SERVICE RULES

BERMUDA ELECTRIC LIGHT COMPANY LIMITED

JANUARY, 2019



MISSION STATEMENT

BELCO's mission is to provide a secure, reliable and sustainable power system for the people of Bermuda

SERVICE RULES

INTR	ODUCTION	
101	Purpose	
102	Organisation	
103	Business Centres	5
103.1	Customer Services Business Centre	5
103.2	Customer Solutions Business Centre	5
103.3	Energy Delivery Engineering Business Centre	6
103.4	Construction, Operations & Maintenance Business Centre	6
SERV	/ICE AGREEMENTS	7
201	Application for Service	
202	General Information Needed for an Application	
203	Agreement	
204	Applications by Agents	
205	Applications for Persons Under 18 Years of Age	7
206	Prior Indebtedness	
207	Discontinuance of Service	
208	Reimbursement for Extra Expenses	8
209	Medically Essential Service	8
210	Application for Meter Service	8
211	Application for Customer Projects Service	8
211	Service Charges	8
SUPF	PLY AND USE OF SERVICE	9
301	Service	9
302	Availability of Service	9
303	Point of Delivery	9
304	Character of Service	9
304.1	Standard Types of Service	9
304.2	Compliance to Building Code	10
305	Continuity of Service	10
306	Temporary Installations	10
307	Indemnity to the Company	10
308	Liability	10
309	Identification of Employees	11
310	Access to Premises	11
311	Grant of Right of Way	11



SERVICE RULES

LIMIT	TATION OF USE	12
401	Resale of Service for Profit Prohibited	12
402	Street Crossings	12
403	Unauthorised Use of Service	12
404	Conversion to Master Metering	12
CUST	TOMER'S INSTALLATIONS, EQUIPMENT & WIRING	13
501	Customer's Installation	13
501.1	Type and Maintenance	13
501.2	Specific Installation Requirements	13
501.3	Change of Customer's Installation	13
501.4	Inspection of Customer's Installation	13
502	Grounding	13
503	Power Factor Correction	13
504	Interconnect, Net Metering, Momentary Parallel Operation, Stand-by Service, Electric Generators and other Power Sources	13
504.1	Interconnect Policy (Pending)	14
504.2	Electric Generators	14
505	Hazardous Areas	14
COM	PANY'S INSTALLATIONS, EQUIPMENT & WIRING	15
601	Protection of Company's Property	15
602	Damage to Company's Property	15
603	Relocation of Company's Facilities	15
604	Attachments to Poles	15
605	Interference with Company's Facilities	15
606	Unobstructed Access to Company's Facilities	15
607	Safety Clearances to Structures	15
608	Supply System	16
609	Service Location and Route	16
610	Underground Cables	17
611	Overhead Service Drop Line	17
612	Pole-Mounted Transformers	18
613	Padmount Transformers	18
614	Transformer Vaults	19
615	Substations	19
616	Sunnly of other Customers from Transformers	19



SERVICE RULES

BILLING		20
701	Company Rates	20
702	Billing Month	20
703	Regular Bills	20
704	Prorated Bill	20
705	Estimated Bills	20
706	Application of Rate Schedules	20
707	Billing Terms	20
708	Non-Receipt of Bills	21
PAYN	MENT OF ACCOUNT	22
801	Payment Options	22
802	Security Deposit	22
803	Termination of Service and Minimum Charge	23
804	Disconnection of Service	23
805	Reconnection of Service	23
806	Change of Occupancy	23
807	Telephone Transfer of Service	23
808	Delinquent Account	23
METI	ERS	24
901	General Policy	24
902	Meter Readings	25
903	Large Load Installations Metering	25
904	Demand Metering at High Voltage	25
905	Evidence of Consumption	25
SER\	VICE SCOPE AND CHARGES	26
1001	Residential Customers	26
1002	New Residential Developments	26
1003	Commercial and Industrial Customers with LV Metering	26
1004	Commercial and Industrial Customers with HV Metering	26
VARI	IATION OF SERVICE RULES	27
DEFI	INITIONS OF TERMS AND ABBREVIATIONS	27



SERVICE RULES SECTION 1: INTRODUCTION

101 PURPOSE

These Service Rules outline the types of Services offered by Bermuda Electric Light Company Limited ("the Company"). The Service Rules detail the terms and conditions under which Service is supplied by the Company to the Customer. They may be amended by the Company at any time in the future and the later version will apply. The most current version of the Service Rules is posted by the Company on its website and is also available to the Customer at the Company's Head Office, 27 Serpentine Road, Pembroke HM 07.

This document is to assist our Customers in understanding the Services offered by the Company, the basis on which they are offered and the responsibilities that the Customer has in accepting any particular Service. The Service Rules are necessary and useful for Customers or their agents in planning or constructing buildings or installing, repairing or renewing equipment that is to be supplied with electricity from the Company.

102 ORGANISATION

The Company is a limited company with its registered office and Head Office located at 27 Serpentine Road, Pembroke HM07.

The postal address for the Company is P.O. Box HM 1026, Hamilton HM DX.

THE COMPANY IS MADE UP OF DIFFERENT GROUPS AND PRIMARILY THESE ARE:

Operations Engineering

Administration

Corporate Services

External Relations and Corporate Communications

CUSTOMERS OR THEIR AGENTS CAN CONTACT THE RELEVANT COMPANY AREAS AS FOLLOWS:

Telephone

295-5111 Head Office and all Departments

295-5111 Service Calls 24 Hrs.

955 24-hour direct line for notification of power outages

299-2800 Customer Services 299-2802 Environmental Office 299-2803 Human Resources 299-2807 Purchasing

CUSTOMER PAYMENT OF ACCOUNT CAN BE MADE IN PERSON DURING BUSINESS HOURS AT ANY OF THE FOLLOWING LOCATIONS:

Company Head Office

27 Serpentine Road Pembroke HM07 P.O. Box HM 1026 Hamilton HM DX

(Bill Payment and Application for Service are offered).

The Money Shop

Washington Mall 20 Church Street Hamilton HM 11

All Talk

Bank of Butterfield Building (Unit 2) 1 Kings Square St. George's GE 05

Market Place

48 Somerset Road Sandys MA 03



SERVICE RULES SECTION 1: INTRODUCTION

PAYMENT CAN BE MADE VIA A DROP BOX, AT THE FOLLOWING LOCATIONS:

Company Head Office

27 Serpentine Road Pembroke HM07 P.O. Box HM 1026 Hamilton HM DX

Gibbons Company

Gibbons Company Building 21 Reid Street Hamilton HM 11

For other Payment Options please see the Payment of Account Section 801

103 BUSINESS CENTRES

The provision of Electrical Service to the Customer is undertaken by the Customer Services, Customer Solutions, Energy Delivery Engineering, and the Construction, Operations, and Maintenance Business Centres.

103.1 CUSTOMER SERVICES BUSINESS CENTRE

The Customer Services Business Centre includes the following sections:

CUSTOMER SERVICE

- Receive billing queries and/or billing complaints
- Receive consumption gueries
- Opening and/or terminating Customer accounts
- Transferring accounts to new locations
- Updating account information
- Receiving new Customer applications for Meter Service and Customer projects (i.e. service upgrade or line extension)
- Provide account balance information, due dates or discount date and amount
- Arrange payment plans

METER READING

- Carry out on-cycle and off-cycle meter reads
- Carry out disconnects and reconnects
- Carry out verification reads
- Send meter readings for billing

CASHIERING

- Receipt and processing of the Company's and other miscellaneous payments

CREDIT AND COLLECTIONS

- Arrange for disconnect of Service for Debt
- Arrange reconnects upon receipt of payment or agreed payment arrangement
- Arrange payment plans
- Process account credit payments and/or refunds
- Collections

103.2 CUSTOMER SOLUTIONS BUSINESS CENTRE

The Customer Solutions Business Centre includes the following sections:

CUSTOMER PROJECTS (CUSTOMER-INITIATED NEW LINE EXTENSION AND/OR UPGRADES)

- Provide Customer project designs and quotations
- Plan and schedule Customer projects
- Build Customer projects



SERVICE RULES SECTION 1: INTRODUCTION

INSPECTORATE

- Carry out problem meter investigations and inspections
- Carry out high/low bill investigations
- Carry out damage complaints
- Carry out high/low consumption investigations

METER SERVICE (NEW METER INSTALLATIONS AND/OR UPGRADES)

- Provide meter service designs and quotations
- Plan and schedule meter service projects
- Build meter service projects

METER TEST

- Carry out bench testing and on-load testing of meters
- Carry out problem meter troubleshooting
- Carry out demand and off-cycle meter reading
- Carry out disconnects and reconnects

103.3 ENERGY DELIVERY ENGINEERING BUSINESS CENTRE

The ED Engineering Business Centre includes the following sections:

MAJOR CUSTOMER PROJECT DESIGN

- Provide engineering guidance and consultation for customers during the design phase of major projects.
- Provide designs and quotations for major projects.

ENGINEERING SUPPORT

- Provide engineering guidance and support for internal and external customers with respect to the Company's electrical systems, standards and policies.

