IDT Corporation

TITLE SHEET

KENTUCKY TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service or facilities for intrastate interexchange telecommunications provided by IDT America, Corp. ("IDT America" or "Company"), with principal offices at 520 Broad Street, Newark, New Jersey 07102-3111. This tariff applies for services furnished within the Commonwealth of Kentucky. This tariff is on file with the Kentucky Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business. (T) | (T)

PUBLIC SERVICE COMMISSION
OF KENTUCKY
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FEB 25 2002

PURSUANT TO 807 KAR 5:011,
SECTION 9 (1)
BY: Stephen Bell
SECRETARY OF THE COMMISSION

Issued by:

Diane Clark, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, NJ 07102-3111

CONCURRING, CONNECTING OR OTHER PARTICIPATING CARRIERS AND BILLING AGENTS

1. Concurring Carriers - None
2. Connecting Carriers - None
3. Other Participating Carriers - None
4. Billing Agents - None

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PURSUANT TO 807 KAR 5:011,
SECTION 9 (1)
BY: Phyllis Fannin
DIRECTOR RATES & RESEARCH DIV.

CHECK SHEET

Sheets 1 through 31 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this sheet.

SHEET	REVISION	SHEET	REVISION
1	1st Revised	21	1st Revised
2	Original	22	Original
3*	4th Revised	23	Original
4	2nd Revised	24	1st Revised
5	Original	25	1st Revised
6	Original	26	1st Revised
7	2nd Revised	27	1st Revised
8	2nd Revised	28	Original
9	Original	28.1	Original
10	Original	28.2	1st Revised
11	Original	28.3	Original
12	Original	29	1st Revised
13	Original	29.1*	1st Revised
14	Original	29.2	Original
15	Original	30	2nd Revised
16	Original	31	2nd Revised
17	Original		
18	Original		
19	Original		
20	1st Revised		

*New or Revised

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9/30/2004
PURSUANT TO 807 KAR 5:011
SECTION 9 (1)

By _____
Executive Director

Issued Date: September 9, 2004

Effective Date: September 30, 2004

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Diane Clark, Associate General Co
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Newark, NJ 07102-3111

TABLE OF CONTENTS

Title Sheet 1
Concurring, Connecting or Other Participating
Carriers and Billing Agents 2
Check Sheet 3
Table of Contents 4
Tariff Format 5
Symbols 6
Section 1 - Technical Terms and Abbreviations 7
Section 2 - Rules and Regulations 9
2.1 Undertaking of the Company 9
2.2 Use of Services 10
2.3 Liability of the Company 11
2.4 Responsibilities of the Customer 13
2.5 Cancellation or Interruption of Service 15
2.6 Credit Allowance 17
2.7 Restoration of Service 18
2.8 Deposit 18
2.9 Advance Payments 18
2.10 Payment and Billing 19
2.11 Collection Costs 20
2.12 Taxes 20
2.13 Late Charge 20
2.14 Returned Check Charge 20
Description of Service 21
3.1 Computation of Charges 21
3.2 Customer Complaints/Billing Disputes 22
3.3 Level of Service 23
3.4 Billing Entity Conditions 23
3.5 Service Offerings 24
Section 4 - Rates 29
4.1 1+ Dialing 29
4.2 Travel Card 29.1
4.3 8XX Service 29.1
4.4 Prepaid Calling Cards 29.2
4.5 Rate Periods 30
4.6 Directory Assistance 30
4.7 Returned Check Charge 30
4.8 Bill Format 31
4.9 Rechargeable Calling 31
4.10 Reserved for Future Use ..... 31 (T)

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PURSUANT TO 807 KAR 5:011,
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TARIFF FORMAT

A. Sheet Numbering: Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between pages 11 and 12 would be page 11.1.

B. Sheet Revision Numbers: Revision numbers also appear in the upper right corner of each sheet where applicable. These numbers are used to indicate the most current page version on file with the Commission. For example, 4th Revised Sheet 13 cancels 3rd Revised Sheet 13. Consult the Check Sheet for the sheets currently in effect.

