SERVICE RESTORATION

If your NSTAR Electric or NSTAR Gas service was shut off because we were not aware that you were in one of these hardship categories, and if you meet all eligibility requirements, your service will be restored.

CUSTOMERS WHO ARE 65 YEARS OF OLDER

If you and everyone living in your home are 65 years of age or older and you have overdue electric or gas bills, your electricity or gas cannot be shut off without an investigation by the Department of Public Utilities. Call **800-592-2000** to ensure this protection.

NSTAR'S DISCOUNT RATE

If you currently receive certain means-tested government benefits or fuel assistance, you may qualify for NSTAR's Discount Rate. Please contact NSTAR for more details or visit **nstar.com** or call **800-592-2000**.

PAYMENT PLANS

We offer various types of payment plans that allow you to keep up with current bills while paying an agreed upon amount on the overdue portion. Call us at **800-592-2000**. We will work with you to set up a payment plan to fit your needs.

IF YOU WISH TO DISPUTE YOUR BILL

If you think your bill is incorrect, or if you wish to dispute all or part of your bill, please call:

NSTAR 800-592-2000

or write

NSTAR Customer Care NW-200 One NSTAR Way Westwood, MA 02090-9230

Please include an explanation of your inquiry and a phone number where you can be reached between 9 a.m. and 5 p.m. Please include your home phone number as well. We will thoroughly research your inquiry and promptly report the results back to you.

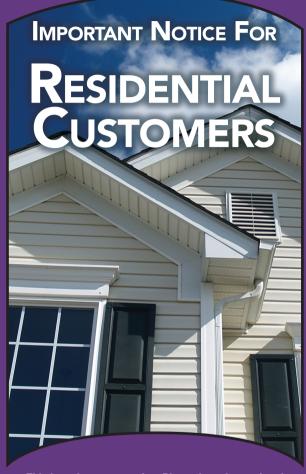
If you are not satisfied with our investigation or the payment plan we have offered on the overdue portion of your bill, you may appeal by writing the Department of Public Utilities, Consumer Division, One South Station, Boston, MA 02110, or by calling 877-886-5066 or 617-737-2836. The DPU's web site address is mass.gov/dpu/.

FOR ASSISTANCE

If you have any questions on the information in this pamphlet, please contact us at **800-592-2000**.

nstar.com





This is an important notice. Please have it translated. Este e um aviso importante. Por favor mande-lo traduzir. Éste es un aviso importante. Por favor mandarlo traducir.



FINANCIAL HARDSHIP CERTIFICATION

NSTAR Electric Account Number				. \$_	
Name	NSTAR Ele	ctric Account Numb	ber		Amount Due
Name				\$_	Amount Due
City Zip					
City Zip	Name				
Home Phone Number () Social Security Number	Address ₋				
If you are claiming financial hardship under DPU regulate complete this form and return it to the address below with Number of persons in household Total annual household income before taxes \$	City			_ Zip	
If you are claiming financial hardship under DPU regulatic complete this form and return it to the address below with Number of persons in household Total annual household income before taxes \$	Home Pho	ne Number ()		
complete this form and return it to the address below with Number of persons in household Total annual household income before taxes \$	Social Sec	urity Number			
Have you applied for fuel assistance to help pay your el Yes No Return to: NSTAR Customer Care/Billing Services Dept. NW-200 One NSTAR Way Westwood, MA 02090-9230 FOR NSTAR USE ONLY Date received Accepted Reje	Number of Total annu I, the unde	persons in hou al household in ersigned, do her	sehold come before taxes \$ eby certify that the in	nformation	
Return to: NSTAR Customer Care/Billing Services Dept. NW-200 One NSTAR Way Westwood, MA 02090-9230 FOR NSTAR USE ONLY Date received Accepted Reje					
NSTAR Customer Care/Billing Services Dept. NW-200 One NSTAR Way Westwood, MA 02090-9230 FOR NSTAR USE ONLY Date received Accepted Reju	Signature			_ Date	
Date received Accepted Reju	Have you a	applied for fuel a			
	Have you a Yes Return to: NSTAR Customer Dept. NW- One NSTA	applied for fuel a □ No Care/Billing Ser 200 R Way	issistance to help pay		
Company Rep	Have you a Yes Return to: NSTAR Customer Dept. NW- One NSTA Westwood	applied for fuel a No Care/Billing Ser 200 R Way I, MA 02090-923	issistance to help pay		
	Have you a Yes Return to: NSTAR Customer Dept. NW- One NSTA Westwood	applied for fuel a No Care/Billing Ser 200 R Way I, MA 02090-923	issistance to help pay vices	your elec	tric/gas bill?
Resubmitted Date Resubmitted Waive	Have you a Yes Return to: NSTAR Customer Dept. NW- One NSTA Westwood FOR NSTA Date rece	applied for fuel a No Care/Billing Ser 200 R Way I, MA 02090-923 IR USE ONLY ived	vices O Accepted	your elec	tric/gas bill?
Company Rep	Have you a Yes Return to: NSTAR Customer Dept. NW- One NSTA Westwood FOR NSTA Date rece Company	applied for fuel a No Care/Billing Ser 200 R Way I, MA 02090-923 AR USE ONLY ived Rep.	vices O Accepted	your elec	tric/gas bill?

Consumer Rights

This information is a summary of your customer rights. If you need more details, please contact NSTAR at the address on the reverse side.

WHO IS ELIGIBLE?

In order to be eligible for protection against electricity or gas shut-off due to overdue electric/gas bills, the following two requirements need to exist:

1.) One of the following applies:

- You or someone living in your home is seriously ill.
- You have a child under **12 months** of age living in your home.
- Between November 15 and March 15 your service provides heat or operates the heating system and your service was not shut-off for non-payment before November 15.
- All adults living in the home are age 65 or older and a minor resides in the home.
- 2.) A financial hardship exists.

WHAT ACTION YOU MAY TAKE

If you meet requirements 1 and 2 above, please call us at **800-592-2000**. Also, please complete the Financial Hardship Certification form on the previous page and return it to us within seven days. This certification needs to be renewed periodically or when requested by the company. Otherwise, your electricity or gas may be shut off.

In addition, please provide the following information:

For Serious Illness – If you or someone living in your home is seriously ill and you can't pay overdue electric or gas bills because of financial hardship, your service will not be shut off. Please complete the Financial Hardship Certification, and have your physician or local board of health call and then write to us within seven days to report that serious illness exists.

For a child under 12 months of age — If a child under 12 months old lives in your home and you can't pay overdue electric or gas bills because of financial hardship, your service will not be shut off. Please submit proof of your child's age with a completed Financial Hardship Certification.

IF YOUR REQUEST FOR PROTECTION IS NOT APPROVED

If either your Financial Hardship Certification or any other required certification is not approved, we will notify you within seven days after receiving the documents.

You may dispute our determination by writing or calling the Consumer Division of the Massachusetts Department of Public Utilities within seven days after you received notice of non-approval.