RECORDS AND TECHNICAL SERVICES

- Provide cable records and an onsite cable location service to avoid damage to Company's assets.
- Record and update electrical system information and records.

103.4 CONSTRUCTION, OPERATIONS & MAINTENANCE BUSINESS CENTRE

The Construction, Operations, and Maintenance Business Centre includes the following sections:

CONSTRUCTION

- Build and commission of transmission and distribution capital expansion or upgrade projects

OPERATIONS

- Responds to all of the Company's transmission and distribution system disturbances
- First response to system outages or abnormalities
- Carry out equipment switching for normal and emergency operations

MAINTENANCE

- Perform routine inspection and maintenance on the Company's transmission and distribution network
- Locate and repair faults on the Company's transmission and distribution network
- Carry out routine tree trimming over the Company's overhead network
- Carry out street light installation, maintenance and repair

WORK PLANNING

- Scheduling and planning of all Capital and Maintenance work
- Pole hole digging and pole erecting



SERVICE RULES SECTION 2: SERVICE AGREEMENTS

201 APPLICATION FOR SERVICE

Service may be obtained by making an application to the Company. Application for New Service, Increase Service or Shift Service (relocation) should be made as soon as possible after the need for Service is identified. Application can be made by going to Customer Services at the Head Office, 27 Serpentine Road, Pembroke or on the Company's website. Identification is required with the submission of every Application. Applications must be signed by the Customer or an authorised agent.

Customers who are making new application for Service and Service is for a property held on a lease or as tenancy at will, are required to present the lease or a letter signed by the landlord along with the application. Application forms for Electrical Service can be found on the Company's website.

202 GENERAL INFORMATION NEEDED FOR AN APPLICATION

Forms of identification required to process an application for Service include a valid Bermuda driver's license or a valid passport. Any other form of identification will be accepted by the Company at the Company's discretion. The Company will also require information on the extent of Service requested for all new or upgraded installations. Applications may be reviewed by the Company via a credit agency.

203 AGREEMENT

Agreements can be made for Electrical Service, Meter Service or Customer Projects Service. Electrical Service is furnished upon acceptance by the Company of the Application, a security deposit in an amount determined by the Company if such security deposit is deemed appropriate by the Company in its sole discretion and, if the Customer is a limited liability company, such personal guarantee(s) from the principal(s) of the Customer as the Company deems appropriate in its sole discretion. Meter Service is furnished upon acceptance by the Company of the application. Customer Projects Service is furnished upon acceptance by the Company of the application, appropriate application fees, an Offer Acceptance and Deposit form signed by the Customer and submitted with the appropriate deposit and, if the Customer is a limited liability company, such personal guarantee(s) from the principal(s) of the Customer as the Company deems appropriate in its sole discretion. Applications are accepted by the Company with the understanding that there is no obligation to render Service other than the character of Service then available at the Point of Delivery.

204 APPLICATIONS BY AGENTS

Applications for Service requested by corporate bodies, partnerships, associations, etc., can be made only by a duly authorised person who will be deemed to be an agent of that entity. When Service is provided under an agreement or agreements entered into between the Company and such an agent, the use of such Service by the entity shall constitute full and complete ratification by the entity of such agreement or agreements.

205 APPLICATIONS FOR PERSONS UNDER 21 YEARS OF AGE

Applicants under 21 years of age must have a guarantor sign an application for a new Account.

206 PRIOR INDEBTEDNESS

The Company may refuse Service or discontinue Service to a Customer for failure to settle in full all present or previous accounts where money is owed by that Customer at any one or more locations of such Customer. The Company may also refuse Service to a Customer where there is an unsettled account of a previous Customer at the same premises in circumstances where the Customer who incurred the debt continues to occupy or reside at the premises. The Company may refuse Service to any applicant the Company deems a credit risk.

207 DISCONTINUANCE OF SERVICE

Service may be discontinued for violation of the Service Rules. If the matter concerns a breach of the Service Rules, the Customer will be afforded reasonable opportunity to remedy the breach before discontinuance. However, where the Company believes a dangerous condition exists on the Customer's premises, Service may be discontinued without notice. Service may also be discontinued if there are any actions or threats made by a Customer or someone representing the Customer or any person on the Customer's premises that are reasonably perceived by the Company's employee as violent or unsafe. Service may be resumed at the Company's discretion once the Customer agrees to cease from any further act of violence or resolves an unsafe condition. Further, Service may be discontinued if it is determined that the information provided on the Application was incorrect or fraudulently presented.



SERVICE RULES SECTION 2: SERVICE AGREEMENTS

208 REIMBURSEMENT FOR EXTRA EXPENSES

The Customer may be required to reimburse the Company for all extra expenses incurred by the Company on account of violations by the Customer of agreements with the Company or these Service Rules.

209 MEDICALLY ESSENTIAL SERVICE

The Company maintains a register of Medically Essential Service Customers. For purposes of this section, a Medically Essential Service is where the Service is provided to a residential Customer or another permanent resident at the service address who has a medical dependence on electric-powered equipment that must be operated continuously [24/7 or as circumstances require as specified by a doctor] to avoid the loss of life or immediate hospitalisation. The essential nature of the Service must be certified by a doctor of medicine licenced to practice in Bermuda. The doctor's certificate shall explain briefly and clearly why continuance of service is medically essential. The Customer seeking designation as a Medically Essential Service Customer shall complete an application for Service as required and submit the doctor's letter. A Customer who is certified as a Medically Essential Service Customer must renew such certification periodically through the procedures outlined above as the Company may require. The Company will endeavour to use best efforts to consider the Medically Essential Service needs of the Customer.

Any Customer who is certified as a Medically Essential Service Customer, shall remain solely responsible for ensuring that all accounts are paid and that Service is not disconnected for non-payment or any other breach of the Service Rules. The Customer shall also remain solely responsible for ensuring that there is sufficient backup equipment and/or alternate power supply and a planned course of action in the event of power outages. The Company does not assume, and expressly disclaims, any obligation or duty to monitor the health or condition of the person requiring Medically Essential Service, to ensure continuous service, to call, contact or otherwise advise of service interruptions or, except as expressly provided by this section, to take any other action (or refrain from any action) that differs from the normal operations of the Company.

210 APPLICATION FOR METER SERVICE

Meter Service includes Meter Installations, Shift Service and Increase Service. Customers making Application for Meter Service are required to provide complete details of the anticipated load, i.e., kVA, Voltages, currents and phases. This may require the input of a qualified electrician and it is the Customer's responsibility to obtain such input. The data provided by the Customer will be used to ensure that the Service requested is provided according to the Customer's written specifications, in so far as it is available. A Field Service Representative will respond by examining the requirements and prepare a project design and a Meter Service Proposal, including a firm cost estimate. Upon receipt of the Customer signed Meter Service Proposal by the Company, the requisite materials will be ordered and work scheduled.

211 APPLICATION FOR CUSTOMER PROJECTS SERVICE

Customers or their agents requiring supplies for medium or large residential, commercial, industrial or property development are requested to submit comprehensive details in the first instance to Customer Services, including load requirements (i.e., kVA, Voltage, currents, phases, load factor) and supported by site drawings. This information is required so that a technically valid and accurately quoted design can be created.

An indicative cost may be given by a Customer Service Representative. If the Customer chooses to proceed with the Customer Project's Application, an Application form should be filled out and the fee paid. A Project Engineer will respond by examining the requirements and prepare a project design and an offer letter including a firm cost estimate. A fee is required for this engineering assessment, design and offer preparation. The Project Engineer will be glad to discuss matters of design, siting, choice of equipment and project costs with the Customer. Upon receipt of the signed acceptance of an offer, payment of the deposit fee to Customer Service and the compliance of the Customer with such other requirements of the Company as are set out in these Service Rules, the requisite materials will be ordered and work scheduled.

The Company will only accept an Application that is complete and approved by the Customer Services Business Centre. Verbal applications will not be accepted. If assistance is needed, the Customer should contact Customer Services.

211 SERVICE CHARGES

Service charges will be made by the Company for the provision of new or Increase Service or Shift Service, depending upon how the Service is implemented; whether by overhead lines, underground cable or at high Voltage. The basis of such Service charges is referred to in Section 500, Customer Installations Equipment & Wiring, Section 600, Company Installations Equipment & Wiring, and Section 1000, Service Scope and Charges.



301 SERVICE

Service includes all Power and Energy requested by the Customer and, in addition, the readiness and ability on the part of the Company to use best endeavours to furnish Power and Energy to the Customer. The maintenance by the Company of Voltage and frequency at the Point of Delivery shall constitute the rendering of Service irrespective of whether the Customer makes any use thereof.

302 AVAILABILITY OF SERVICE

The Company will supply Service subject to the condition that should an extension or upgrade of the Company's equipment or cable be required, the Company will request Contributions In Aid of Construction (CIAC) to offset, in part, the related construction costs. If Service is requested that is unusual and uncustomary for the type of installation to be served and in excess of what the Company might normally consider, the Company may require CIAC based upon the entire incremental cost of the requested Service. Upon request, written information will be supplied by the Company concerning the availability and character of Service for any desired location. The Company will not be responsible for errors of any kind resulting from information given orally.

