of the meter, metering equipment, or any other of our equipment that has caused metering inaccuracies or no measurement of service.

Billing

Your gas bill contains valuable information to help you track your natural gas usage and expense. The amount you owe and the due date are highlighted at the top of your bill for easy reference. The current and previous meter readings, the dates of the readings and the total gas used are shown in the Service Summary section of the bill, as well as information on your past usage.

You will receive the bill for your monthly service on approximately the same date each month. The exact date and the total days of the billing period might vary slightly due to the number of days in the month and holidays. There are usually a few days between the date your meter is read and the date you receive the bill.

Calculated Bills

If we cannot obtain access to the meter, we calculate your gas usage, based on past usage at the address and the actual weather during the billing period. The estimates are highly reliable; however, any difference between the estimated usage and your actual usage will be billed to you when an actual meter reading is obtained. If your bill was over calculated, you will receive a credit. You always have the option to provide us with an actual reading for a calculated bill. To learn how to read your meter, visit **ColumbiaGasOhio.com** or look for instructions under Gas Meter Information in the left column of your bill.

To avoid estimated bills, you may provide us with a meter reading online or by phone for the months when we do not read the meter. A message will appear on your bill during the month we have obtained a reading, which provides a toll-free phone number, the service identification number for your address, and the date to report your reading the next month.

Paperless Billing

Go paperless! You can help save our environment by choosing to receive your bill electronically online instead of the paper bill in the mail. You'll receive an e-mail when your bill is available each month, including links to important information about your account, safety, and conservation. Once you sign up for online e-Bill delivery, you'll receive just one more paper bill in the mail from Columbia Gas. Visit **ColumbiaGasOhio.com** to register your account and enroll.

Rates

Information on current or past rates and alternatives is available upon request.

Customer CHOICE® Program

Through our Customer CHOICE Program, you may choose to buy your natural gas from an unregulated natural gas marketer. Columbia Gas will still deliver the gas to your home or business, read your meter, conduct billing, and provide safe, reliable service. But you might be able to save money on the gas cost portion of your bill, which accounts for more than two-thirds of your total monthly bill, especially during the winter heating season. It's your choice! For a comparison of available competitive natural gas suppliers, visit www.puco.ohio.gov/PUCO/ApplesToApples/index.cfm or call the PUCO toll-free at 1-800-299-7271.

If you believe that you might be a victim of "slamming" and have been switched to or from your natural gas supplier or governmental aggregator without your authorization, you will not be liable for any fees associated with the switch.

Payment

While Columbia Gas has a responsibility to provide natural gas to customers in a safe, reliable manner, you have a responsibility to pay gas bills promptly. You may obtain a 24-month payment history upon request, or log in to your account on our Web site for a payment history.

When To Pay

Bills are mailed monthly. The due date shown on your bill applies only to charges for the current billing period. Any previous account balance is due immediately to avoid possible termination of service. If you are unable to pay, please contact us immediately to make payment arrangements.

Payment Methods

Columbia Gas offers several options that allow customers to pay their gas bill electronically, by mail, by phone, or in person.

ZipCheck Automatic Payment

Instead of writing a check each month, you can arrange for your bank to pay your gas bill for you from your checking or savings account. You'll need to complete an authorization form to take advantage of this free service.

Payment Online

Register your account on our Web site to pay your bill online by electronic check at no charge.

Credit/Debit Card

You can also use your credit card, ATM debit card, or an electronic check to pay your bill online or by phone through BillMatrix. No special enrollment is required - just have your 15-digit Columbia Gas account number handy when you make the payment. BillMatrix charges a convenience fee for each transaction. Visit **ColumbiaGasOhio.com**, or call at 1-866-694-1828. If your Columbia Gas account is delinquent and you're facing termination of service, you must report your payment confirmation number by 10:00 p.m. on the day before the termination date to avoid shut-off.