C. Paragraph Numbering Sequence: There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:

2.
2.1
2.1.1
2.1.1.A
2.1.1.A.1
2.1.1.A.1.(a)
2.1.1.A.1.(a).I
2.1.1.A.1.(a).I.(i)
2.1.1.A.1.(a).I.(i).(1)

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APR 09 1997

PURSUANT TO 807 KAR 5:011,
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D. Check Sheets: When a tariff filing is made with the Commission, an updated Check Sheet accompanies the tariff filing. The Check Sheet lists the sheets contained in the tariff, with a cross reference to the current Revision Number. When new sheets are added, the Check Sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this sheet if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some sheets). The tariff user should refer to the latest Check Sheet to find out if a particular sheet is the most current on Commission file.

SYMBOLS

The following are the only symbols used for the purposes indicated below:

(C) to signify change in regulation
(D) to signify a deletion
(I) to signify a rate increase
(L) to signify material relocated in the tariff
(N) to signify a new rate or regulation
(R) to signify a rate reduction
(T) to signify a change in text, but no change in rate or regulation

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PURSUANT TO 807 KAR 5:011,
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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line — An arrangement from a local exchange telephone company or other common carrier, using either dedicated or switched access, which connects a Customer's location to IDT's location or switching center.

Authorization Code — A numerical code, one or more of which may be assigned to a Customer, to enable the Company to identify the origin of the Customer and service so it may rate and bill the call. Automatic Numbering Identification (ANI) is used as the authorization code whenever possible.

Commission — Used throughout this price list to mean the Kentucky PSC.

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(D)

Company — The term "Company" denotes IDT America, Corp.

Customer — The person, firm, corporation or other legal entity which orders the services of IDT America or purchases an IDT America Prepaid Calling Card, Rechargeable Card and/or originates prepaid calls using such cards, and is responsible for the payment of charges and compliance with the Company's price list regulations.

Prepaid Account — An inventory of Telecom Units purchased in advance by the Customer, and associated with one and only Authorization as contained in a specific Prepaid Calling Card or Rechargeable Calling Card.

Prepaid Calling Card — A card issued by the Company, containing an Authorization Code that identifies a specific Prepaid Account of Telecom Units, which enables calls to be processed, account activity to be logged, and balances to be maintained, on a prepayment basis.

Telecommunications — The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, signaling, metering, or other similar communications.

Telecom Unit — A measurement of Telecommunications service equivalent to one minute of usage between any two points within the State of Michigan.

Underlying Carrier — The carrier whose network facilities provide the technical capability and capacity necessary for the transmission and reception of Customer telecommunications traffic.

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Issued by:

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Newark, NJ 07102-3111

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of the Company

This tariff contains the regulations and rates applicable to intrastate resale telecommunications services provided by IDT for telecommunications between points within the Commonwealth of Kentucky. Resale services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff in compliance with limitations set forth in the Commission's rules. The Company's services are provided on a statewide basis and are not intended to be limited geographically. The Company offers service to all those who desire to purchase service from the Company consistent with all of the provisions of this tariff. Customers interested in the Company's services shall file a service application with the Company which fully identifies the Customer, the services requested and other information requested by the Company. The Company reserves the right to examine the credit record and check the references of all applicants and Customers. The Company may examine the credit profile/record of any applicant prior to accepting the service order. The service application shall not obligate the Company to provide services or to continue to provide service if a later check of applicant's credit record is, in the opinion of the Company, contrary to the best interest of the Company. The Company may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the Customer, to allow connection of a Customer's location to a service provided by the Company. The Customer shall be responsible for all charges due for such service arrangement. The Company does not own any switching, transmission or other physical facilities in Kentucky.

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OF KENTUCKY
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2.1.1 The services provided by IDT are not part of a joint undertaking with any other entity providing telecommunications channels, facilities, or services, but may involve the resale of the Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers subject to the jurisdiction of this Commission.