303 POINT OF DELIVERY

This is the point where the Company's wires or equipment are connected with those of the Customer. The Point of Delivery shall be determined by the Company.

304 CHARACTER OF SERVICE

The standard system of supply is alternating current at a frequency of 60 Hertz. The Voltage and the number of phases that will be provided depend on the magnitude, character and location of the load and will be at the discretion of the Company. The Voltage at the customers' terminal will normally be within ± 6% of that set out in Section 304.1.

In all cases, it is important that the Customer should consult the Company or its own electrician, regarding the type of Service to be provided before proceeding with the installation of wiring or the purchase of equipment.

304.1 STANDARD TYPES OF SERVICE

The Company will provide one of the standard types of Service set out below. The brief details given are for general information and do not relieve the Customer or their appointed agents of the necessity to consult with the Company in order to specify and arrange for the implementation of the appropriate Service.

STANDARD RESIDENTIAL AND SMALL COMMERCIAL 120/240 Volts 1 Phase, 3 Wire Up to a maximum of 48kVA

SPECIAL RESIDENTIAL AND SMALL COMMERCIAL

120/208 Volts

2 Phase, 3 Wire

Up to a maximum of 48kVA may be provided as an alternative to Standard Residential and Small Commercial Service in locations where 3 Phase, 4 Wire networks exist or are being developed.

STANDARD LARGE COMMERCIAL

120/208 Volts

3 Phase, 4 Wire

Up to a maximum of 800kVA

Note: This Service is not available to residential Customers unless adequate facilities at the 3 phase utilization Voltage already exist at the site.

277/480 Volts 3 Phase, 4 Wire Up to a maximum of 800kVA



COMMERCIAL HIGH VOLTAGE 4160 Volts 3 Phase, 3 Wire Load to be specified at the time of design.

Available for large commercial establishments only where Energy is metered at high Voltage and the Customer provides a transformer vault, transformer or transformer facilities and low Voltage distribution equipment.

For this class of Service, the Customer must agree to have their monthly bill computed on the basis of an integrated maximum demand of not less than 50kW.

304.2 COMPLIANCE TO BUILDING CODE

The Customer's installation must conform to the requirements of the current Bermuda Building Code and have passed inspection by the Department of Planning before any connection will be made to the Company's distribution systems. The Government must give a permit to connect.

If it is subsequently determined that a Customer's installation contravenes the Bermuda Building Code, the Company reserves the right to discontinue Service immediately. Service may be reinstated after such a time when the installation is within Code as determined by the Department of Planning.

305 CONTINUITY OF SERVICE

The Company will use reasonable diligence at all times to provide continuous Service at the agreed nominal Voltage to its Customers. However, the Company shall not be liable to any Customer for complete or partial failure of Service, any interruption of Service or for fluctuations in Voltage resulting from causes beyond its control or through the negligence of its employees, servants or agents. The Customer is responsible for the protection of all equipment connected to the Service after the Point of Delivery. All equipment should be protected by the Customer against under Voltage, Voltage spikes, overload, phase failure, phase reversal or short circuit conditions.

306 TEMPORARY INSTALLATIONS

Temporary Service refers to Service required for short-term exhibitions, displays, bazaars, fairs, construction work and the like. Temporary Service will be supplied only when the Company has readily available capacity of lines, transformers, generating and other equipment for the Service requested. Before supplying Temporary Service, the Company may require the Customer to bear the cost of installing and removing the necessary Service facilities, less credit for salvage. Where a Temporary Service is provided, the Customer will be responsible for the cost of the Energy consumed at the relevant rate in effect. The Customer's installation for such Temporary Service will be subject to the requirements of the current Bermuda Building Code, Reference NEC Article 590 Temporary Installations.

307 INDEMNITY TO THE COMPANY

The Customer shall indemnify the Company against any and all liability, proceedings, suits, cost or expense for loss, damage or injury to persons or property, in any manner directly or indirectly connected with or arising out of the Service.

308 LIABILITY

a) The Company will endeavour to furnish continuous Service, but cannot guarantee uninterrupted Service, and is not liable for any damage or loss that a Customer or any person who may benefit from the Company's Service may sustain by reason of failure or partial failure of Service or variation of Service characteristics: nor is the Company liable for damages, direct or consequential, that a Customer or third party may sustain due to the presence of the Company's equipment on Customer's premises or property and caused by lightning, windstorm or other events beyond the Company's control.

b) The Company may, in its sole judgment and without liability to the Customer or any other person who benefits from the Company's Service, curtail or interrupt Electric Service or reduce Voltage whenever the integrity of the Company's system or supply of electricity is threatened by conditions on its system or on any installation which is interconnected or whenever it is necessary to aid in the restoration of Service or to prevent injury to persons or damage to property.



- c) The Company will not be liable for damage to equipment due to Voltage spikes or surges. The Customer must take all protective measures to quard against such occurrences and the Company advises that the Customer purchase a suitable protective device for this purpose.
- d) In cases where the Customer requires three-phase Service, the installation of relays and/or circuit breakers to protect equipment against single phase conditions and phase reversal is advisable, the installation and maintenance of which is the responsibility of the Customer.
- e) The Company has no liability for any damage caused as a result of any third party's equipment on the Company's poles, regardless of whether such equipment is there with the consent of the Company.
- f) The Company accepts no responsibility for damage to Customers' equipment through partial or total failure of supply. All equipment should be protected by the Customer against under Voltage, overload, phase failure, phase reversal or short circuit.
- g) The Company assumes no responsibility for injury to person or property arising from the use of equipment connected to its Service. This includes but is not limited to computers, telephones, appliances and other electronic equipment. The Customer is responsible for the protection of all equipment connected to the Service after the Point of Delivery.

309 IDENTIFICATION OF EMPLOYEES

Every employee of the Company who is authorised to enter Customers' premises for the purpose of reading meters, investigating and repairing defects or for other legitimate Company business is provided with an identification card which is worn. These identification cards bear the photograph and signature of the employee and shall be shown upon request to the Customer. The Customer has the right to verify the identity of the employee with the Company.

310 ACCESS TO PREMISES

The Customer shall give Company employees safe access to the premises and surrounding property of the Customer at any reasonable hour for the purpose of installing, maintaining, inspecting or removing the Company's property, reading meters, trimming trees, whether on the Company's easements and rights of way or not, and for any other purpose incident to performance under or termination of the Company's agreement with the Customer The Customer agrees that as a consequence of the performance of the Company of any of the tasks set out above or activities related thereto, the Company, its servants or agents shall not be liable for trespass.

311 GRANT OF RIGHT OF WAY

The Customer shall grant or cause to be granted to the Company and without cost to the Company all rights, easements, permits and privileges that, in the opinion of the Company, are necessary for the rendering of Service to the Customer.



SERVICE RULES SECTION 4: LIMITATION OF USE

401 RESALE OF SERVICE FOR PROFIT PROHIBITED

Service received from the Company shall be for the Customer's own use and shall not be resold for profit. Where individual metering of Electric Service is not required and master metering is used in lieu thereof, reasonable apportionment methods, including sub-metering, may be used by the Customer solely for the purpose of allocating the cost of the Service billed by the Company. Any fees or charges collected by a Customer for Service billed to the Customer's account by the Company, whether based on the use of sub-metering or any other allocation method, shall be determined in a manner that reimburses the Customer for no more than the Customer's actual cost of Service.

For the purpose of this Section:

a) Electric Service is "sub-metered" when separate electric meters are used to allocate among tenants, lessees or other entities the monthly bill rendered by the Company to the Customer for Electric Service when these tenants, lessees or other entities are charged no more than a proportionate share of such bill based on their monthly consumption as measured by such meters. The tenants, lessees or other entities that are sub-metered are not Customers of the Company.

b) The term "cost" as used herein means only those charges to the Customer specifically authorised by the Company's rate schedule, including but not limited to, Energy, Demand, fuel, conservation, capacity, environmental and facilities charges, plus applicable taxes and fees to the Customer responsible for the master meter payments. The term does not include late payment charges, returned check charges, insufficient funds charges, the cost of the distribution system behind the master meter owned by the Customer, the Customer's cost of billing the individual units and other such costs.

402 STREET CROSSINGS

The Customer may not place or extend electricity supply lines across or under a road, including an estate road, street, alley, lane, court, avenue or any other such place in order to furnish Service for an adjacent property through one meter even through such adjacent property is owned by the Customer, unless written consent is obtained from the Company. Consent may be given at the Company's absolute discretion when an adjacent property is operated as one integral unit under the same name for carrying on parts of the same business.

403 UNAUTHORISED USE OF SERVICE

Where there has been any unauthorised remetering, resale, extension or other disposition of Service or any improper use of Service or use without an intention to pay for such Service, the Service is subject to immediate discontinuance. At the discretion of the Company, the Service may remain discontinued until such unauthorised remetering, sale, extension or other disposition of Service or improper use is remedied and further, where appropriate, full payment is made for the Service utilised during the unauthorised period calculated on proper classifications and rate schedules, together with reimbursement in full for all extra expenses incurred, including expenses for administrative work, electrical testing and inspections.

