

1. General

- 1.1 Except as otherwise specified, these Terms of Service apply with regard to services for which the Canadian Radio-television and Telecommunications Commission has approved a Tariff.
- 1.2 These Terms do not limit Bruce Telecom's liability in cases of deliberate fault or gross negligence, or of breach of contract where the breach results from the gross negligence of Bruce Telecom.
- 1.3 Tariffed services offered by Bruce Telecom are subject to the terms and conditions contained in:
 - (a) these Terms;
 - (b) applicable provisions of Bruce Telecom's Tariffs; and
 - (c) any written application, to the extent that it is not inconsistent with these Terms or the Tariffs.
 All of the above bind both Bruce Telecom and its customers.

2. Effective Date of Changes

- 2.1 Subject to subsection 2.02, changes to these Terms or the Tariffs, as approved by the Canadian Radio-television Telecommunications Commission, take effect on their effective date even though applicants or customers have not been notified of them or have paid or been billed at the old rate.
- 2.2 The old non-recurring charges for the transactions in question apply where service which was to be provided by a certain agreed-upon date was, through no fault of the applicant or customer, not so provided and in the meantime a rate increase has gone into effect.

3. Obligation to Provide Service

- 3.1 Bruce Telecom is not required to provide service to an applicant where:
 - (a) Bruce Telecom would have to incur unusual expenses which the applicant will not pay; for example, for securing rights of way or for special construction;
 - (b) the applicant owes amounts to Bruce Telecom that are past due other than as a guarantor; or
 - (c) the applicant does not provide a reasonable deposit or alternative required pursuant to these Terms.
- 3.2 Where Bruce Telecom does not provide service on application, it must provide the applicant with a written explanation upon request.

4. Telephone Facilities

- 4.1 Except where otherwise stipulated in its tariffs or by special agreement, Bruce Telecom must furnish and install all facilities required to provide service.
- 4.2 Upon termination of service, the customer shall promptly return Bruce Telecom equipment.
- 4.3 Bruce Telecom must bear the expense of maintenance and repairs required due to normal wear and tear to its facilities, except that Bruce Telecom may charge for the additional expense incurred when the applicant or customer requires maintenance and repair work to be performed outside of regular working hours. This section does not apply where otherwise stipulated in Bruce Telecom tariffs, or by special agreement.

- 4.4 A customer who has deliberately, or by virtue of a lack of reasonable care, caused loss or damage to Bruce Telecom's facilities, may be charged the cost of restoration or replacement. In all cases, customers are liable for damage caused to Bruce Telecom facilities by customer-provided facilities.

5. Bruce Telecom's Right to Enter Premises

- 5.1 Bruce Telecom's agents and employees may, at reasonable hours, enter premises on which service is or is to be provided, to install, inspect, repair and remove its facilities, to inspect and perform necessary maintenance in cases of network-affecting disruptions involving customer-provided facilities, and to collect proceeds from public and semi-public coin telephones.
- 5.2 Prior to entering premises, Bruce Telecom must obtain permission from the applicant, customer or other responsible person.
- 5.3 Entry is not subject to sub-section 5.1 and 5.2 in cases of emergency or where entry is pursuant to a Court Order.
- 5.4 Upon request, Bruce Telecom's agent or employee must show valid Bruce Telecom identification prior to entering premises.

6. Two-Party-Grandfathered Service

- 6.1 At the time a person applies for residential telephone service, Bruce Telecom shall advise the applicant that our basic service is single-line, touch tone.

7. Deposits and Alternatives

- 7.1 Except as otherwise stipulated in its Tariffs, Bruce Telecom cannot require deposits from an applicant or customer at any time unless the applicant or customer:
 - (a) has no credit history with Bruce Telecom and will not provide satisfactory credit information;
 - (b) has an unsatisfactory credit rating with Bruce Telecom due to payment practices in the previous two years regarding Bruce Telecom's services; or
 - (c) clearly presents an abnormal risk of loss.
- 7.2 Bruce Telecom must inform the applicant or customer of the specific reason for requiring a deposit, and of the possibility of providing a reasonable alternative to a deposit, such as arranging for third-party payment, a bank letter of credit or a written guarantee from a third person whose credit is established to the satisfaction of Bruce Telecom.
- 7.3 An applicant or customer may provide an alternative to a deposit provided it is reasonable in the circumstances.
- 7.4 At no time may the total amount of all deposits and alternatives provided by or for an applicant or customer exceed three months' charges for all services, including anticipated long distance charges.
- 7.5 Bruce Telecom shall credit interest on customer cash deposits held by Bruce Telecom for the period during which the deposit is retained and the interest rate shall be the Canadian chartered bank deposit rate for non-chequable savings deposits as published in the most recent Bank of Canada Review, Schedule F1.