2.1.2 The rates and regulations contained in this tariff apply only to the resale services furnished by IDT and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carriers for use in accessing the services of IDT.

2.1.3 The Company reserves the right to discontinue furnishing services, or limit the use of service necessitated by conditions beyond its control, including, without limitation: lack of satellite or other transmission medium capacity; the revision, alteration or repricing of the Underlying Carrier's tariffed offerings; or when the use of service becomes or is in violation of the law or the provisions of this tariff.

2.2 Use of Services

2.2.1 IDT's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services, subject to any limitations set forth in this Section 2.2.

2.2.2 The use of IDT's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.

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APR 09 1997

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2.2.3 The use of IDT's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.

2.2.4 IDT's services are available for use twenty-four hours per day, seven days per week.

2.2.5 IDT does not transmit messages, but the services may be used for that purpose.

2.2.6 IDT's services may be denied for nonpayment of charges or for other violations of this tariff.

2.2.7 Customers shall not use the service provided under this tariff for any unlawful purpose.

2.2.8 The Customer is responsible for notifying the Company immediately of any unauthorized use of services.

2.3 Liability of the Company

2.3.1 The Company shall not be liable for any claim, loss, expense or damage for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this tariff, if caused by the Underlying Carrier, an act of God, fire, war, civil disturbance, act of government, or due to any other causes beyond the Company's control. Acceptance of the liability provisions contained in this tariff by the Commission does not constitute its determination that the limitation of lability imposed by the Company should be upheld in a court of law, but the recognition that, as it is the duty of the courts adjudicate negligence claims and rights to recover damages thereof, so it is the duty of the courts to determine the validity of the exculpatory provision of this tariff.

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2.3.2 The Company shall not be liable for, and shall be fully indemnified and held harmless by the Customer against any claim, loss, expense, or damage for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data or information transmitted.

2.3.3 No agent or employee of any other carrier or entity shall be deemed to be an agent or employee of the Company.

2.3.4 The Company's liability for damages, resulting in whole or in part from or arising in connection with the furnishing of service under this tariff, including but not limited to mistakes, omissions, interruptions, delays, errors, or other defects or misrepresentations shall not exceed an amount equal to the charges provided for under this tariff for the long distance call for the period during which the call was affected. No other liability in any event shall attach to the Company.

2.3.5 The Company shall not be liable for and shall be indemnified and saved harmless by any Customer or by any other entity from any and all loss, claims, demands, suits, or other action or any liability whatsoever, whether suffered, made, instituted, or asserted by any Customer or any other entity for any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any Customer or any other entity or any other property whether owned or controlled by the Customer or others.

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APR 09 1997

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2.3.6 The Company shall not be liable for any indirect, special, incidental, or consequential damages under this tariff including, but not limited to, loss of revenue or profits, for any reason whatsoever, including the breakdown of facilities associated with the service, or for any mistakes, omissions, delays, errors, or defects in transmission occurring during the course of furnishing service.

2.3.7 The remedies set forth herein are exclusive and in lieu of all other warranties and remedies, whether express, implied, or statutory, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

2.4 Responsibilities of the Customer

2.4.1 The Customer is responsible for placing any necessary orders and complying with tariff regulations. The Customer is also responsible for the payment of charges for services provided under this tariff.

2.4.2 The Customer is responsible for charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by IDT on the Customer's behalf.

2.4.3 If required for the provision of IDT's services, the Customer must provide any equipment space, supporting structure, conduit and electrical power without charge to IDT.

2.4.4 The Customer is responsible for arranging access to its premises at times mutually agreeable to IDT and the Customer when required for IDT personnel to install, repair, maintain, program, inspect or remove equipment associated with the provision of IDT's services.

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2.4.5 The Customer shall cause the temperature and relative humidity in the equipment space provided by Customer for the installation of IDT's equipment to be maintained within the range normally provided for the operation of microcomputers.