404 CONVERSION TO MASTER METERING

When one or more Customers are separately served by the Company as individual accounts, they cannot terminate one of the individual accounts and receive Service from the Company collectively through a single meter account without full disclosure and approval of the Company.

If the proposed Service, in the judgment of the Company, makes the relocation of Company's facilities necessary or if the relocation of such facilities is requested by the Customer, the Company will move such facilities at the Customer's expense to a location that the Company deems appropriate.



SERVICE RULES SECTION 5: CUSTOMER'S INSTALLATIONS, EQUIPMENT & WIRING

501 CUSTOMER'S INSTALLATION

The Customer's installation consists of and includes all wires, cutouts, switches, appliances and equipment of every kind and nature used in connection with or forming a part of an installation for utilising Service for any purpose (excepting meters and associated equipment) ordinarily located on the Customer's side of the Point of Delivery, whether such installation is owned outright by the Customer or used by the Customer under lease or otherwise. The Customer is responsible for the installation on the Customer's side of the Point of Delivery and the Customer shall be liable to pay the Company's charges for its repair of any such installation.

501.1 TYPE AND MAINTENANCE

The Customer's wires, cutouts, switches, appliances and equipment shall be selected and used with a view to obtaining the highest practicable Power Factor and shall be installed and maintained in accordance with standard practice and in full compliance with all applicable laws, codes and Governmental and Company regulations. The Customer expressly agrees not to utilize any wires, cutouts, switches, appliances and equipment that are not properly constructed, controlled and protected, or which may adversely affect Service to others, and the Company reserves the right to discontinue or withhold Service for such wires, cutouts, switches, appliances, and equipment and to charge the Customer should the Company repair any such wires, cutouts, switches, appliances, and equipment.

501.2 SPECIFIC INSTALLATION REQUIREMENTS

All Customers' equipment and wiring shall conform to the NEC as referenced in the current Bermuda Building Code. Particular attention is drawn to the following:

- a) In Multi-family Dwellings, each occupant shall have access to the means of disconnection of the electricity supply for that occupant and to every Over Current Device protecting the conductors supplying that occupancy.
- b) In accordance with NEC Article 23.92 Locked Service Over-Current Devices, where the Company provides over current protection for its own equipment in a locked enclosure, the Customer is required to provide additional Over Current Devices that are readily accessible.
- c) All meters within a single building or Multi-family Dwelling are to be grouped in one location in order to be readily accessible for reading and testing. In the case of six or more meters, a main switch is required to independently control power to each bank of six meters.

501.3 CHANGE OF CUSTOMER'S INSTALLATION

No changes or increases in the Customer's installation, which will materially affect the operation of any portion of the distribution system or generating plants of the Company, can be made without written consent of the Company, and the Customer may be subject to discontinuance of Service and to liability for the cost of any damage to the Company or any other Customer's equipment or Service resulting from such action as well as to liability for the Company's charges for any repairs to the Customer's installation.

501.4 INSPECTION OF CUSTOMER'S INSTALLATION

All electrical installations of the Customer or changes made to an installation by a Customer should be inspected upon completion by a competent inspecting authority to ensure that wires, cutouts, switches, appliances, grounding and equipment have been installed in accordance with the NEC and such local rules as may then be in effect. Where Governmental inspection is required by local rules or regulations, the Company cannot provide Service until such inspection has been made and formal notice of approval has been received by the Company from the inspecting authority. Thereafter, use of Service by the Customer shall constitute a representation that the Customer has complied with all inspection requirements and complied with all applicable codes, rules and regulations. The Company reserves the right to inspect the Customer's installation prior to providing Service and from time to time thereafter, but assumes no responsibility for compliance by so doing.

502 GROUNDING

- a) There shall only be one grounding point for each installation and this should be as near as possible to the service entrance switch.
- b) The neutral pole of the service entrance switch will be connected by the Company to the neutral of the service entrance conductors and to a ground rod or other approved grounding electrode supplied by the Company. The neutral of the service entrance conductors will be identified by the white or grey colour of its covering.
- c) Where a grounded neutral service is rendered by the Company, the Customer shall be required to identify and connect to the service neutral one conductor of each branch circuit. Identification of branch circuit neutrals shall be by means of the white or grey covering.



SERVICE RULES SECTION 5: CUSTOMER'S INSTALLATIONS, EQUIPMENT & WIRING

503 POWER FACTOR CORRECTION

When the Customer's utilisation equipment has characteristics that produce low Power Factor, the Company reserves the right to require the Customer to install suitable equipment so that the resultant Power Factor of the installation as a whole, at the time of maximum demand is not less than 90% lagging. Demand meters measure Power Factor.

The Company will apply Power Factor penalties in situations of continued failure to meet the stated Power Factor requirements.

504 INTERCONNECT, NET METERING, MOMENTARY PARALLEL OPERATION, STAND-BY SERVICE, ELECTRIC GENERATORS AND OTHER POWER SOURCES

504.1 STANDARD CONTRACT

The Standard Contract required pursuant to the Electricity Act 2016 contains the terms and conditions for interconnection between the Company's distribution system and a residential Customer's distributed generation system with total rated generating capacity of up to 500 kW. A copy of the Standard Contract may be found on the Authority's website.

504.2 ELECTRIC GENERATORS

Improper and unauthorised connection of a Customer's generator (or any other source of electric Power) with the Company's facilities may energise the Company's lines and endanger the lives of the employees, agents or representatives of the Company who may be working on them. Customers must contact the Company for further information and approval relating to the connection of any generator or any other source of electric power prior to their connection with the Company's facilities. The Customer shall be liable to the Company for any and all claims, costs, losses and damages arising out of any such improper and unauthorized connection with the Company's facilities.

505 HAZARDOUS AREAS

The attention of Customers is drawn to Chapter 5 of the NEC, as it relates to the requirements for the installation and operation of electrical equipment in hazardous areas, where fire or explosion may be caused due to flammable gases or vapours, flammable liquid, combustible dust or ignitable fibres or flyings.

Service entrance equipment, including switches, meters and fuse boxes, will not be permitted in hazardous areas, unless strict compliance to the NEC is met and the location is previously approved by the Company.

The Company assumes no responsibility for personal injury or damage to property, arising from the utilisation of equipment connected to its Service.



SERVICE RULES SECTION 6: COMPANY'S INSTALLATIONS, EQUIPMENT & WIRING

601 PROTECTION OF COMPANY'S PROPERTY

The Customer shall properly protect the Company's property on the Customer's premises and shall permit no one but the Company's agents, or persons authorised by law, to have access to the Company's wiring, meters, and apparatus.

602 DAMAGE TO COMPANY'S PROPERTY

In the event of any loss or damage to property of the Company caused by or arising out of carelessness, neglect or misuse by the Customer, the cost of making good such loss or repairing such damage shall be paid by the Customer.

603 RELOCATION OF COMPANY'S FACILITIES

When there is a change in the Customer's operation or construction which, in the judgment of the Company, makes the relocation of Company's facilities necessary, or if such relocation is requested by the Customer, the Company will move such facilities at the Customer's expense to a location which is acceptable to the Company.

604 ATTACHMENTS TO POLES

The Company, upon application, may authorize attachments to its poles in the interest of public service. The use of the Company's poles, wires, structures or other facilities for the purpose of fastening or supporting any radio or television aerials or other similar equipment, or any wires, ropes, mirrors, signs, banners or other things not necessary to the supplying by the Company of Service to the community, or the locating of same in such proximity to the Company's property or facilities as to cause, or be likely to cause, interference with the supply of Service, or a dangerous condition in connection therewith, is prohibited, and the Company shall have the right immediately to remove same without notice. Such attachments are a hazard to the Company's linemen and a potential danger to the general public and the Company will take all necessary action against any person who is in breach of this section. The violator of these rules is liable for any damage resulting as a result of their breach.

605 INTERFERENCE WITH COMPANY'S FACILITIES

The Customer should not allow trees, vines and shrubs to interfere with the Company's adjacent overhead conductors, service wires, padmounted transformers and meters. Such interference may result in an injury to persons or may cause the Customer's Service to be interrupted. In all cases the Customer should request the Company's permission and guidance to trim or remove trees and other growth near the Company's adjacent overhead wires. The Customer should only undertake this work when specifically authorised by and arranged with the Company.

606 UNOBSTRUCTED ACCESS TO COMPANY'S FACILITIES

The Company shall have perpetual unobstructed access to its overhead and underground facilities such as poles, underground cables, padmounted transformers and meters in order to perform repair and maintenance in a safe, timely and cost-efficient manner. The Customer is responsible for contacting the Company for guidance before any construction that may obstruct the Company's access. Such construction includes, but is not limited to, building additions, decks, patios, pools, fences or pavings. Relocation of the Company's facilities, as provided in Section 603 of these Service Rules, may be necessary. Should construction interfere with access to Company facilities requiring alteration, repair or maintenance, the Company will explore with the Customer all alternatives deemed feasible by the Company to determine the method of alteration or repair most acceptable to the Customer. When the most acceptable or only option involves the Customer removing the obstruction or the Customer taking other actions, the Customer shall accomplish the work within a month. Should the Customer fail to accomplish the required work within a month or to make other satisfactory arrangements with the Company, the Company may elect to discontinue Service to the Customer. In all cases, the Customer will be responsible for all costs in excess of a standard, unobstructed repair.

