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August 19, 2003

The Honorable Dale Hardy Roberts
Secretary/Chief Regulatory Law Judge
Missouri Public Service Commission
P.O. Box 360
Jefferson City, MO 65102-0360

FILED³

AUG 19 2003

Missouri Public
Service Commission

Re: Yak Communications (America) Inc.

Dear Judge Roberts:

Please find enclosed for filing on behalf of Yak Communications (America) Inc. the original and five copies of an Application for Certificate of Service Authority and for Competitive Classification of Yak Communications (America) Inc.

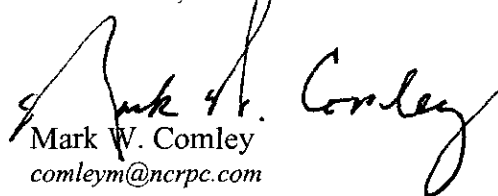
Would you please bring this filing to the attention of the appropriate Commission personnel.

Please contact me if you have any questions regarding this filing. Thank you.

Very truly yours,

NEWMAN, COMLEY & RUTH P.C.

By:


Mark W. Comley
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MWC:ab

Enclosure

cc: Office of Public Counsel
General Counsel's Office
Robin Clarke
Katherine E. Barker

TARIFF

Yak Communications (America) Inc.

TOLL SERVICES RESELLER TARIFF

Rules and regulations applicable for furnishing to Customers of Resold Intrastate Interexchange Services by Yak Communications (America) Inc. between one or more points in the State of Missouri as authorized by the Public Service Commission. This Tariff is on file with the Public Service Commission and may be inspected during regular business hours. Copies also may be inspected during regular business hours at Yak Communications (America) Inc.'s principal place of business, 610-55 Town Centre Court, Scarborough, ON M1P 4X4

Issued: August 19, 2003

Effective: October 3, 2003

Issued by: Charles Zwebner, President
Yak Communications (America) Inc.
610 - 55 Town Centre Court
Scarborough, ON M1P 4X4

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STATUTES

392.210.2	-	Uniform System of Accounts
392.240(1)	-	Just & Reasonable Rates
392.270	-	Ascertain Property Values
392.280	-	Depreciation Accounts
392.290	-	Issuance of Securities
392.300.2	-	Acquisition of Stock
392.310	-	Issuance of stock and debt
392.320	-	Stock dividend payment
392.330	-	Issuance of securities, debts & notes
392.340	-	Reorganizations

REGULATIONS

4 CSR 240-3.545(2)(C)	-	Rate schedules should be posted at central office
4 CSR 240-10.020	-	Depreciation fund income
4 CSR 240-30.040	-	Uniform system of accounts
4 CSR 240-33.030	-	Inform customers of lowest price

* signifies new or revised pages

SYMBOLS

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

- (R) To signify a reduction in rate.
- (I) To signify an increase in rate
- (C) To signify a changed regulation
- (T) To signify a change in text but no change in rate or regulation
- (S) To signify reissued matter
- (N) To signify a new rate or regulation
- (D) To signify a discontinued rate or regulation

TARIFF FORMAT

- A. Page Numbering - Page numbers appear in the upper right corner of the page. Pages are numbered sequentially. However, new pages occasionally are added to the tariff. When a new page is added between pages already in effect, a decimal is added to the page number. For example, a new page added between pages 14 and 15 would be 14.1.
- B. Page Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current page version on file with the Commission. For example, the 4th revised Page 14 cancels the 3rd revised Page 14. Because of various suspension periods, deferrals, etc. the Commission follows in its tariff approval process, the most current page number on file with the Commission is not always the tariff page 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.
 - 2.1.1.1
 - 2.1.1.1.A.
 - 2.1.1.1.A.(a).
 - 2.1.1.1.A.(a).I.
 - 2.1.1.1.A.(a).I.(i).
 - 2.1.1.1.A.(a).I.(i).(1).
- 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 pages contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated on the check sheet by an asterisk(*). There will be no other symbols used on the check sheet if these are the only changes made to it. The tariff user should refer to the latest check sheet to find out if a particular page is the most current on file with the Commission.

SECTION 1. - DEFINITIONS

Authorized User – Any person, firm, corporation or other entity accessing or utilizing the services furnished by the Company to the Customer.