Pay In Person

A number of authorized payment locations are conveniently located throughout our service area. Visit our Web site at **ColumbiaGasOhio.com** to find a location near you or call us at **1-800-344-407**. Be sure to use only authorized payment agents and to bring both portions (top and bottom) of your bill or provide your 15-digit account number. We cannot ensure that payments made through unauthorized bill payment services will be forwarded to us in a timely manner or even ensure they will be forwarded at all. Please be aware that some locations may charge a consumer fee and may require a bill in order to make a payment or process a security deposit.

Pay By Mail

Use the return payment envelope provided with your bill and mail to:

Columbia Gas of Ohio
P.O. Box 742510
Cincinnati, OH 45274-2510

Payment By Check

When you pay your Columbia Gas bill by check, you authorize us to convert the check to electronic data and to make a one-time electronic funds transfer from your checking account for that payment. Funds could be transferred as early as the day after we receive your payment. Your financial institution will not return your check, but will note the transaction on your financial statement.

Payment Plans

Columbia Gas makes every attempt to assist customers who are having difficulty paying their gas bills. Customers should contact us immediately to make special arrangements.

Budget Payment Plan

As a convenience to customers, Columbia Gas offers a Budget Payment Plan, starting in August and continuing through July of the following year. This voluntary plan spreads the cost of winter heating more evenly over the year. It won't reduce your overall cost of home heating, but it can help to avoid peak winter bills so you can plan household expenses more conveniently.

Your August bill shows the budget amount you'll pay monthly during the coming year if you decide to join the Budget Payment Plan. You can pay that amount instead of the amount due that month to enroll automatically. At other times of the year, call us or log in to your account online to determine what your current budget amount will be. The amount will be adjusted for the number of months remaining in the budget year.

One-Ninth Payment

A nine-month budget bill includes one-ninth of the past-due amount each month. The plan estimates usage for the nine-month period and may be adjusted periodically.

One-Sixth Payment

Columbia Gas of Ohio works with customers who have past-due balances to set up a payment plan that divides the unpaid balance into equal payments over six months, plus the current bill.

Winter Heating Season Plan

Available only during the heating season, you may pay one-third of your total bill, including any past-due amount.

Percentage Of Income Payment Plan Plus (PIPP Plus)

If your total household income is at or less than 150 percent of federal poverty guidelines, you might be eligible to pay just six percent of your monthly income or \$10, whichever is greater, for your gas bill year-round. If PIPP Plus payments are made in full and on time each month, you'll receive 1/24th credit on outstanding arrearages,

and the balance of the current month's charges will be forgiven. Participants are required to re-verify their income annually.

Graduate Percentage Of Income Payment Plan (Grad PIPP Plus)

If your total household income is over 150 percent of federal poverty guidelines and you have a balance owed on PIPP Plus you may join Grad PIPP Plus by paying an installment amount plus budget bill divided by two for 12 months, and received credits for paying on time and in full.

Assistance Programs

Home Energy Assistance Program (HEAP)

If your total annual household income is at or below 200 percent of federal poverty guidelines and you're responsible for paying your household's heating costs, you might be eligible for financial assistance through HEAP. Applications are accepted usually between September 1 and March 31. If you received assistance last year, you'll automatically receive an application in the mail. Application forms are also available at local Community Action Agencies, Area Agencies on Aging, County Department of Job and Family Services, and local libraries. You'll be required to submit proof of income for the past 12 months and a copy of a recent utility bill along with your signed application. For more information or to apply, contact your local Community Action Agency or the Ohio Developmental Services Agency at 1-800-282-0880.

Winter Crisis Program

In addition, the Winter Crisis program provides a one-time credit up to \$175 each heating season to qualified, low-income customers to maintain or restore gas service. In certain cases, Winter Crisis Program can also be used for heating system repairs. The application period for Winter Crisis is November 1 through March 31. Applications must be completed at a Community Action Agency. Recipients are also required to sign up for all public energy assistance and weatherization programs for which they're eligible.