607 SAFETY CLEARANCES TO STRUCTURES

Shown below are the minimum safety clearances that are required. The Company reserves the right to increase the safety clearance(s) as it sees fit. Please consult the Company for quidance relating to specific site conditions.



SAFE WORKING AND ACCESS CLEARANCES

The following tables show the minimum safe working and access clearances from Company apparatus for Voltages up to the listed limits.

VOLTAGE [KV]	ON-SITE ARRANGEMENT OF COMPANY APPARATUS	MINIMUM SAFETY CLEARANCE (FT)
13kV	Minimum clearance from Company apparatus to structure that no persons can access. (An example would be the side of a building that has no windows and where all other safety clearances comply).	3ft
13kV	Minimum horizontal clearance where persons can gain access.	8ft
13kV	Minimum vertical clearance where persons can gain access.	10ft

The company reserves the right to increase the safety clearance as it sees fit. The Company shall be consulted at all times regarding specific site conditions.

VOLTAGE (KV)	ON-SITE ARRANGEMENT OF COMPANY APPARATUS	MINIMUM SAFETY CLEARANCE (FT)
33kV	Minimum clearance from Company apparatus to structure that no persons can access. (An example would be the side of a building that has no windows and where all other safety clearances comply).	4ft
33kV	Minimum horizontal clearance where persons can gain access.	9ft
33kV	Minimum vertical clearance where persons can gain access.	11ft

The company reserves the right to increase the safety clearance as it sees fit. The Company shall be consulted at all times regarding specific site conditions.

608 SUPPLY SYSTEM

The Company 4.16kV system is a combination of overhead and underground circuits. The majority of the circuits in the City of Hamilton are run underground and the majority of the remaining circuits on the Island are overhead.

Supplies can be provided from either pole mounted transformers, ground mounted pad mount transformers or from vaults depending on the size and location of the requested supply.

609 SERVICE LOCATION AND ROUTE

a) The Company will quote the Customer a service charge to cover underground or overhead line works based on the preferred supply route to the Service Position.

b) The Company will determine the preferred supply route and location of the Service position. The facilities will be located as determined by the Company, to maximize their accessibility for maintenance and operation. In general, the approved route will be the shortest distance to the nearest distribution facilities of the Company located on any adjacent public highway, or on the legal right-of-way to the Customers' property and such that it does not cross adjacent or adjoining properties.



- c) The Customer may specifically request an alternative service feeder arrangement. If the alternative supply route and location of the service position is mutually agreed upon with the Company prior to commencement of the installation and is more expensive than the preferred route, then the alternative will be considered by the Company subject to confirmation that any associated differential cost will be met in full by the Customer.
- d) In cases where properties are landlocked or where legal rights-of-way have not been determined or where an estate developer wishes to provide common utility facilities the responsibility for providing suitable routes that cross private properties is the responsibility of the Customer. In such instances, the Customer must provide to the Company, either from themselves or from the owner of the neighbouring property, an easement covering the placing in, on or under the land of the necessary Company equipment and cables and for any subsequent access to perform maintenance or repair. This includes an easement for any permanent accommodation for the Company's high Voltage equipment, including switchgear and transformers that the Customer will provide. The Customer must obtain any necessary permissions from the Department of Planning and provide an easement to the Company relating to all structures and equipment, granting perpetual and transferrable rights to the Company. The easement must be established before any construction starts.
- e) The Company will provide and maintain the supply connections to the meter Service entrance equipment. The Customer has the responsibility to provide a suitable route by which the cable may be run. No wiring or equipment, other than the Company's cable and equipment, will be permitted in the Service entrance pipe or raceway.
- f) The Customer, as a consequence of receiving Service, is deemed to have accepted and agreed to the installation and continued presence of all HV and LV cables and equipment. The Company will consider all requests to move cables and equipment of the Customer upon agreement of the Customer to pay for same.

610 UNDERGROUND CABLES

- a) Where underground cables are required, the Customer shall, at their own expense, excavate a suitable trench along the designated route. The trench shall be dug to a sufficient depth to provide the required minimum equipment depths as detailed on the Company's trenching specification drawing. The minimum equipment depths will vary depending on the cable and other utility equipment to be buried in the trench. The Company will normally install cable in conduit and the required diameter will be specified by the Company. All bends shall have a large radius to allow cable to be pulled into it. The bend radius for different diameter ducts is specified on the trench specification drawing. Yellow plastic warning tape will be provided by the Company and must be buried as specified in the trenching specification drawing.
- b) The underground cable and other equipment associated with the underground service will remain the property of the Company and will be maintained by the Company at its expense. However, should the cable be damaged by the Customer or his agent, then the cost of necessary repairs shall be borne by the Customer.
- c) In the event that increase in the Customer's Service loading shall render it necessary to increase the current-carrying capacity of the underground Service, the Company will normally charge for the Service upgrade. This charge includes any required new cable, equipment or the labour to specify and install them.

611 OVERHEAD SERVICE DROP LINE

The Company's practice is to supply new Meter Service via Low Voltage underground Service cables. Shift Service, where an existing overhead service line must be moved, will be supplied via Low Voltage underground Service cables as well. Increase Service will be supplied via Low Voltage underground Service cables where practicable. The undergrounding of new installations is prescribed by the Government Planning Department.

For Increase Service, where undergounding is not practicable, and maintenance, where an overhead Service has been previously installed directly to the Meter Service, then the following shall apply.

a) In general, only one set of Service wires will be run to any building. The point selected for the attachment of Service drop wires to a building shall be high enough to provide minimum clearances listed in the table below.



MINIMUM VERTICAL CLEARANCES FROM GROUND

The following table shows the minimum clearances from ground and apply under maximum sag conditions for overhead lines up to 15kV.

APPARATUS	ALONGSIDE PUBLIC OR ESTATE ROADS	CROSSING PUBLIC OR ESTATE ROADS LIKELY TO BE TRAVELLED BY ROAD VEHICLES	OVER GROUND NORMALLY ACCESSIBLE TO PEDESTRIANS ONLY
Primary Conductor	18'	20'	16'
Secondary & Services	16'	18'	12'
Stays	16'	18'	12'

The Company will not attach its Service drop wires to inadequate or unsafe supports.

- b) The point of attachment of the Service drop wires will also be such that the wires will not interfere with windows, doors, shutters or awnings, or be within reach of persons at windows or on balconies, verandahs or fire escapes.
- c) When the building to be served is located within 100 feet or less of the pole from which the Service will be taken, the Company will, providing the proper clearances can be effected above ground or from obstructions, make the Service drop with a single span.
- d) Special clearances over and around swimming pools are specified in Section 680.8 of the NEC. If existing wires need to be relocated to accommodate a swimming pool, there will normally be a charge for this.

612 POLE-MOUNTED TRANSFORMERS

The undergrounding of new installations is prescribed by the Government Planning Department.

For maintenance, Increase Service or Shift Service, pole mounted transformers may be installed to supply single phase residential and small commercial Customers. Pole mounted transformers, when installed on poles, are the property of the Company and the Company reserves the right to provide Service to other Customers from this equipment free of charge.

613 PADMOUNT TRANSFORMERS

The use of a padmount transformer located outside the building is frequently an economic alternative when compared to constructing a transformer vault and installing transformers in the vault.

This type of installation will only be provided where a location satisfies the Bermuda Building Code and the following criteria are met:

- a) The padmount transformer may not be located closer than 10 feet (line of sight) from any door, window, fire escape, ventilation duct or combustible surface.
- b) Where practicable, no obstruction may be located closer than either 2 feet from the rear or sides or closer than 6 feet from the doors at the front of the padmount transformer. For installation details, Customers should refer to the appropriate Company standard drawing for their type of padmount installation. The drawings are available from the Company.
- c) The padmount transformer may not be located where damage from vehicular traffic or other heavy machinery may result unless adequate protection against damage is provided.
- d) The padmount transformer must be located as near as practical to the Service Position.
- e) Access to the padmount transformer for both Company employees and vehicles must be maintained at all times.
- f) Details of the required padmount transformer base will be provided by the Company. Any civil work associated with the provision of the base will be the responsibility of the Customer. The transformer will be equipped with a Company lock and all connections to the transformer will be carried out by qualified Company employees only.



g) The Company reserves the right to provide Service to other Customers from Company owned padmount transformers free of charge.

614 TRANSFORMER VAULTS

As an alternative to padmounts, for larger capacity transformers or where a suitable location for a padmount transformer cannot be found, the transformer and associated High Voltage equipment will be located in vaults or other approved enclosures built by the Customer on his/her premises. Customers or their appointed agents must, in these instances, consult the Company in regard to the necessity, location and specifications for such transformer vaults. The final complete Customer vault design must be approved by the Company before construction is started.