Billed Party – The person or entity responsible for payment of the Company's service. The Billed Party is the Customer associated with the Telephone Number used to place the call, with the following exceptions:

- (a) in the case of a calling card or credit card call, the Billed Party is the holder of the calling card or credit card used by the User; and
- (b) in the case of a collect or third party call, the Billed Party is the person responsible for the local telephone service at the telephone number that agrees to accept charges for the call.

Call – A completed connection between the calling and the called station.

Calling Station – The telephone number from which a call originates.

Called Station – The telephone number called.

Casual Calling (Dial-around) – Arrangement whereby long distance customer, not pre-subscribed to Company, dials a specified code (ie., 10-10-XXX) to access the Company's interexchange services on an ad hoc basis.

Commission – Missouri Public Service Commission.

Company – Yak Communications (America) Inc.

Customer – A person, firm, corporation, partnership or other business entity, including affiliates or divisions of the Customer, responsible for payment of charges to the Company and compliance with all terms and conditions of this Tariff.

Day – The period of time from 7:00 a.m. until (but not including) 7:00 p.m., Monday through Friday, as measured by local time at the location from which the call is originated.

Dial-around calling – See Casual Calling.

Evening – The period of time from 7:00 p.m. until (but not including) 11:00 p.m., Sunday through Friday and any time during a Holiday, as measured by local time at the location from which the call is originated.

Holiday – New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

SECTION 1 - DEFINITIONS (Cont'd)

Night/Weekend ("N/Wkd") – The period of time from 11:00 p.m. until (but not including) 7:00 a.m., Monday through Friday, any time on Saturday and all day Sunday, except 7:00 p.m. until (but not including) 11:00 p.m., as measured by local time at the location from which the call is originated.

Off-Peak Period – Except as otherwise agreed between Company and Customer, the hours from 7:00 pm until but not including 7:00 am.

Peak Period - Except as otherwise agreed between Company and Customer, the hours from 7:00 am until but not including 7:00 pm.

Presubscribed Customers – Customers who have formally selected the Company as their interexchange services provider. The selection is programmed by the local exchange carrier so that these customers' long distance calls are routed automatically to the Company, without use of a special access code.

Service Order – A written request for network services executed by the Customer and the Company in the format devised by the Company. The signing of a Service Order by the Customer and acceptance by the Company initiates the respective obligations of the parties as set forth therein and pursuant to this Tariff, but the duration of the service is calculated from the service commencement date.

User – Customer or any Authorized User.

SECTION 2. - TERMS AND CONDITIONS

2.1 Application of Tariff

2.1.1 This Tariff contains the regulations and rates applicable to resold intrastate long distance services provided by the Company to Customers throughout the State of Missouri. Services are provided pursuant to the general terms and conditions of this Tariff, except as otherwise negotiated between a Customer and the Company. Additionally, services are furnished subject to the availability of facilities and the terms and conditions of this Tariff.

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

2.2 Severability

In the event that any one or more of the provisions contained in this Tariff shall for any reason be held to be invalid, illegal or unenforceable in any respect under the laws of the jurisdiction governing the entire Tariff, such invalidity, illegality or unenforceability shall not affect any other provision of this Tariff, and this Tariff shall be construed as if such invalid, illegal or unenforceable provision or provisions had never been contained herein.

2.3 Shortage of Equipment or Facilities

2.3.1 The Company reserves the right to limit or to allocate the use of existing facilities, or of additional facilities offered by the Company, when necessary because of lack of facilities, or due to some other cause beyond the Company's control.

2.3.2 The furnishing of service under this Tariff is subject to the availability on a continuing basis of all the necessary facilities and is limited to the capacity of the Company's facilities as well as facilities the Company may obtain from other carriers to furnish service from time to time as required at the sole discretion of the Company.