2.4.6 The Customer shall ensure that the equipment and/or system is properly interfaced with IDT's facilities or services, that the signals emitted into IDT's network are of the proper mode, bandwidth, power and signal level for the intended use of the subscriber and in compliance with criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Customers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, IDT will permit such equipment to be connected with its channels without the use of protective interface devices. If the Customer fails to maintain the equipment and/or the system properly, with resulting imminent harm to IDT equipment, personnel or the quality of service to other Customers, IDT may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, IDT may, upon written notice, terminate the Customer's service.

2.4.7 The Customer must pay IDT for replacement or repair of damage to the equipment or facilities of IDT caused by negligence or willful act of the Customer or others, by improper use of the services, or by use of equipment provided by Customer or others.

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2.4.8 The Customer must pay for the loss through theft of any IDT equipment installed at Customer's premises.

2.4.9 If IDT installs equipment at Customer's premises, the Customer shall be responsible for payment of any applicable installation charge.

2.4.10 The Customer must use the services offered in this tariff in a manner consistent with the terms of this tariff and the policies and regulations of all state, federal and local authorities having jurisdiction over the service.

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PURSUANT TO 807 KAR 5:011,
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2.5 Cancellation or Interruption of Services

2.5.1 Without incurring liability, upon ten (10) working days' (defined as any day on which the company's business office is open and the U.S. Mail is delivered) written notice to the Customer, IDT may immediately discontinue services to a Customer or may withhold the provision of ordered or contracted services:

2.5.1.A For nonpayment of any sum due IDT for more than thirty (30) days after issuance of the bill for the amount due,

2.5.1.B For violation of any of the provisions of this tariff,

2.5.1.C For violation of any law, rule, regulation, policy of any governing authority having jurisdiction over IDT's services, or

2.5.1.D By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting IDT from furnishing its services.

2.5.2 Without incurring liability, IDT may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and IDT's equipment and facilities and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified.

2.5.3 Service may be discontinued by IDT without notice to the Customer, by blocking traffic to certain countries, cities or NXX exchanges, or by blocking calls using certain Customer authorization codes, when IDT deems it necessary to take such action to prevent unlawful use of its service. IDT will restore service as soon as it can be provided without undue risk, and will, upon request by the Customer affected, assign a new authorization code to replace the one that has been deactivated.

2.5.4 The Customer may terminate service upon thirty (30) days written notice for the Company's standard month to month contract. Customer will be liable for all usage on any of the Company's service offerings until the Customer actually leaves the service. Customers will continue to have Company usage until the Customer notifies its local exchange carrier and changes its long distance carrier. Until the Customer so notifies its local exchange carrier, it shall continue to generate and be responsible for long distance usage.

PUBLIC SERVICE COMMISSION
OF KENTUCKY
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2.6 Credit Allowance

2.6.1 Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence of the Customer, or to the failure of channels or equipment provided by the Customer, are subject to the general liability provisions set forth in 2.3 herein. It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which a credit allowance is desired. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission by the Customer within his control, or is not in wiring or equipment, if any, furnished by the Customer and connected to the Company's facilities.

2.6.2 No credit is allowed in the event that service must be interrupted in order to provide routine service quality or related investigations.

2.6.3 Credit for failure of service shall be allowed only when such failure is caused by or occurs due to causes within the control of the Company or in the event that the Company is entitled to a credit for the failure of the facilities of the Company's Underlying Carrier used to furnish service.

2.6.4 Credit for interruption shall commence after the Customer notifies the Company of the interruption or when the Company becomes aware thereof, and ceases when service has been restored.

2.6.5 For purposes of credit computation, every month shall be considered to have 720 hours.

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OF KENTUCKY
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APR 09 1997

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2.6.6 No credit shall be allowed for an interruption of a continuous duration of less than two hours.

2.6.7 The Customer shall be credited for an interruption of two hours or more at the rate of 1/720th of the monthly charge for the facilities affected for each hour or major fraction thereof that the interruption continues.