The Company will specify the transformer vault dimensions and any enclosure requirements which shall be suitably ventilated and also comply with the NEC, Article 450, Section III Transformer Vaults and Article 110 Requirements for Electrical Installations. The spacing of equipment to equipment and of equipment to structure in the vault is key amongst the requirements. Access requirements shall be agreed with the Company to cover both routine maintenance, safety, and equipment replacement requirements. Standard Vault drawings and requirements documents are available from the Company to provide guidance for designing and building a vault.

The vault doors have to be equipped with panic bars or other devices that are normally latched but open under simple pressure. The panic bars shall be on the side of the door facing into a vault. All access doors to transformer vaults will be fitted with approved danger signs and warnings.

The doors on all transformer vaults or enclosures shall be fitted with an approved key lock. The Customer should at no time place their own lock on a vault. Such enclosures shall be under the supervision of the Company at all times and shall be kept locked by a key which will be retained solely by the Company. Inspectors and accredited representatives of the Company shall be permitted access to the equipment at any time the Company deems necessary. Company escorted access to unauthorised persons may be granted by the Company by prior arrangement when a compelling reason exists. This access should be requested in writing to the Company. Requests for escorted access are generally made in order for the Customer to perform structural repairs and maintenance of the enclosure itself. A fee may be assessed for this service at the discretion of the Company.

In the interests of safety, Customers are requested to take all reasonable steps to see that unauthorised persons do not enter the transformer enclosures.

Transformer vaults and enclosures must be kept clear at all times of trash and rubbish and shall not be used by the Customer for storage or for any purpose other than the housing of the Company's transformers and associated equipment.

The Company will, at its expense, maintain all equipment housed in transformer vaults on the supply side of any metering. Transformers or other equipment located beyond any meter are the property of the Customer and all maintenance thereof will be at the expense of the Customer. In all cases the Customer shall be responsible for the structural repairs and maintenance of the enclosure itself.

Equipment contained within a transformer vault, on the supply side of any metering, is the property of the Company and the Company reserves the right to provide Service to other Customers from this equipment free of charge.

615 SUBSTATIONS

Very large Demand Customers may require a local substation constructed on their premises. Any such installation shall be designed and constructed in compliance with the requirements laid down by the Company.

616 SUPPLY OF OTHER CUSTOMERS FROM TRANSFORMERS

In most cases transformers on the supply side of any metering are the property of the Company and the Company reserves the right to provide Service to other Customers from this equipment free of charge, no matter where located.



SERVICE RULES SECTION 7: BILLING

701 COMPANY RATES

Service is supplied to Customers under the rates approved by the Authority from time to time.

A copy of the rates approved by the Authority is available at any of the Company's offices and on the Company website.

702 BILLING MONTH

As used in these Service Rules, a month is an interval between successive regular meter reading dates, which interval may be 30 days, more or less.

703 REGULAR BILLS

Regular bills for Service will be rendered monthly. Bills are due when invoiced. Bills will be delivered, mailed or emailed to the Customer at the service address or some other mutually agreed upon address or email address.

704 PRORATED BILL

The bill may be prorated if the billing period is for more or less than a full month. Proration will affect the facilities charge and/or the minimum charge.

705 ESTIMATED BILLS

The Company prefers to avoid estimated bills. However, estimates are required when access to an Electric Service Meter is not available. Any estimate made is based on previous monthly consumption and, as an electric meter registers on a cumulative basis, any discrepancy will automatically be corrected when the next actual reading is taken. Electric Service is liable to be disconnected after three successive estimated readings.

706 APPLICATION OF RATE SCHEDULES

Electric Service will be measured by a single metering installation for each point of delivery. The Company will establish one point of delivery for each Customer and calculate the bill accordingly. Two or more points of delivery shall be considered as separate Services and bills and will be separately calculated for each point of delivery. The Company may adjust the measured kilo-Watt demand of a Customer to compensate for an abnormal demand level due to testing of electrically-operated equipment prior to general operation provided that the Customer contacts the Company in advance and schedules the testing at a mutually agreed upon time.

707 BILLING TERMS

A) BILLS DUE AND PAYABLE

Bills are due and payable when invoiced.

B) DELINQUENT BILLS

Bills are considered delinquent after 30 days from the statement date. Please refer to Section 809.

C) RECONNECTION CHARGE

A reconnection charge is made in cases where Service has been disconnected due to the non-payment of bills for Electric Service. All reconnections are subject to payment by the Customer of an agreed upon amount and the reconnection fee by 3:00 p.m. on the day the Customer wishes to be reconnected. Otherwise, Service will not be reconnected until the next business day. A premium will be levied for reconnection requests after 5:00 p.m. and before midnight on working days or on Saturdays between 8:30 a.m. and midnight.

D) OTHER SERVICES

Other Services tied to the Electric Service account are billed on a monthly basis on the Electric Service account and subject to the account's terms and conditions.



SERVICE RULES SECTION 7: BILLING

E) ELECTRICAL SERVICE DISCOUNT

Electrical Service Discounts are offered to Customers who pay their bill before or on the discount date stated on their bill. Failure to receive or loss of bill does not constitute a valid claim for discount. Payment must be received in one of our offices by the discount date.

F) CUSTOMER PROJECTS DISCOUNT

Customer Service may offer a 5% discount off of the cost of Labour for a Customer Project for Customer performance in preparation of the worksite. To qualify for this discount, a Customer must meet the "Project Site Ready on Time Date". The date will be agreed upon at the time of Customer offer acceptance for the work.

708 NON-RECEIPT OF BILLS

Non-receipt of bills by the Customer shall not release or diminish the obligation of the Customer to pay them.



SERVICE RULES SECTION 8: PAYMENT OF ACCOUNT

801 PAYMENT OPTIONS

A) COMPANY CASHIERS

Payment may be made to the Company cashiers or representatives via check or cash at the Company Head Office at 27 Serpentine Road, Pembroke, The Money Shop, Washington Mall, 20 Church Street, Hamilton, All-Talk located inside Bank of Butterfield Building (Unit 2), 1 Kings Square, St. George's, or The Market Place 48 Somerset Road Sandys.

B) DROP BOXES

For Customer convenience, payment checks may be placed in a 24 hour deposit box located outside the Company Head Office. A drop boxes is also available for Customer payment during normal business hours at Gibbons Company, 21 Reid Street, Hamilton (the drop box is presently located next to the Children's Department). Customers should allow a minimum of 1 working day for the payment to be received by the Company.

C) ATM

Customers with Butterfield Bank, HSBC or Clarien ATM cards can pay their bills using the Banks' Automatic Teller Machine service. Customers should allow a minimum of 2 working days for this transfer to occur.

D) ONLINE BANKING

Customers with Butterfield Bank, HSBC or Clarien accounts can pay their bills using the Banks' Online Bill Payment services. Customers should allow a minimum of 2 working days for this transfer to occur.

E) THIRD PARTY PAYMENT SERVICE

Customers can pay their bills using the Bermuda Financial Network online service. Customers should allow a minimum of 2 working days for this transfer to occur.

F) DIRECT DEBIT

Direct Debit payment of accounts can be applied for and authorised if accepted at the Company's Serpentine Road, Pembroke.

G) INTEGRATED VOICE RESPONSE

IVR, Integrated Voice Response, system payments can be made by calling the Company's Customer Service telephone number 299-2800. Customers must register to allow manually initiated direct debiting from their bank account via IVR to pay their bill.

H) COMPANY WEBSITE

Customers may pay Bills via the Company Website www.belco.bm. Customers must register to allow manually initiated direct debiting from their bank account via the Company website to pay their bill. Customers should allow a minimum of 2 working days for this transfer to occur.

802 SECURITY DEPOSIT AND PERSONAL GUARANTEE

The Company reserves the right to demand and collect a security deposit from any Customer the Company deems a credit risk at any time.

Prior to connection of Service, non-Bermudian Customers will be required to pay a cash security deposit to the Company for the Electric Service billing.

Any deposit so collected, together with interest, will be mailed or transferred to an overseas address in the corresponding currency of the country of the address, or into a provided local bank account, to the Customer, net of final charges, once the account has been terminated and/or the Company's credit policies have been satisfied.

If the Customer is a company, the Company reserves the right to demand such personal guarantee(s) from the principal(s) of the Customer as the Company deems appropriate, in its sole discretion, in addition to any security deposit demanded from the Customer.

803 TERMINATION OF SERVICE AND MINIMUM CHARGE

The Customer shall be responsible for the cost of all electricity used on the premises and any minimum charge, and or facilities charges, until notification is received by the Customer Services Department to discontinue the supply. To avoid dispute, written notification is preferred. Please refer to the Company Service Rates for the minimum required facilities charges. The facilities charges are based on class of Service. The minimum charges are based on size of Service.

The Customer should note that minimum charges are incurred monthly after the installation of Service irrespective of planning approval.



SERVICE RULES SECTION 8: PAYMENT OF ACCOUNT

804 DISCONNECTION OF SERVICE

When discontinuing Electric Service, Customers should notify the Company at least 2 business days prior to the requested discontinuation date. Customers are responsible for all Electric Service used on the premise, until notice is received and the Company has had a reasonable time to discontinue Service. A billing address should be provided to the Company for issuance of the final billing statement and/or deposit refund. When a Customer orders Service discontinued, the Customer may choose to open the main switch upon vacating the premises. This will allow the use of Electric Service until the time of departure and will ensure that no Energy is used or charges accrue after the Customer leaves. However, the Customer will be responsible for any electricity used until the meter is read by a Company employee. A Company employee will visit the premises to read and lock the meter within 2 business days of receiving notice.