7.6 Bruce Telecom must show on the customer's monthly billing statement, the telephone number of a company representative to whom any billing inquiry regarding a customer's deposit may be directed. Bruce Telecom shall also provide a written statement to the customer of the total amount of the deposit held with accrued interest upon customer request or at the time of refunding the deposit.

7.7 Bruce Telecom must review the continued appropriateness of deposits and alternative arrangements at six-month intervals. When service is terminated, or the conditions which originally justified them are no longer present, Bruce Telecom must promptly refund the deposit, with interest, or return the guarantee, or other written undertaking, retaining only any amount owed to it by the customer.

8. Restrictions on Use of Service

8.1 Service may be used by the customer and all persons having the customer's permission to use it. In the case of business telephone service, joint use within the meaning of Bruce Telecom's tariffs is permitted only upon approval by Bruce Telecom in accordance with the applicable provisions of its tariffs.

8.2 Customers are prohibited from using Bruce Telecom's services or permitting them to be used for a purpose or in a manner that is contrary to the law or for the purpose of making annoying or offensive calls.

8.3 Customers are prohibited from using Bruce Telecom's services or permitting them to be used so as to prevent a fair and proportionate use by others. For this purpose Bruce Telecom may limit use of its services as necessary. In the case of any party line, a customer who unduly interferes with the use of any other service on the same line, Bruce Telecom may require the customer to obtain a higher grade of service, where facilities are available.

8.4 Bruce Telecom facilities must not be rearranged, disconnected, removed, repaired or otherwise interfered with except in cases of emergency, where specified in Bruce Telecom tariffs or by special agreement. Terminal equipment provided by the customer may be connected with Bruce Telecom facilities, pursuant to the provisions of the General Tariff or by special agreement.

8.5 No payment may be exacted, directly or indirectly, from any person by any party other than Bruce Telecom for the use of any of Bruce Telecom services, except where otherwise stipulated in Bruce Telecom tariffs or by special agreement.

9. Customer Liability for Calls

9.1 Customers shall be responsible for paying for all calls originating from, and charged calls accepted at, their telephones, regardless of who made or accepted them.

10. Dispute Procedure

10.1 Customers may dispute charges for calls which they do not believe originated from, or were accepted at, their telephones. The dispute procedure set out in the introductory pages of the telephone directory should be followed and customers must pay the undisputed portion of the bill.

11. Confidentiality of Customer Records

11.1 Unless a customer consents in writing or disclosure is pursuant to a legal power, all information kept by Bruce Telecom regarding the customer, other than the customer's name, address and listed telephone number, is confidential and may not be disclosed by Bruce Telecom to anyone other than:

- the customer;
- a person who, in the reasonable judgement of Bruce Telecom, is seeking the information as an agent of the customer;
- another telephone company, provided the information is required for the efficient and cost-effective provision of telephone service and disclosure is made on a confidential basis with the information to be used only for that purpose;
- a company involved in supplying the customer with telephone or telephone directory related services, provided the information is required for that purpose and disclosure is made on a confidential basis with the information to be used only for that purpose; or
- an agent retained by Bruce Telecom to evaluate the customer's creditworthiness or to collect the customer's account provided the information is required for and is to be used only for, that purpose.
- a public authority or agent of a public authority, if in the reasonable judgement of Bruce Telecom, it appears that there is imminent danger to life or property, which could be avoided or minimized by disclosure of the information.

11.1 (a) Express consent may be taken to be given by a customer where the customer provides:

- Written consent;
- Oral confirmation verified by an independent third party;
- Electronic confirmation through the use of a toll-free number;
- Electronic confirmation via the Internet
- Oral consent, where an audio recording of the consent is retained by the carrier; or
- Consent through other methods, as long as an objective documented record of customer consent is created by the customer or by an independent third party.

11.2 Bruce Telecom's liability for disclosure of information contrary to subsection 11.1 is not limited by subsection 16.1.

11.3 Upon request, customers are permitted to inspect Bruce Telecom records regarding their service.

11.4 The Company may also release to a law enforcement agency, in accordance with the terms of a tariff approved by the CRTC, the identity of the service provider, but not the name of the customer, associated with a specific telephone number.