Credit Formula:

$$\text{Credit} = \frac{A}{720} \times B$$

"A" - outage time in hours
"B" - monthly charge for affected activity

2.7 Restoration of Service

The use and restoration of service shall be in accordance with the priority system specified in part 64, Subpart D of the Rules and Regulations of the Federal Communications Commission.

2.8 Deposit

The Company does not require deposits to commence service.

2.9 Advance Payments

IDT reserves the right to collect an advance payment from Customers in an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges, and if necessary, a new advance payment will be collected for the next month.

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2.10 Payment and Billing

2.10.1 Service is provided and billed on a billing cycle basis, beginning on the date that service becomes effective. Billing is payable upon receipt.

2.10.2 The customer is responsible for payment of all charges for services furnished to the Customer, as well as to all persons using the Customer's codes, exchange lines, facilities, or equipment, with or without the knowledge or consent of the Customer. The security of the Customer's Authorization Codes, presubscribed exchange lines, and direct connect facilities is the responsibility of the Customer. All calls placed using direct connect facilities, presubscribed exchange lines, or Authorization Codes will be billed to and must be paid by the Customer. Recurring charges and non-recurring charges are billed in advance. The initial billing may, at Company's option, also include one month's estimated usage billed in advance. Thereafter, charges based on actual usage during a month and any accrued interest will be billed monthly in arrears.

2.10.3 All bills are presumed accurate, and shall be binding on the customer unless objection is received by the Company in writing within 30 days after such bills are rendered. No credits, refunds, or adjustments shall be granted if demand therefore is not received by the Company in writing, in person, or by telephone within such 30 day period.

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2.11 Collection Costs

In the event Company is required to initiate legal proceedings to collect any amounts due to Company for regulated or non-regulated services, equipment or facilities, or to enforce any judgment obtained against a Customer, or for the enforcement of any other provision of this tariff or applicable law, Customer shall, in addition to all amounts due, be liable to Company for all reasonable costs incurred by Company in such proceedings and enforcement actions, including reasonable attorneys' fees, collection agency fees or payments, and court costs. In any such proceeding, the amount of collection costs, including attorneys' fees due to the Company, will be determined by the court.

2.12 Taxes

All federal, state and local taxes assessments, surcharges, including sales taxes, use taxes, gross receipts taxes, and municipal utilities taxes are billed as separate line items and are not included in the rates quoted herein, except as described for Prepaid Calling Cards and Rechargeable Calling Cards. (T)

2.13 Late Charge

A late fee of 1.5% monthly or the amount otherwise authorized by law, whichever is lower, will be charged on any past due balances of more than 30 days.

2.14 Returned Check Charge

A fee, as set forth in the Rates section herein, will be charged whenever a check or draft presented for payment for service is not accepted by the institution on which it is written.

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Issued by:

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SECTION 3 - DESCRIPTION OF SERVICE

3.1 Computation of Charges

3.1.1 The total charge for each completed call may be a variable measured charge dependent on the location of the termination point of the call. The variable measured charge is specified as a rate per minute which is applied to each minute. Unless otherwise noted, all 1+ Dialing and 8XX Service calls are measured in six second increments. All Prepaid Calling Cards, Rechargeable Calling Cards and Travel Cards are measured in one (1) minute increments. All calls are rounded up to the next whole increment. (T)

3.1.2 Where mileage bands appear in a rate table, rates for all calls are based upon the airline distance between the originating and terminating points of the call, as determined by the vertical and horizontal coordinates associated with the exchange (the area code and three digit central office code) associated with the originated and terminating numbers. If the Customer obtains access to the Company's network by a dedicated access circuit, that circuit will be assigned an exchange for rating purposes based upon the Customer's main telephone number at the location where the dedicated access circuit terminates. The vertical and horizontal (V&H) coordinates for each exchange and the airline distance between them will be determined according to the V&H Coordinate table contained in AT&T's FCC Tariff No. 10 which is incorporated herein by reference.

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3.1.3 Timing begins when the called station is answered and two way communication is possible, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. Recognition of answer supervision is the responsibility of the Underlying Carrier. Timing for each call ends when either party hangs up. IDT will not bill for uncompleted calls.