805 RECONNECTION OF SERVICE

A Customer who reconnects Service by closing the switch should give immediate notice thereof to the Company so that proper records may be maintained. Should the Customer neglect to give such notice, the Company's representative will note the reconnection and it will be recorded as of the date when the switch was closed. If this date cannot be readily determined, reconnection shall be recorded as of the preceding meter reading date.

806 CHANGE OF OCCUPANCY

When a change of occupancy takes place on any premises supplied by the Company with Electric Service, notice shall be given to the Company not less than 2 business days prior to the date of change. The outgoing party will be held responsible for all Electric Service used on such premises until such notice is received and the Company has had a reasonable time to discontinue Service. However, if such notice has not been received by the Company prior to the date of change, the accepted application of the succeeding occupant for the Electric Service will automatically terminate the prior account. The Company has the right to estimate the change over meter reading if no such notice is received by the Company before the new Electric Service starts.

807 TELEPHONE TRANSFER OF SERVICE

Customers who wish to request a transfer of Service may do so by telephone provided that any existing account(s) has or have been maintained in a satisfactory manner. The Customer requesting the transfer will not be required to sign any further documentation, but the Customer should note that liability remains for payment for all and any charges incurred on the account while it remains in the Customer's name. The Customer's Liability for payment will only be transferred to a new account upon acceptance of an application by a new Customer. Customers who are making new application for Service and Service is for a property held on a lease or as tenancy at will, are required to present the lease or a letter signed by the landlord along with the application.

808 DELINQUENT ACCOUNT

The Company reserves the right to disconnect Service if the Customer's account is delinquent. Bills are due when rendered and the account becomes delinquent if not paid within thirty (30) days from the invoice date. Thereafter, written notice will be given to the Customer of delinquency. At that time, Service may be discontinued, any deposit given by the Customer shall be applied toward settlement of the bill and interest shall immediately begin to accrue on any remaining unpaid balance at the rate of seven (7) percent per annum until the Customer's account is paid in full.

The Customer agrees that all agency charges, legal costs and other expenses incurred by the Company in attempting to recover overdue amounts to the Company for any Service will be charged to the Customer's account.



SERVICE RULES SECTION 9: METERS

901 GENERAL POLICY

A) LOCATION OF METERS

The Customer shall be responsible for allotting to the Company a suitable place in which to install the meter service entrance equipment. The meter and services switch, or circuit breaker should always be located in a readily accessible location and as close as practical to the point where the service conductors enter the building and in a location suitable for reading and testing the meter, so that the visits of meter readers will cause the minimum inconvenience to the Customer and the Company. The meter installation can either be outside or inside the buildings. The Customer must keep the meter location clear of obstructions at all times in order that the meter may be read and the metering equipment may be maintained or replaced.

B) CONFINED SPACE ACCESS AND HAZARDOUS LOCATIONS

Service equipment should never be located in places that are Confined Space access such as access only through trapdoors or are otherwise inaccessible. The meter may not be located in any place that the Company considers hazardous and the location must comply with the current Bermuda Building Code.

C) SETTING AND REMOVING METERS

No one but a duly authorised agent of the Company or a person authorised in writing by the Company shall set or remove, turn on or turn off, or make any changes which will affect the accuracy of meters. Connections to the Company's system are to be made only by its employees.

D] ALL METERS WILL BE SEALED BY THE COMPANY. Sealing clearly defines the operational responsibility, safety and integrity of the Company's meters. Sealing also provides a monitor for illegal tampering.

E) EACH CUSTOMER INSTALLATION SHALL BE SEPARATELY METERED

F) WHERE TWO OR MORE METER INSTALLATIONS ARE MADE IN ONE BUILDING, such as an office building or multiple dwelling units, they must be grouped in one location so as to be readily accessible for reading and testing. In the case of six or more meters, a main switch is required to independently control power to each bank of six meters.

G) IN INSTANCES WHERE METERS ARE GROUPED TOGETHER AND PRIOR TO METER INSTALLATION, the Customer has the responsibility to mark the meter box inside and outside indicating the appropriate Service. The Company will not fuse or turn the meter into the active position until the proper marking is done and Government approval is also given to the Company. The Company will make its best effort to fuse or turn the meter into the active position within 5 working days after government approval.

H) INCREASE SERVICE, SHIFT SERVICE OR REBUILD SERVICE

During the installation of an Increase, Shift or Rebuild Service, in one location, only one meter is allowed to be used at a time on one account. The Customer cannot use a new Meter Service while the old Meter Service is still in use on the same account.

If the use of the old meter is required, the old Service must be placed and billed on a separate account.

I) TAMPERING

Ownership of meters and Metering Equipment shall be and remain with the Company. Tampering with or unauthorised connections to the Company's meter or meters, or meter seals or locks or any other property of the Company or indications or evidence thereof, shall subject the Customer to any and all of immediate discontinuance of Service, prosecution, adjustment of prior bills for services rendered and reimbursement to the Company for all extra expenses, including repairs, as is appropriate in the circumstances.

J) METER TESTS

The Company employs every practicable means to maintain the commercial accuracy of its meters. Meter tests and billing adjustments for inaccurate meters are in accordance with the methods, procedures and calibration prescribed by industry standards and the manufacturer of the equipment.

K) FAILURE OF METER

When a meter fails, or part or all of the metering equipment is destroyed, billing will be estimated based upon the results of check metering equipment or other available data.

L) ACCESS FOR COMPANY EMPLOYEES

Customers who are resident on an island will be expected to provide a reasonable boat service for transport of Company personnel and materials at no charge to the Company for the installation, upgrade and maintenance of equipment necessary to supply the Customer with Service. When necessary, the same service will also be expected from the Customer in the case of meter readings.



SERVICE RULES SECTION 9: METERS

M) INSTALLATION OPTIONS

When the Meter Service Equipment is installed outside the building, the following arrangements are available:

- i) 100 Amp 1 phase outdoor wall-mounted socket meter.
- ii) 100 Amp 1 phase wall-mounted Service enclosed within a purpose-built enclosure provided by Customer. This type of installation also applies for all meter Service equipment ratings over 100 Amp and for 2 or 3 phase installations.
- N) FOR INDOOR INSTALLATIONS the preferred location for the Service equipment is on the ground floor close to the centre of load.

O) INSTALLATION DIMENSIONS

Unless otherwise agreed, meter installations shall be installed at approximately 5 1/2 feet above floor level. The dimensions required for accommodation of Meter Services shall be agreed upon receipt of the Company estimate letter for New Service, Increase of Service, Shift of Service or Rebuild of Service.

P) THE CUSTOMER IS RESPONSIBLE for arranging connection of a new installation to the Company's meter tails.

902 METER READINGS

- a) Meters are normally read every month. Meter reading is on a continuous basis and any meter in a given location will be read on approximately the same date each month. The actual reading date and the previous reading date are shown on the bill.
- b) It is essential for both the Customer and the Company that accurate readings are obtained and the cooperation of Customers is requested in ensuring that the Company meter reader will have ready access to the metering equipment. If the Company meter reader finds it impossible to gain access, an estimated reading will be entered and an "estimated" bill rendered.
- c) Any estimate made is based on previous consumption and, as an electric meter registers on a cumulative basis, any discrepancy will automatically be corrected when the next actual reading is taken. Electric Service is liable to be disconnected after 3 successive estimated readings.

903 LARGE LOAD INSTALLATIONS METERING

When the load on the Customer's installation is in excess of the amount which can be metered through a self-contained meter the Company will furnish, install and maintain the necessary current transformers. The current transformers externally sense and communicate the load to a meter. The Customer will arrange to furnish a suitable location and space for the current transformers.

904 DEMAND METERING AT HIGH VOLTAGE

Service at high Voltage will be the subject of special negotiations between the Customer and the Company since the meter and Service installations for such Service require special engineering consideration in practically all cases. Customers are advised to consult the Company well in advance in all cases, so that the design and construction work can be properly coordinated and equipment can be acquired and made available.

905 EVIDENCE OF CONSUMPTION

When Service used is measured by meters, the Company's accounts setting out the charges based on the meter measurement, shall be accepted as final and binding and may be used in a court of law or any other venue to establish the quantity of electricity used by the Customer, unless it is established that the meter is not accurate within the limits specified by the manufacturer's calibration.



SERVICE RULES SECTION 10: SERVICE SCOPE AND CHARGES

1001 RESIDENTIAL CUSTOMERS

When providing a new Service (or Services) to individual dwellings, the Company will follow the Bermuda Plan that requires the underground installation of lines. The service charge contribution from the Customer reflects:

- i) Standard charge for meter Service (dependent on ratings and number of phases).
- ii) Charge for underground Service cable to Meter Service (based on size and length of cable).
- iii] Standard line charge to cover connection of underground Service cable to overhead line and Meter Service.