12. Directories

- 12.1 Customers are entitled to receive, without charge, as many copies of the most recent telephone directory for their district, both white and yellow pages, and as many copies of subsequent updated directories as they are published, as are reasonably required, up to a maximum of one per telephone, whether provided by the customer or Bruce Telecom.
- 12.2 Bruce Telecom must provide, without charge, replacement directories required as a result of reasonable wear and tear.
- 12.3 The contents of Bruce Telecom's directories may not be published or reproduced in any form without Bruce Telecom's written consent.

13. Directory Errors and Omissions

- 13.1 In the case of errors or omissions in directory white and yellow pages standard listings, whether or not the error or omission is with regard to a telephone number, Bruce Telecom's liability is limited to making a refund or canceling any charge associated with such listings for the period during which the error or omission occurred. However, where the error or omission is occasioned by Bruce Telecom's negligence, Bruce Telecom is also liable for the amount calculated in accordance with 16.1.
- 13.2 In the case of errors in telephone numbers in directory white and yellow page listings, unless central office facilities are unavailable, Bruce Telecom must provide reference of call service, free of charge, until termination of the customer's service or distribution of updated directories for that district in which the number or listing is correct.

14. Bruce Telecom-Initiated Changes in Telephone Numbers and Service Arrangements

- 14.1 Customers do not have any property rights in telephone numbers assigned to them. Bruce Telecom may change such numbers, provided it has reasonable grounds for doing so and has given reasonable grounds for doing so and has given reasonable advance written notice to the customers in questions, stating the reason and anticipated date of change. In cases of emergency, oral notice with subsequent written confirmation is sufficient.
- 14.2 Whenever Bruce Telecom changes a customer's telephone number on its own initiative, it must, unless there are insufficient central office terminations available, provide reference of call service without charge until termination of the customer's service or distribution of updated directories for that district showing the new number, whichever occurs first.

15. Refunds In Cases of Service Problems

- 15.1 Where there are omissions, interruptions, delays, errors or defects in transmission, or failures or defects in Bruce Telecom facilities, Bruce Telecom's liability is limited to a refund of charges, on request, proportionate to the length of time the problem existed. With regard to long distance service and short-period private-line service, the refund shall be computed in a similar manner, provided Bruce Telecom is advised promptly of the problem. No request is necessary where a problem in primary exchange service lasts twenty-four hours or more from the time Bruce Telecom is advised of the problem.

However, where the problem is occasioned by Bruce Telecom negligence, Bruce Telecom is also liable for the amount calculated in accordance with Article 16.1.

16. Limitation of Company Liability

- 16.1 Except with regard to physical injuries, death or damage to customer premises or other property occasioned by its negligence, Bruce Telecom's liability for negligence, including negligence with regard to intercept, reference of call service and emergency service from coin telephones, and also for breach of contract where the breach results from the negligence of Bruce Telecom, is limited to the greater of twenty dollars (\$20.00) and three times the amounts refunded or canceled in accordance with sections 13.1 and 15.1, as applicable.
- 16.2 Bruce Telecom is not be liable for:
- any act or omission of a telecommunications carrier whose facilities are used in establishing connections to points which Bruce Telecom does not directly serve;
 - defamation or copyright infringement arising from material transmitted or received over Bruce Telecom's facilities;
 - infringement of patents arising from combining or using customer-provided facilities with Bruce Telecom's facilities; or
 - copyright or trademark infringement, passing off or acts of unfair competition arising from directory advertisements furnished by a customer or a customer's directory listing, provided such advertisements or the information contained in such listings were received in good faith in the ordinary course of business.

17. Payment Time Limit

- 17.1 Subject to 17.3 and 17.4, charges cannot be considered past due until the time prescribed in Bruce Telecom's Late Payment Charge Tariff has expired.
- 17.2 In exceptional circumstances, for example when a customer has incurred a significant amount of long distance charges and presents an abnormal risk of loss to Bruce Telecom, prior to the normal billing date Bruce Telecom may request payment from the customer on an interim basis for the non-recurring charges that have accrued, providing the customer with details regarding the services and charges in question. In such cases, subject to 17.3 the charges can be considered past due three days after they are incurred or three days after Bruce Telecom demands payment, whichever occurs later.
- 17.3 No charge disputed by a customer shall be considered past due unless Bruce Telecom has reasonable grounds for believing that the purpose of the dispute is to evade or delay payment.
- 17.4 Bruce Telecom may request immediate payment in extreme situations, provided that a notice has been issued pursuant to 17.2 and the abnormal risk of loss has substantially increased since that notice was given or Bruce Telecom has reasonable grounds for believing that the customer intends to defraud Bruce Telecom.