3.2 Customer Complaints and/or Billing Disputes

Customer inquiries or complaints regarding service or accounting may be made in writing or by telephone to the Company at:

294 State Street
Hackensack, NJ 07601
(800) 221-0756

Any objection to billed charges should be reported promptly to IDT. Adjustments to Customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate. Where overbilling of a subscriber occurs, due either to Company or subscriber error, no liability exists which will require the Company to pay any interest, dividend or other compensation on the amount overbilled.

All Customer complaints are subject to the jurisdiction of the Commission which may be contacted at the following address and telephone number:

Commonwealth of Kentucky Public Service Commission
730 Schenkel Lane
PO Box 615
Frankfort, KY 40602
502-564-3940

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If a Customer accumulates more than One Hundred Dollars ($100.00) of undisputed delinquent IDT 800 Service charges, the IDT Resp. Org. reserves the right not to honor that Customer's request for a Resp. Org. change until such undisputed charges are paid in full.

3.3 Level of Service

A Customer can expect end to end network availability of not less than 99% at all times for all services.

3.4 Billing Entity Conditions

When billing functions on behalf of IDT or its intermediary are performed by local exchange telephone companies or others, the payment of charge conditions and regulations of such companies and any regulations imposed upon these companies by regulatory bodies having jurisdiction apply. IDT's name and toll-free telephone number will appear on the Customer's bill.

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3.5 Service Offerings

3.5.1 1+ Dialing

This is a service whereby a Customer chooses IDT as the presubscribed intraLATA and/or interLATA toll carrier for the Customer's telephone number(s) in a manner consistent with applicable state law. All applicable calls made by the Customer from the presubscribed number(s) will be carried by IDT in accordance with the rates and terms of this tariff. (T)

3.5.2 Travel Cards

An IDT Travel Card is an optional service made available to IDT presubscribed 1+ Dialing Customers. Unless otherwise noted, Travel Cards operate in the same manner described in 3.5.4; however, there is no preset dollar value on Travel Cards. Charges for calls made using an IDT Travel Card are not prepaid. Charges for calls made using an IDT Travel Card appear on the Customer's 1+ Dialing long distance bill.

3.5.3 8XX Service

This service is a direct access, incoming, usage sensitive WATS offering. This is a service whereby a Customer can be billed at reduced rates for calls to his premises. (T)

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3.5.4 Prepaid Calling Cards

This service permits the use of the Company's Prepaid Local Access Number Cards and 800 Debit Cards ("Prepaid Calling Cards") for placing calls. Customers may purchase Prepaid Calling Cards at a variety of retail outlets or through other distribution channels. These Cards are available in face values of $5.00, $10.00, and $20.00 and are non-refundable. (T)

Prepaid Calling Cards are accessed using a local access number or toll-free telephone number printed on the card. The caller is prompted by an automated voice response system to enter his/her Authorization Code and then to enter the terminating telephone number. The Company's processor tracks the call duration on a real time basis to determine the cost consumed. The total consumed cost for each call is deducted from the remaining balance on the Customer's Card.

All calls must be charged against a Card that has a sufficient balance. These Cards are not rechargeable, and all calls will be interrupted when the balance on the cards reaches zero. Prepaid Calling Cards are billed in full-minute increments. Cardholders may dial another telephone number while using the card by depressing the pound (#) button and entering in the new telephone number.

A credit allowance for Prepaid Calling Cards is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. A customer may also be granted credit for reaching a wrong number. To receive proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the card and furnish the called number, the trouble experienced (e.g. cut off, noisy circuit, reached wrong number, etc.) and the approximate time the call was placed. (T)

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When a call charged to a Prepaid Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one minute. Credit allowances for calls pursuant to Prepaid Calling Card service does not apply for interruptions not reported promptly to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company. (T)

Certain calls may not be completed using the Company's Prepaid Calling Cards. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 700 or 900 number. (T)

All Prepaid Calling Cards expire ninety (90) days after initial usage. (N)

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3.5.5 Local Calls and Directory Assistance

Local calls will not be accepted or completed. IDT America does not provide local directory assistance. Access to long distance directory assistance is obtained by dialing 1+555-1212 for listings within the originating area code and 1+ (area code) + 555-1212 for other listings. When more than one number is requested in a single call, a charge may apply for each number requested. A charge will be applicable for each number requested, whether or not the number is listed or published.