HeatShare

Columbia Gas's fuel fund program matches contributions from our customers with company donations to assist payment-troubled customers who have exhausted other forms of financial help or who have special hardships. To apply for HeatShare, contact your local chapter of The Salvation Army.

WarmChoice

The WarmChoice program offers energy inspection services, space and water-heating system repair or replacement, insulation, air sealing, and health and safety measures as needed to customers whose total household income meets qualifying guidelines for PIPP Plus. On average, WarmChoice customers reduce their natural gas usage by 30%. This saves hundreds of dollars a year – every year – on their gas bills. It also results in a safer, healthier, more comfortable home. To apply for WarmChoice benefits, call the statewide referral service toll-free at **1-800-952-3037** to be directed to your local provider.

Third-Party Notification

We will notify a responsible third party designated by the customer if service is in danger of being shutoff for non-payment. The service won't necessarily prevent shut-off, and does not obligate third parties to pay the bill, but alerts them that someone they care about may need help or advice.

Medical Certification

If you or a member of your household has a serious medical condition, a Medical Certificate can delay the disconnection of service for 30 days. Columbia Gas will fax a form to your licensed health care professional, who must complete, sign and return it to us before the shut-off date. Initial certification may be made by telephone if we receive written notice within seven days. If gas service has been disconnected, we must receive the form within 21 days of shut-off to restore service. The Medical Certificate may be used to delay shut-off no more than three times during a 12-month period.

Questions About Your Gas Bill

Please contact us immediately if you have a question about or have trouble paying your gas bill. We will make every attempt to handle your inquiry as promptly and efficiently as possible. You're entitled to a review of your account at any time.

Inquiry Procedure

Contact Columbia Gas first to inform us of your situation or complaint. To speak with a customer service representative, call us toll-free at **1-800-344-4077** between 7:00 a.m. and 7:00 p.m., Monday through Friday. You can also perform a variety of self-service transactions through our automated phone system 24 hours a day, seven days a week, or online at **ColumbiaGasOhio.com**.

To submit a concern in writing, be sure to include your account number and as much information about your situation as possible, and mail to Columbia Gas of Ohio, P.O. Box 2318, Columbus, OH 43216-2318. We will respond as promptly as possible.

You have the right to discuss your concern with a supervisor if you are not satisfied with your initial contact with us. If your complaint is not resolved after you have called us, or for general utility company information, residential and business customers may contact the Public Utilities Commission of Ohio (PUCO) for assistance at 1-800-686-7826 (toll-free) from 8:00 a.m. to 5:00 p.m. weekdays, or at <http://www.puco.ohio.gov>. Hearing or speech impaired customers may contact the PUCO via 7-1-1 (Ohio relay service). Ohio Consumers' Counsel (OCC) represents residential utility customers in matters before the PUCO. The OCC can be contacted at 1-877-742-5622 toll-free from 8:00 a.m. – 5:00 p.m. weekdays, or at <http://www.pickocc.org>.

Your gas service will not be interrupted while we investigate your inquiry. However, full payment of any previous or undisputed balance, or arrangements for paying the balance, must be made by the due date shown on your bill. Also, if the period of investigation continues into another billing period, you will be responsible for paying all current charges in full by the due date.

Service Disconnection

Columbia Gas provides its customers with continuous service when bills are paid on time, payment arrangements are kept, and operating rules are observed. We can disconnect gas service in accordance with PUCO rules and regulations for any of the following reasons:

1. When a customer/consumer uses natural gas in a manner detrimental to the service to other consumers.
2. When providing service is in conflict or incompatible with any order of the commission, court of law, laws of the state of Ohio or any political subdivision thereof, or of the federal government or any of its agencies.
3. When the customer has moved from the service location
4. When natural gas creates a safety hazard to consumers or their premises, the public, or to the company's personnel or facilities or where, because of conditions beyond the consumer's premises, disconnection of the supply of natural gas is reasonably necessary. The company shall not restore service until the hazardous condition(s) has been corrected.
5. When a customer, consumer, or his/her agent does any of the following:
 - Prevents utility company personnel from reading the meter for a year or more.
 - After notice and a reasonable period of time, prevents utility company personnel from calibrating, maintaining, or replacing the utility company's meter, metering equipment, or other utility company property used to supply service.