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SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.4 Use and Availability of Service

- 2.4.1 Service shall not be used for any unlawful purpose, nor used in such a manner as to interfere unreasonably with the use of service by any other Users.
- 2.4.2 The use of the Company's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.4.3 The Company does not transmit messages pursuant to this Tariff, but its services may be used for that purpose.
- 2.4.4 The Company's services may be denied for nonpayment of charges or for other violations of the terms and conditions set forth in this Tariff.
- 2.4.5 The Company reserves the right to refuse service to individuals under the age of 18 and may require proof of age prior to initiating service.
- 2.4.6 The use of the Company's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another is prohibited.
- 2.4.7 Service temporarily may be refused or limited because of system capacity limitations, and is subject to transmission limitations caused by natural (including atmospheric, geographic or topographic) or artificial conditions adversely affecting transmission.
- 2.4.8 Service to any or all Customers may be temporarily interrupted or curtailed due to equipment modifications, upgrades, relocations, repairs and similar activities necessary for proper or improved operations.
- 2.4.9 Customers may be required to enter into written Service Orders which shall contain or reference a specific description of the service ordered, the rates to be charged, the duration of the services, and the terms and conditions in the Tariff. Customers also will be required to execute any other documents as may be reasonably requested by the Company.
- 2.4.10 Except as otherwise agreed between the Company and Customer, at the expiration of the initial term specified in a Service Order, or in any extension thereof, service shall continue on a month to month basis at the then current rates unless terminated by either party upon 30 days' written notice. Any termination shall not relieve Customer of its obligation to pay any charges incurred under the service order and this Tariff prior to termination. The rights and obligations which by their nature extend beyond the termination of the term of the Service Order shall survive such termination.

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SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.5 Liability of the Company

- 2.5.1 Because the Company has no control of communications content transmitted over its system, and because of the possibility of errors incident to the provision and use of its service, service furnished by the Company is subject to the terms, conditions and limitations herein specified.
- 2.5.2 The Company shall not be liable for any delay or failure of performance or equipment as a result of causes beyond its control, including but not limited to: (a) delays caused by the other party or (b) acts of God, fire, flood, explosion or other catastrophes; any law, order, regulation, direction, action, or request of the United States Government, or of any other government, including state and local governments having or claiming jurisdiction over the Company, or of any department, agency, commission, bureau, corporation, court or other instrumentality of any one or more of these federal, state, or local governments, or of any civil or military authority; national emergencies; insurrections; riots; wars; unavailability of rights-of-way or materials; strikes, lockouts, work stoppages, or other labor difficulties; and (c) third party nonperformance (including the failure of performance for reasons beyond the control of common carriers, interexchange carriers, local exchange carriers, suppliers and subcontractors), or other cause beyond its reasonable control, including failures or fluctuations in electrical equipment, and such nonperformance shall not be deemed a violation of this Tariff or of the application for service or grounds for termination of service. Both parties retain all rights of recourse against any third parties for any failures which may create a force majeure condition for the other party.
- 2.5.3 The Company shall not be liable for (a) any act or omission of any entity furnishing to the Company or to the Company's Customer's facilities or equipment used for interconnection with network services; or (b) for the acts or omissions of common carriers or warehousemen even if the Company has acted as the Customer's agent in arranging such facilities or services. No agents or employees of other participating carriers shall be deemed to be agents or employees of the Company without written authorization.
- 2.5.4 The Company shall not be liable for any damages or losses resulting from or caused by (a) the act, omission, fault or negligence of the Customer; (b) the failure or malfunction of Customer-provided equipment or facilities; or (c) claims against the Customer by any other party.
- 2.5.5 The liability of the Company for errors in billing that result in overpayment by the Customer shall be limited, unless otherwise ordered by the Commission, to a credit equal to the dollar amount erroneously billed or, in the event that payment has been made and service has been discontinued, to a refund of the amount erroneously billed.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.5 Liability of the Company (Cont'd.)