The Customer is responsible for cable trench excavation and backfill. The Customer is responsible for the provision of suitable accommodation for the Meter Service.

1002 NEW RESIDENTIAL DEVELOPMENTS

The developer, or their agent, is requested to submit a comprehensive written application, supported by drawings, detailing the supply requirements. The written estimate from the Company will reflect a reasonable Contribution In Aid of Construction (CIAC) from the Customer to cover the complete installation. The scope of this estimate will cover all system developments, including undergrounding of new or existing cables. The Customer is responsible for cable trench work, Meter Service accommodation and the provision and maintenance of any transformer vaults or padmount transformer foundations.

1003 COMMERCIAL AND INDUSTRIAL CUSTOMERS WITH LV METERING

The developer, or their agent, is requested to submit a comprehensive written application, supported by drawings, detailing the supply requirements. The written estimate from the Company will reflect a reasonable CIAC from the Customer to cover the complete installation. When equipment is installed in a vault, the Customer, at Customer's expense, will be required to furnish the vault, or another approved enclosure, in which the electrical equipment can be housed. The scope of the estimate will cover all system developments, including undergrounding of new or existing cables.

The Customer is responsible for cable trench work, Meter Service accommodation and the provision and maintenance of any transformer vaults or padmount transformer foundations.

1004 COMMERCIAL AND INDUSTRIAL CUSTOMERS WITH HV METERING

The developer, or their agent, is requested to submit a comprehensive written application, supported by drawings, detailing the supply requirements. The written estimate from the Company will reflect a reasonable CIAC from the Customer to cover the complete installation. Should it be decided mutually beneficial due to the nature of the Customer's load for the Company to render Service at its primary distribution Voltage, the Customer will be notified accordingly. In such instances, the Customer will be required to furnish, at Customer's expense, a vault or other approved enclosure in which the electrical equipment can be housed. The transforming equipment will be owned by the Customer. The responsibility for the maintenance, repair and replacement of the transformers is the Customer's.



SERVICE RULES SECTION 11: VARIATION OF SERVICE RULES

The Service Rules may be amended in writing, from time to time, by the Company. The Customer is advised to check the Company's website or ask Customer Service for the current version of the Service Rules.

SERVICE RULES DEFINITIONS OF TERMS AND ABBREVIATIONS

AC - Alternating Current - Current that reverses its direction at regular intervals.

Amp - Ampere - The unit used to measure an electric current or the rate of flow of electricity in the circuit.

Authority - Regulatory Authority of Bermuda.

Auxiliary Meter - A meter used with other Metering Equipment to measure the service used by a Customer.

Average Power Factor - The ratio of real energy in kilo-Watt-hours to apparent Energy in kilo-Volt-Ampere-hours.

BTU - British Thermal Unit - The quantity of heat required to raise the temperature of one pound of water one degree Fahrenheit at sea level pressure.

Circuit Breaker - A device designed to open, under abnormal conditions, a current-carrying circuit without injury to itself.

Code - A compilation of definitions, rules and requirements concerning the installation, operation and maintenance of all types of electrical wiring, equipment and devices. The "National Electrical Code" is the standard of the National Board of Fire Underwriters for Electric Wiring and Apparatus as recommended by the National Fire Association and approved by the American Standards Association. In addition, local codes have been instituted by Government and other regulatory entities.

Company - Bermuda Electric Light Company Limited

Confined Space - A space which has restricted means of entry or exit and which, because of its location, design, contents, or work performed therein contains or is likely to contain: potentially harmful levels of a hazardous substance; an unsafe oxygen level, or a quantity of liquid or free –flowing solids in which a person could drown or suffocate.

Customer - A person or corporate entity who has contracted to receive Service from the Company.

Cycle - A period of alternating electric current. Sometimes referred to as Hertz / Hz

Demand – The total load for Service on a utility system at a given time. Also the peak load for a given customer in a stated period of time. The SI unit of Energy is the Watt-hour. Measured in kilo-Watt-hours; the product of Power measured in kilo-Watts and time measured in hours.

Energy - Electric work. The SI unit of Energy is the Watt-Hour. Measured in kilo-Watt-hours, the product of Power measured in kilo-Watts and time measured in hours.

Guarantee Deposit - A sum of money or quarantee to secure the payment of bills if service is terminated and settlement is not made

HV - High Voltage refers to cable and equipment in Bermuda that operates at 1000 Volts or higher.

Increase Service – Upgraded design and installation of increased capacity Electrical Service equipment and cables to safely carry an anticipated higher electrical load than present on an existing Service installation.

kVA - kilo-Volt-Ampere - The unit of apparent electric Power equal to 1,000 Volt-Amperes.

kVAhr kilo-Volt-Ampere-hour - The product of apparent Power in kVA and time measured in hours.

kW - kilo-Watt - The unit of electric power equal to 1,000 watts (the term "horsepower" is equivalent to 746 watts). Power is the rate of doing work.



SERVICE RULES DEFINITIONS OF TERMS AND ABBREVIATIONS

kWh - kilo-Watt-hour - The unit of electric work or energy equal to that done by one kilo-Watt acting for one hour; the unit of electric energy; the product of Power measured in kilo-Watts and time measured in hours.

Load Factor - The ratio of the average load to the maximum load; the actual use of electrical equipment as a percentage of the maximum possible use of the equipment.

LV - Low Voltage refers to cable and equipment in Bermuda that operates at less than 1000 Volts.

Medically Essential Service – where Service is provided to a residential Customer or another permanent resident at the service address who has a medical dependence on electric-powered equipment that must be operated continuously [24/7 or as circumstances require as specified by a doctor] to avoid the loss of life or immediate hospitalization.

Metering Equipment - Meters and other supplementary and associated devices necessary to measure the electric service used by the Customer.

Month - An interval between successive regular meter reading dates, which interval may be 30 days, more or less.

NEC - see Code above.

Ohm - The unit of electrical resistance. The resistance of a circuit, in which, a potential difference of one Volt produces a current of one Ampere. Referred to by the symbol Ω .

Over Current Device - An electrical automatic disconnect device such as a fuse or circuit breaker.

Point of Delivery - The point where the Company's wires or apparatus are connected to those of the Customer.

Power - Electric power is defined as the rate at which electrical Energy is transferred by an electric circuit. The SI unit of power is the Watt. Measured in kilo-Volt-Amperes for apparent Power for an alternating current circuit. A unit of Power is a Volt-Ampere; a 1000 VA is a kVA.

Power Factor - The ratio of active or real power to apparent Power. Power Factor is often expressed in per cent; e.g. unity power factor is 100% power factor.

Rebuild Service - Replacement of unacceptably deteriorating or failed Electrical Service equipment and cables.

Service - Includes all Power and Energy requested by the Customer and, in addition, the readiness and ability on the part of the Company to use best endeavours to furnish Power and Energy to the Customer. The term includes all Services offered by the Company, including the installation of electrical infrastructure, transformers, meters, cables and switchgear. The maintenance by the Company of Voltage and frequency at the point of delivery shall constitute the rendering of Service irrespective of whether the Customer makes any use thereof.

Customer Projects Service - Customer initiated facilities extension design and construction service for medium or large residential, commercial, industrial or property development.

Electric Service – Metered kilo-Watt-hour service.

Meter Service – Design, installation, and maintenance of meter installations. Includes Shift Service, Increase Service and Rebuild Service.

Temporary Service - Service required for a short period such as for fairs, construction projects, camps, dredging jobs and the like.

Service Entrance Equipment - Company owned LV equipment up to the Point of Delivery, includes switches and meters.

Service Entrance Conductors - The Company's conductors from the point of connection at the service drop or service lateral to the service equipment.

Service Position - Location of meter installation

Shift Service - Physical relocation of an existing Electrical Service.

Single Phase - Pertaining to a circuit energized by a single, alternating electromotive force.

Stand-by Service - When at a single Point of Delivery, Electric Service requirements for the Customer's load are supplied or supplemented from the Customer's generation during periods of outages.



SERVICE RULES DEFINITIONS OF TERMS AND ABBREVIATIONS

Submeter - A meter installed beyond the regular meter to measure a part of the Customer's load.

Substation - A facility where the 22kV transmission Voltage is converted to 4.16kV.

Transformer Vault - A facility where the 4.16kV distribution Voltage is converted to low Voltage (less than 1000V).

Three-Phase - Pertaining to a combination of three circuits energized by alternating electromotive forces that differ in phase by 120 degrees

V - Volt - The unit of electric force or pressure; the electromotive force which will produce a current of one Ampere when applied to a conductor whose resistance is one Ohm.

Voltage - The electric force or pressure necessary to drive electricity through a circuit.

VA -Volt-Ampere - The unit of apparent electric Power equal to the product of Volts and Amperes gives Volt-Amperes.

VAhr Volt-Ampere-hour - A measure of electricity consumption. The product of apparent Power in VA and time measured in hours.

Working Day - Any day on which the Company's business offices are open and the local mail is delivered.

Watt - The SI unit of electric Power; the rate of work represented by a current of one Ampere under a pressure of one Volt in a circuit having unity power factor.

Watt-hour - The SI unit of electric energy; the work done in one hour at the steady rate of one Watt.