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3.5.6 Specialized Pricing Arrangements.

Customized service packages and competitive pricing packages at negotiated rates may be furnished on a case-by-case basis in response to requests by Customers to the Company for proposals or for competitive bids. Service offered under this tariff provision will be provided to Customers pursuant to contract. Unless otherwise specified, the regulations for such arrangements are in addition to the applicable regulations and prices in other sections of the tariff. Specialized rates or charges will be made available to similarly situated Customers on a non-discriminatory basis. The Commission will be notified of any special pricing contracts prior to implementation.

3.5.7 Emergency Call Handling Procedures

Emergency "911" calls are not routed to company, but are completed through the local network at no charge.

3.5.8 Promotional Offerings

The Company may, from time to time, make promotional offerings to enhance the marketing of its services. These offerings may be limited to certain dates, times and locations. The Company will notify the Commission of such offerings as required by Commission rules and regulations.

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3.5.9 Rechargeable Calling Card (N)

The Company's Rechargeable Calling Card is a telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar-based service, meaning that there is a fixed amount of dollars (i.e., $25, $100, or $200) available to the Customer who purchases a card.

A Customer may purchase a Rechargeable Calling Card with a credit card in which the Customer has the option of choosing to allow for the automatic recharge of the Rechargeable Calling Card. If automatic recharging is selected, the Rechargeable Calling Card will be recharged at a balance predesignated by the Customer. A Customer may also purchase Rechargeable Calling Cards that are not automatically recharged, and calls will be interrupted when the balance on such cards reaches zero.

Rechargeable Calling Card service is offered via domestic toll-free access numbers and is available to a cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Rechargeable Calling Card account.

Calls are real-time rated during call progression. Rechargeable Calling Cards are billed full-minute increments. Rechargeable Calling Cards are billed at the same rates twenty-four (24) hours a day, 365 days a year. The total price of each call, including applicable taxes, is calculated based on the value of the card purchased and is deducted from the available account balance associated with each Rechargeable Calling Card. The Cardholder receives a warning in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call. (N)

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Certain calls may not be completed using the IDT's Rechargeable Calling Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 700 or 900 number.

A credit allowance for Rechargeable Calling Card service is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. A customer may also be granted credit for reaching a wrong number. To receive proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the card and furnish the called number, the trouble experienced (e.g., noisy circuit, reached wrong number, etc.) and the approximate time the call was placed.

When a call to a Rechargeable Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one minute. Credit allowances for calls pursuant to Rechargeable Calling Cards do not apply for interruptions not reported to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company.

3.5.10 Reserved for Future Use (T) (D)

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3.5.11 Liability For Prepaid Calling Cards, Rechargeable Calling Cards and Travel Cards (N)

The Customer is liable for unauthorized use of the Network obtained through the fraudulent use of Prepaid Calling Cards, Rechargeable Calling Cards and Travel Cards provided that the unauthorized use occurs before the Company has been notified.