- 2.5.6 The Company does not guarantee nor make any warranty with respect to installations it provides for use in an explosive atmosphere. The Customer indemnifies and holds the Company harmless from any and all loss, claims, demands, suits, or other action, or any liability whatsoever, whether suffered, made, instituted, or asserted by any other party or person(s), and for any loss, damage, or destruction of any property, whether owned by the Customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location, or use of any installation so provided. The Company reserves the right to require each Customer to sign an agreement acknowledging acceptance of the provisions of this section 2.5.6 as a condition precedent to such installations.
- 2.5.7 The Company is not liable for any damages, including toll usage charges, the Customer may incur as a result of the unauthorized use of its telephone facilities. This unauthorized use of the Customer's facilities includes, but is not limited to, the placement of calls from the Customer's premises, and the placement of calls through Customer-provided equipment that are transmitted or carried on the Company network. Company may work with Customers to recommend possible solutions to reduce unauthorized use of their facilities. However, Company does not warrant or guarantee that its recommendations will prevent all unauthorized use, and the Customer is responsible for controlling access to, and use of, its own telephone facilities.
- 2.5.8 The Company shall not be liable for and the Customer shall indemnify and hold the Company harmless against any claims for loss or damages involving
- (a) Protection of the Customer's transmission facilities or equipment from unauthorized access, or for any unauthorized access to or alteration, theft or destruction of Customer's data files, programs, procedure or information through accident, fraudulent means or devices or any other method;
 - (b) Changes in any of the facilities, operations or procedures of the Company that: (1) render any equipment, facilities or services provided or utilized by the User obsolete; (2) require modification or alteration of such equipment, facilities or services; or (3) otherwise affect use or performance of such equipment, facilities or services except where reasonable notice is required by the Company and is not provided to the Customer.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.5 Liability of the Company (Cont'd.)

- (c) Defacement of or damage to the Customer's Premises or personal property resulting from the furnishing of services or equipment on such Premises or the installation or removal thereof, when such defacement or damage is not the result of Company's negligence. The Customer will indemnify and hold harmless Company from any claims of the owner of the Customer's premises or other third party claims for such damages.
- (d) Any wrongful act of a Company employee where such act is not authorized by the Company and is not within the scope of the employee's responsibilities for the Company;
- (e) Any noncompleted Calls due to network busy conditions; and
- (f) Any Calls not actually attempted to be completed during any period that service is unavailable.
- (g) Libel, slander or infringement of copyright arising directly or indirectly from the material transmitted over facilities provided by the Company;
- (h) Infringements of patents arising from combining apparatus and systems of the Customer with facilities provided by the Company;
- (i) Any act or omission in connection with provision of 911, E911, or similar services;
- (j) Any representations made by a Company employee that do not comport with or that are inconsistent with the provisions of this Tariff.

2.5.9 The Customer shall reimburse the Company for all costs, expenses and fees incurred by the Company in its defense against claims set forth in Section 2.5.8.

2.5.10 The Company is not liable to Customers for interruptions in service except as set forth in Section 2.16 of this Tariff.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.5 Liability of the Company (Cont'd)

- 2.5.11 The Company shall be indemnified, defended, and held harmless by the Customer against any claim, loss or damage arising directly or indirectly from use of services, involving but not limited to claims for libel, slander, invasion of privacy, or infringement of copyright, arising from either the Customer's own communications or from any content or other use of the services provided to Customer, whether authorized by the Customer or not, including infringement of patents arising from combining apparatus and systems of the Customer or a third party with facilities provided by the Company.
- 2.5.12 Unless ordered otherwise by the Commission, the entire liability for any claim, loss, damage or expense arising out of mistakes, omissions, interruptions, delays, errors or defects in the service, the transmission of the service, or failures or defects in facilities furnished by the Company, occurring in the course of furnishing service, from any cause whatsoever shall in no event exceed sums actually paid to Company by Customer for the specific services giving rise to the claim. No action or proceeding against the Company shall be commenced more than one year after the event(s) giving rise to the claim. Except in instances of gross negligence or willful misconduct of the Company's agents or employees, the Company shall not be liable for any direct, indirect, consequential, special, actual or punitive damages, or for any lost profits of any kind or nature whatsoever arising out of any defects or any other cause, including loss of profits or revenues suffered by a Customer as a result of interrupted or unsatisfactory service, even if the Company has been advised of the possibility of such damages.
- 2.5.13 The Company shall not be liable for injury to property or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Company's facilities.
- 2.5.14 THE COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED EITHER IN FACT OR BY OPERATION OF LAW, STATUTORY OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE, EXCEPT THOSE EXPRESSLY SET FORTH HEREIN. The Company does not authorize anyone to make a warranty of any kind on its behalf and the Customer should not rely on any such statements.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.6 Notification of Service-Affecting Activities

2.6.1 The Company will provide the Customer reasonable notification of service-affecting activities that may occur in normal operation of its business. Such activities may include, but are not limited to, equipment or facilities additions, removals or rearrangements and routine preventative maintenance. Generally, such activities are not specific to an individual Customer but affect many Customers' services. No specific advance notification period is applicable to all service activities. The Company will work cooperatively with the Customer to determine the reasonable notification requirements. With some emergency or unplanned service-affecting conditions, such as an outage resulting from cable damage, notification to the customer may not be possible.