18. *Liability for Unbilled and Underbilled Charges*

- 18.1 Unless there has been customer deception with regard to a charge, customers are not responsible for paying a previously unbilled or underbilled charge except where:
- in the case of a recurring charge or charge for an international long distance message, it is correctly billed within a period of one year from the date it was incurred; or
 - in the case of a non-recurring charge other than for an international long distance message, it is correctly billed within a period of 150 days from the date it was incurred.
- 18.2 In the circumstances described in subsection 18.1, unless there has been customer deception, Bruce Telecom cannot charge the customer interest on the amount of the correction. If the customer is unable to promptly pay the full amount owing, Bruce Telecom must attempt to negotiate a reasonable deferred payment agreement.

19. *Liability for Charges That Should Have been Billed and Those That Were Overbilled*

- 19.1 In the case of a recurring charge that should not have been billed or that was over billed, a customer must be credited with the excess back to the date of the error, subject to applicable limitation periods provided by law. However, a customer who does not dispute the charge within one year of the date of an itemized statement which shows that charge correctly, loses the right to have the excess credited for the period prior to that statement.
- 19.2 Non-recurring charges that should not have been billed or that were overbilled must be credited, provided that the customer disputes them within 150 days of the date of the bill.
- 19.3 A customer who is credited with any amount that should not have been billed or that was overbilled shall also be credited with interest on that amount calculated as the Canadian chartered bank deposit rate for non-chequable savings deposits as published in the most recent Bank of Canada Review, Schedule F1, for the period during which the error occurred.

20. *Minimum Contract Period and Cancellation Before Service Commencement*

- 20.1 The minimum contract period for Bruce Telecom services is one month commencing from the date the service is provided, except where otherwise stipulated in Bruce Telecom's Tariffs or where Bruce Telecom has stipulated a longer period in instances in which special construction is necessary or special assemblies are installed.
- 20.2 A customer who cancels or delays a request for service before installation work has started cannot be charged by Bruce Telecom. Installation work is considered to have started when the customer has advised Bruce Telecom to proceed, and Bruce Telecom has incurred any related expense. A customer who cancels or delays a request for service after installation work has started, but before service has started, will be charged the lesser of the full charge for the entire minimum contract period plus installation charge and the estimated costs

incurred in installation less estimated net salvage. The estimated installation costs include the cost of unsalvaged equipment and materials specifically provided or used plus the cost of installing, including engineering, supply expense, labour and supervision, and any other disbursements resulting from the installation and removal work.

21. *Customer-Initiated Termination of Service*

- 21.1 Customers who give Bruce Telecom reasonable advance notice may terminate their service, after expiry of the minimum contract period, in which case they must pay charges due for service which has been furnished.
- 21.2 Before expiry of the minimum contract period, customers may terminate their service in which case they must pay full charges for the entire minimum contract period, or in the following circumstances, charges due for service which has been furnished:
- in the event of the death of the customer during the minimum contract period, the termination is effective from the date Bruce Telecom is notified of the death;
 - where the customer's premises are destroyed, damaged or condemned by reason of fire or other causes beyond the customer's control, so that they must be abandoned, the termination is effective from the date Bruce Telecom is notified;
 - in the case of directory listings for which a specific charge applies and in the case of directory listings with regard to joint use of service, in the event of the death of the listed party or any joint user or when either acquires separate telephone service, the termination is effective from the date Bruce Telecom is notified of the death or from the date of the commencement of the separate service;
 - where a change to the base rate, exchange or local service area affects the customer's service, the termination is effective from the date Bruce Telecom is notified of the customer's desire to terminate service;
 - where a customer replaces any Bruce Telecom service with another Bruce Telecom service, the termination is effective from the date of the replacement, subject to the terms of Bruce Telecom's Tariffs and, notwithstanding subsection 1.3 item (c), the terms of the contract for the service in question;
 - where a customer's service is taken over without a lapse by a new customer at the same location, the termination with respect to the original customer is effective from that date. However, if at that time the new customer discontinues any of the original service or facilities, the original customer must pay the full charge for such discontinued service or facilities for the entire minimum contract period;
 - where the circumstances specified in 21.2 (a) through (f) do not apply, the minimum contract period is greater than one month at the same location, and the customer has given Bruce Telecom advance notice, the termination is effective when the customer pays the termination charge in the contract for the service in question or, where such charge is not specified, a termination charge of one-half of the charges remaining for the unexpired portion of the minimum contract period; and