- Resorts to any fraudulent act to obtain natural gas service, is the beneficiary of the fraudulent act, or tampers with the utility company's meter, metering equipment, or other property used to supply the service.
6. Upon the request of the customer.
 7. For nonpayment of regulated services provided by the utility company, including nonpayment of security deposits.
 8. For good cause shown.

Disconnection For Non-Payment

Columbia Gas may disconnect service after providing you with a 14-day written notice which normally will appear on your monthly bill. In the disconnection notice, we will explain various payment options and encourage you to contact us prior to the date of termination to make arrangements. If you receive a disconnection notice, you may ask for a company review of the bill and, if not satisfied, contact the PUCO. Service will not be disconnected for non-payment of a disputed bill while it is being reviewed by the PUCO.

If we are at the premises to disconnect your service for non-payment, we will attempt to contact someone at the premise before turning off the service. If service is disconnected, we will leave a post termination notice at the premise. We will not disconnect service after 12:30 p.m. on any day preceding a day when we do not regulatory perform reconnections. If there is a medical condition in your home that would make disconnection of service especially dangerous to the health of any permanent resident of your home, please contact us and provide the required certification. Medical certification is good for 30 days and can be renewed twice in a 12 month period.

Winter Disconnection

The "heating season" is the period each year from November 1 through April 15. Service may be disconnected during this period if the company follows all of these requirements:

1. Makes prior contact with the customer 10 days prior to disconnection by personal contact, telephone, or hand-delivered written notice (can be delivered by US Mail)
2. Informs the customer of the available sources of federal, state, or local aid for payment of bills
3. Informs the customer of their right to enter into a mandated payment plans

Tenant Rights

If you live in a dwelling where the landlord pays the bill, and the landlord fails to do so, Columbia Gas will post notices on all of the tenants' units and also in noticeable places such as entrances, exits, and mailboxes at least 10 days prior to the scheduled disconnection date. Tenants can avoid disconnection by paying the landlord's current month's bill or by invoking their rights under the Landlord-Tenants Act of the Ohio Revised Code.

Reconnection Of Service

To reconnect service after it has been shut off, you will be required to pay a \$52.00 reconnection fee in addition to the past-due amount. A security deposit or creditworthy guarantor may also be required. You must also ensure a safe and healthy work environment for our employees.

If service is disconnected for 10 business days or less, we will schedule reconnection by the close of the company's next regular business day. Service that's been disconnected more than 10 business days will be reconnected within three business days after receipt of the full required payment or proof of payment.

Natural Gas Safety

Natural gas is a safe, clean, and efficient source of energy to heat your home or business. The pipeline distribution system is one of the most reliable and secure methods of transporting energy. We're always working to ensure pipeline safety. Part of our effort helps you recognize and respond to any situation that might become dangerous, such as accidental damage to a pipeline.

Learn To Recognize And React To A Natural Gas Leak

If you detect a gas leak through smell, sight (white cloud, mist or fog), or sound (hissing or whistling), follow these three steps:

1. Leave the building immediately. Avoid open flame or anything that could spark ignition, including but not limited to cell phones, lights, garage doors, motor vehicles, power tools, electrical equipment, etc.
2. Call Columbia Gas at **1-800-344-4077** from a nearby phone or your cell phone once you're away from the building and select option 2 from the automated menu.
3. Wait from a safe location for our service person to arrive before re-entering the building.