2.7 Ownership of Facilities

2.7.1 Title to all facilities provided in accordance with this Tariff remains in the Company, its agents or contractors.

2.7.2 The Company shall use reasonable efforts to make available services to a Customer on or before a particular date, subject to the provisions of, and compliance by the Customer with, the regulations contained in this Tariff. The Company does not guarantee availability by any such date and shall not be liable for any delays in commencing service to any Customer.

2.8 Prohibited Uses

2.8.1 The services the Company offers shall not be used for any unlawful purpose or for any use as to which the Customer has not obtained all required governmental approvals, authorizations, licenses, consents and permits.

2.8.2 The Company may require applicants for service who intend to use the Company's offerings for resale and/or for shared use to file a letter with the Company confirming that their use of the Company's offerings complies with relevant laws and Commission regulations, policies, orders, and decisions.

2.8.3 The Company may require a Customer to immediately shut down its transmission of signals if said transmission is causing interference to others.

2.8.4 The Company shall use reasonable efforts to maintain facilities and equipment that it furnishes to the Customer. The Customer may not, nor may Customer permit others to rearrange, disconnect, remove, attempt to repair, or otherwise interfere with any of the facilities or equipment installed by the Company, except upon the written consent of the Company.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.8 Prohibited Uses (Cont'd)

- 2.8.5 The Company may substitute, change or rearrange any equipment or facility at any time and from time to time, but shall not thereby alter the technical parameters of the service provided the Customer.
- 2.8.6 Equipment the Company provides or installs at the Customer Premises for use in connection with the services the Company offers shall not be used for any purpose other than that for which the Company provided it.
- 2.8.7 The Customer shall be responsible for the payment of service charges as set forth herein for visits by the Company's agents or employees to the Premises of the Customer when the service difficulty or trouble report results from the use of equipment or facilities provided by any party other than the Company, including but not limited to the Customer.
- 2.8.8 The Company shall not be responsible for the installation, operation, or maintenance of any customer provided communications equipment. Where such equipment is connected to the facilities furnished pursuant to this Tariff, the responsibility of the Company shall be limited to the furnishing of facilities offered under this Tariff and to the maintenance and operation of such facilities. Subject to this responsibility, the Company shall not be responsible for:
- (a) the transmission of signals by Customer provided equipment or for the quality of, or defects in, such transmission; or
 - (b) the reception of signals by Customer provided equipment.

2.9 Nonroutine Installation

- 2.9.1 At the Customer's request, installation and/or maintenance may be performed outside the Company's regular business hours, or in hazardous locations. In such cases, charges based on the cost of the actual labor, material, or other costs incurred by or charged to the Company will apply. If installation is started during regular business hours but, at the Customer's request, extends beyond regular business hours into time periods including, but not limited to, weekends, holidays, and/or night hours, additional charges may apply.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.10 Obligations of the Customer

2.10.1 The Customer shall be responsible for:

- (a) placing any necessary orders, complying with Tariff regulations and assuring that Users comply with Tariff regulations. The Customer shall ensure compliance with any applicable laws, regulations, orders or other requirements of any governmental entity relating to services provided by the Company to the Customer or made available by the Customer to another User. The Customer also is responsible for the payment of charges for all Calls originated at the Customer's numbers which are not collect, third party, calling card, or credit card calls.
- (b) taking all necessary legal steps for interconnecting Customer-provided terminal equipment or communications systems with Company's facilities or services. Customer shall ensure that the equipment and/or system is properly interfaced with Company's facilities or services; that the signals emitted into Company-provided network facilities are of the mode, bandwidth, power, signal level or other technical parameters for the intended use of the Customer and in compliance with the criteria set forth in this Tariff, and that the signals do not damage equipment, injure personnel or degrade service to other Customers. If Customer fails to maintain the equipment and/or system properly, with resulting imminent harm to Company's personnel or quality of service to other Customers, Company may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, Company may, upon written notice, terminate the Customer's service.
- (c) payment of all charges incurred to the Calling Station regardless of which party terminates the service. The Customer shall reimburse the Company for all costs, expenses and fees incurred by the Company in collecting such charges.
- (d) charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by the Company on the Customer's behalf.
- (e) damage to or loss of the Company's facilities or equipment caused by the acts or omissions of the Customer; or the Customer's officers, employees, agents or contractors, or the noncompliance by the Customer with these regulations; or by fire or theft or other casualty on the Customer Premises, unless caused by the gross negligence or willful misconduct of the employees or agents of the Company;