For the purposes of this Section, Notice occurs when the Company receives written or oral confirmation that unauthorized use of a Prepaid Calling Card, Rechargeable Calling Card or Travel Card has occurred or may occur as a result of loss, theft or other reason. Lost Prepaid Calling Cards, Rechargeable Calling Cards and Travel Cards must be reported to the Company within 24 hours. (N)

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SECTION 4 - RATES

4.1 1+ Dialing

Rates for this service vary according to the Customer's presubscribed plan. Not all plans and rates are available in all areas. Subscribers should contact an IDT Customer Service Representative about the most economical and available plan for their needs. (T)

Rates apply twenty-four (24) hours a day, seven (7) days a week, three hundred and sixty-five (365) days a year. (T)

Plan	Intrastate Per Minute Rate
2500	$0.05
2520*	$0.05
2580^	$0.05
2540¤†	$0.05
2160¤	$0.05
2581¤	$0.05
2588¤‡	$0.05
2600§¤	$0.05
2550¤†	$0.075
2590	$0.075
2591*	$0.075
2592^	$0.075
2691¤§	$0.075

(R) (R)

All Presubsubscribed 1+ Service Plans are subject to a $3.95 monthly fee unless otherwise noted. (N)

*Denotes a $5.95 monthly fee; ^Denotes $7.95 Monthly fee; and ¤Denotes No Monthly Fee.

All Presubscribed Calling Plans have no Monthly Minimum Usage amounts unless otherwise noted.

†Denotes $10.00 Monthly Minimum Usage Amount.

‡Available only for Business Customers with $5,000.00 monthly usage.

§Denotes billing in minute increments. (N)

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4.2 Travel Card

IDT will charge a flat per minute rate of $0.10 per minute with no time of day discounts and without regard to mileage for calls originating and terminating in Kentucky.

IDT will charge an additional $0.75 per call for each call made using a Travel Card from a payphone. (I)

4.3 8XX Service

Rates for this service vary according to the Customer's presubscribed plan. Not all plans and rates are available in all areas. Subscribers should contact an IDT Customer Service Representative about the most economical and available plan for their needs.

Rates apply twenty-four (24) hours a day, seven (7) days a week, three hundred and sixty-five (365) days a year.

Plan Name	Intrastate Per Minute Rate
800 MM1	$0.10
800 MM2	$0.10
800 MM3	$0.10
800 MM4	$0.10

A surcharge of $0.75 will be applied for each 8XX Service call originating from a payphone. (I)

Plan 800 MM1 is available only to residential Customers.

Plans 800 MM2, 3 and 4 are available only to business Customers.

Plan 800 MM3 requires a $200.00 monthly minimum usage.

Plan 800 MM4 requires a 1,000.00 monthly minimum usage.

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4.4 **Prepaid Calling Cards**

Prepaid Calling Cards may be used as listed below, twenty-four hours a day, seven days a week, three hundred and sixty-five days a year. (T)

The Intrastate Usage Rates for Prepaid Calling Cards are as follows:

$0.25 per minute rate. (T)

$1.00 per-call connection rate. (N)

A bi-weekly service charge of $0.69 shall be applied to all cards no sooner than three (3) days after its first use and every fourteen (14) days thereafter.

A surcharge of $0.65 shall be applied to all calls made from a payphone. (N)

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4.5 Rate Periods

The Company's rates are available twenty-four hours a day, seven days a week, three hundred and sixty-five days a year with no day or time-of-day restrictions or penalties.

4.6 Directory Assistance Charges

IDT will charge $0.95 per number requested, whether or not the requested number is listed or published. (I)

4.7 Returned Check Charge

$25.00

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4.8 **Bill Format**

All invoices will set forth the following information on the first page: Company name and address, Customer name, Customer number, invoice number, invoice date, toll-free Customer assistance number, address, and an account summary of the call detail on the subsequent pages.

All completed calls will be detailed and include the following information: Date of call, time of call, time rate (day, evening, night) if rate is time-specific, destination (city and state), destination number, number of minutes (in six second increments), and cost of each call.

4.9 **Rechargeable Calling Cards**

Rechargeable Calling Cards may be used as listed below, twenty-four hours a day, seven days a week, three hundred and sixty-five days a year.

The Intrastate Usage Rates for Rechargeable Calling Cards are as follows:

$0.069 per minute rate.

A monthly (every 30 days) service charge of $1.49 shall be applied to all cards.

A surcharge of $0.65 shall be applied to all calls made from a payphone.

4.10 **Reserved for Future Use** (T) (D)

(D)

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