Maintenance Of Customer-Owned Buried Gas Line

Natural gas is transported from producing wells through large underground pipelines called transmission lines. The gas then travels to cities and towns through main lines. From the main lines, natural gas is carried to your home or business through service lines, which stop at the gas meter. Only Columbia Gas of Ohio can repair hazardous leaks on gas service lines up to and including the meter. However, the property owner is responsible for repairing or replacing house lines that extend beyond the meter to the appliances in your home or business.

If buried piping isn't maintained, it might become subject to corrosion and leakage over time. For your safety, we inspect pipelines for leakage on a regular basis. If the line is metallic, we also inspect it for corrosion. Our routine inspection covers all gas piping between the company supply line and the meter. If our inspection detects a problem in any portion of the piping that you own, we may interrupt your service until you have had it repaired.

Any inspection, installation, repair or replacement of natural gas lines or appliances should be done
20 | only by a licensed heating/cooling contractor

or plumber who is certified according to guidelines established by the U.S. Department of Transportation (DOT). You can find a current list of contractors who have been qualified according to U.S. DOT guidelines on our Web site at ColumbiaGasOhio.com.

Call Before You Dig

Before you start any landscape or home improvement projects that require digging, be sure to call the Ohio Utilities Protection



**Know what's below.
Call before you dig.**

Service (O.U.P.S.) at “811” or 1-800-362-2764 at least two full business days in advance to mark the approximate location of buried utility lines that might be in the construction area. It’s the law, and it’s for your safety!

Employee Identification

All of our company personnel and contractors carry photo identification and will be happy to show it upon request. If you are not sure about an employee’s identification, or to verify work to be done in or around your home, call us at **1-800-344-4077**. Our employees understand if customers are uncertain and call to verify their identity. They will not make you feel pressured to let them into your home. Most Columbia employees drive clearly marked vehicles that are easy to identify.

Do not allow anyone to enter your home who claims to offer a refund from Columbia Gas. Our employees never deliver cash refunds or “rebates” to customers’ homes. All account transactions are handled through the mail, online or over the phone. Report suspicious activity to the police. If a person claiming to be a Columbia employee does not have proper identification, call the police and then call us. Be prepared to give a detailed description of the individual and the vehicle, including the license number if available.

Right Of Privacy

We understand how important your privacy is to you. We will not disclose your account number or the account holder's Social Security number without written consent. However, we may periodically provide customer lists that would include your name, address, rate classification and usage information to qualified third parties, such as non-regulated marketers approved to participate in the Customer CHOICE® program.

You have the right to restrict in whole or in part the release of your private customer information. You can choose to restrict the release of your historical billing information (annual usage) only, or you can choose not to have any information about your Columbia Gas account included on a customer list.

You must notify us if you choose not to have your customer information released. Please let us know of your decision by calling us at **1-800-344-4077**. If we don't hear from you, your customer information will be included on future customer lists.

For More Information

We hope this pamphlet has helped you understand our policies and procedures. You are the reason for our business and we want to do everything we can to make our relationship with you as pleasant as possible.

If you have further questions or need any additional information after reading this booklet, please feel free to contact us by one of the methods below. You may review a copy of the minimum gas service standards on the PUCO's Web site at www.puco.ohio.gov, or obtain a copy from the Commission upon request.

Customer Contact Center

Columbia Gas of Ohio
P.O. Box 2318
Columbus, OH 43216-2318
Phone: 1-800-344-4077
Business hours: 7:00 a.m. – 7:00 p.m. weekdays
ColumbiaGasOhio.com

Gas Emergencies

Nights, weekends, and holidays
1-800-344-4077
(select option 2 from the automated phone system)

Public Utilities Commission Of Ohio

1-800-686-7826
Hearing or speech impaired customers may contact the PUCO via 7-1-1 (Ohio relay service)
Business hours: 8:00 a.m. to 5:00 p.m. weekdays
www.puco.ohio.gov

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of Ohio

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