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SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.10 Obligations of the Customer (Cont'd)

- (f) providing at no charge, as specified from time to time by the Company, any needed personnel, equipment, space and power to operate Company facilities and equipment installed on the premises of the Customer Premises, and the level of heating and air conditioning necessary to maintain the proper operating environment on such premises;
- (g) obtaining, maintaining, and otherwise having full responsibility for all rights-of-way and conduits necessary for installation of fiber optic cable and associated equipment used to provide services to the Customer from the cable building entrance or property line to the location of the equipment space described in 2.10.1(f). Any costs associated with obtaining and maintaining the rights-of-way described herein, including the costs of altering the structure to permit installation of the Company-provided facilities, shall be borne entirely by, or may be charged by the Company to, the Customer;
- (h) arranging access to its Premises at times mutually agreeable to the Company and the Customer when required for Company personnel to install, repair, maintain, program, inspect or remove equipment associated with the provision of the Company's services.
- (i) not creating or allowing any liens or other encumbrances to be placed on the Company's equipment or facilities.

2.10.2 The Customer agrees, except where the events, incidents or eventualities set forth in this sentence are the result of the Company's gross negligence or willful misconduct, to release, indemnify and hold harmless the Company against any and all loss, claims, demands, suits or other action or any liability whatsoever, whether suffered, made, instituted or asserted by the Customer or by any other party or person, for any personal injury to or death of any person or persons, or for any loss of or damage to any property, whether owned by the Customer or others. The Customer shall reimburse the Company for all costs, expenses and fees incurred by the Company in its defense against such actions.

2.10.3 All accounts will be subject initially, on a nondiscriminatory basis, to a \$40/month limit or "cap" on usage charges. Customers reaching this limit, upon their next use of the Company's service, will be connected to Company's Call Centre. Customers will be granted an increase of the capped amount upon satisfaction of the Company's credit criteria. The amount of the increase will be determined based upon Customer's historic usage of the Company's services as well as Customer's creditworthiness.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.11 Claims

2.11.1 With respect to any service or facility provided by the Company, Customer shall indemnify, defend and hold harmless the Company from and against all claims, actions, damages, liabilities, costs and expenses related to, arising from or for:

- (a) any loss, destruction or damage to property of the Company or any third party, or the death or injury to persons, including, but not limited to, employees or invitees of either party, to the extent caused by or resulting from the negligent or intentional act or omission of the Customer, its employees, agents, representatives or invitees;
- (b) any claim, loss, damage, expense or liability for infringement of any copyright, patent, trade secret, or any proprietary or intellectual property right of any third party, arising from any act or omission by the Customer, including, without limitation, use of the Company's services and facilities in a manner not contemplated by the agreement between Customer and Company;
- (c) providing a safe place to work and complying with all laws and regulations regarding the working conditions on the premises at which Company employees and agents shall be installing or maintaining the Company's facilities and equipment. The Customer may be required to install and maintain Company facilities and equipment within a hazardous area if, in the Company's opinion, injury or damage to the Company's employees or property might result from installation or maintenance by the Company. The Customer shall be responsible for identifying, monitoring, removing and disposing of any hazardous material (e.g. friable asbestos) prior to any construction or installation work; or
- (d) complying with all laws and regulations applicable to, and obtaining all consents, approvals, licenses and permits as may be required with respect to, the location of Company facilities and equipment in any Customer premises or the rights-of-way for which Customer is responsible under section 2.10.1(g); and granting or obtaining permission for Company agents or employees to enter the premises of the Customer at any time for the purpose of installing, inspecting, maintaining, repairing, or upon termination of service as stated herein, removing the facilities or equipment of the Company.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.12 Customer Equipment and Channels