- (h) in the case of directory listings for which a specific charge applies and in the case of directory listings with regard to joint use of service, where the listing has appeared in a directory and the customer's service is terminated or the listed party or joint user moves to another location, and the customer has given Bruce Telecom advance notice, the termination is effective on the date of that service termination or move, subject to a minimum charge of one month, and as of such time as no reference of call service is provided from the old to the new number.

22. Bruce Telecom-Initiated Suspension or Termination of Service

- 22.1 Bruce Telecom may suspend or terminate a customer's service only where the customer:
- (a) fails to pay an account of the customer that is past due, provided it exceeds fifty dollars or has been past due for more than two months;
 - (b) fails to provide or maintain a reasonable deposit or alternative when required to do so pursuant to these Terms;
 - (c) fails to comply with the terms of a deferred payment agreement;
 - (d) repeatedly fails to provide Bruce Telecom with reasonable entry and access in conformity with Sections 5.1 and 5.2;
 - (e) uses or permits others to use any of Bruce Telecom's services so as to prevent fair and proportionate use by others;
 - (f) uses or permits others to use any of Bruce Telecom's services for a purpose or in a manner that is contrary to law or for the purpose of making annoying or offensive calls;
 - (g) contravenes Sections 8.4 or 8.5; or
 - (h) fails to provide payment when requested by Bruce Telecom pursuant to Section 17.4.
- 22.2 Bruce Telecom may not suspend or terminate service in the following circumstances:
- (a) failure by the customer to pay non-tariffed charges;
 - (b) failure to pay charges for a different class of service at different premises or for service in the name of another customer, including failure to pay the account of another customer as a guarantor;
 - (c) where the customer is prepared to enter into and honour a reasonable deferred payment agreement; or
 - (d) where there is a dispute regarding the basis of the proposed suspension or termination, provided payment is being made for undisputed outstanding amounts and Bruce Telecom does not have reasonable grounds for believing that the purpose of that dispute is to evade or delay payment.
- 22.3 Prior to suspension or termination, Bruce Telecom must provide the customer with reasonable advance notice, stating:
- (a) the reason for the proposed suspension or termination and the amount owing (if any);
 - (b) the scheduled suspension or termination date;
 - (c) that a reasonable deferred payment agreement can be entered into (where the reason for suspension or termination is failure to pay);
 - (d) the reconnection charge;
- (e) the telephone number of a Bruce Telecom representative with whom any dispute may be discussed;
 - (f) that disputes unresolved with this representative may be referred to a senior Bruce Telecom manager.
- Where repeated efforts to contact the customer have failed, Bruce Telecom must deliver such advance notice to the billing address.
- 22.4 In addition to the notice required by 22.3, Bruce Telecom, must, at least twenty-four hours prior to suspension or termination, advise the customer or another responsible person that suspension or termination is imminent, except where:
- (a) repeated efforts to so advise have failed; or
 - (b) immediate action must be taken to protect Bruce Telecom from network harm resulting from customer-provided equipment; or
 - (c) the suspension or termination occurs by virtue of a failure to provide payment when requested by Bruce Telecom pursuant to Article 17.4.
- 22.5 Except with customer consent or in exceptional circumstances, suspension or termination may occur only on business days between 8:00 am and 4:00 pm, unless the business day precedes a non-business day in which case disconnection may not occur after 12 noon.
- 22.6 Suspension or termination does not affect the customer's obligation to pay any amount owed to Bruce Telecom.
- 22.7 In the case of services that have been suspended unless suspension occurs during the minimum contract period, Bruce Telecom shall make a daily pro rata allowance based on the monthly charge for such services.
- 22.8 Bruce Telecom must restore service, without undue delay, where the grounds for suspension or termination no longer exist or a payment or deferred payment agreement has been negotiated.
- 22.9 Where it becomes apparent that suspension or termination occurred in error or was otherwise improper, Bruce Telecom must restore service during business hours on the next working day, at the latest, unless exceptional circumstances do not permit this, and no reconnection charges shall be levied.