- 2.12.1 A Customer may transmit or receive information or signals via the facilities of the Company.
- 2.12.2 Customer terminal equipment on the Customer Premises, and the electric power consumed by such equipment shall be provided by and maintained at the expense of the Customer.
- 2.12.3 The Customer is responsible for ensuring that Customer-provided equipment connected to Company equipment and facilities is compatible with such equipment and facilities. The magnitude and character of the voltages and currents impressed on Company-provided equipment and wiring by the connection, operation, or maintenance of such equipment and wiring shall be such as not to cause damage to the Company-provided equipment and wiring or injury to the Company's employees or to other persons. Any additional protective equipment required to prevent such damage or injury shall be provided by the Company at the Customer's expense.
- 2.12.4 Any special interface equipment necessary to achieve compatibility between the facilities and equipment of the Company used for furnishing services and the channels, facilities, or equipment of others shall be provided at the Customer's expense.
- 2.12.5 The Company's services may be connected to the services or facilities of other communications carriers only when authorized by, and in accordance with, the terms and conditions of the tariffs of the other communications carriers which are applicable to such connections.

2.13 Inspections

- 2.13.1 Upon suitable notification to the Customer, and at a reasonable time, the Company may make such tests and inspections as may be necessary to determine that the Customer is complying with the requirements set forth in section 2.12.3 for the installation, operation, and maintenance of Customer-provided facilities, equipment, and wiring in the connection of Customer-provided facilities and equipment to Company-owned facilities and equipment.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.13 Inspections (Cont'd)

2.13.2 If the protective requirements for Customer provided equipment are not being complied with, the Company may take such action as it deems necessary to protect its facilities, equipment, and personnel. The Company will notify the Customer promptly if there is any need for further corrective action. Within ten days of receiving this notice, the Customer must take this corrective action and notify the Company of the action taken. If the Customer fails to do this, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its facilities, equipment and personnel from harm.

2.14 Payment Arrangements

The Customer is responsible for the payment of all charges for facilities and services furnished by the Company to the Customer.

2.14.1 Taxes

The Customer is responsible for the payment of any sales, use, gross receipts, excise, access or other local, state and federal taxes, charges or surcharges (however designated) (excluding taxes on the Company's net income) imposed on or based upon the provision, sale or use of services.

2.14.2 Billing and Collection of Charges

Except as otherwise negotiated between the Company and a Customer, the following terms and conditions shall apply:

2.14.2.1 The Customer is responsible for payment of all charges incurred by the Customer or by other users, with or without appropriate authorization from the Customer, for services and facilities furnished to the Customer by the Company. The Customer shall not be excused from paying the Company for such services on the basis that the use of the service was unauthorized.

2.14.2.2 The Company shall present invoices to the Customer monthly for Usage Charges and any applicable Recurring Charges, and these charges shall be due and payable within 30 days after the invoice is mailed. In its sole discretion, the Company may arrange to invoice through a Customer's local exchange carrier, pursuant to the latter's billing cycle.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.14 Payment Arrangements (Cont'd)

2.14.2 Billing and Collection of Charges (Cont'd)

2.14.2.3 If any portion of the payment due for undisputed charges is not received by the Company on or before the date due, or if any portion of the payment is received by the Company in funds which are not immediately available, then the Customer's account shall be delinquent, and a late payment penalty shall be due to the Company. The due date shall be no earlier than thirty (30) days after the invoice is mailed. The late payment penalty shall be the portion of the payment not received by the date due, multiplied by a late factor. The late factor shall be the lesser of (a) 1.5% of the total monthly bill; or (b) the highest interest rate which may be applied under applicable state law for commercial transactions.

2.14.2.4 Billing of Presubscribed Customers

In addition to the preceding requirements of this Section 2.14.2, the following terms and conditions shall apply to presubscribed Customers:

2.14.2.4.A Service is provided on the basis of a minimum period of at least one month, 24-hours per day. For the purpose of computing charges in this Tariff, a month is considered to have 30 days.

2.14.2.4.B When service does not begin on the first day of the month, or end on the last day of the month, the charge for the fraction of the month in which service was furnished will be calculated on a pro rata basis. For this purpose, every month is considered to have 30 days.

2.14.2.4.C Billing of the Customer by the Company will begin on the service commencement date, which is the first day following the date on which the Company notifies the Customer that the service or facility is available for use, except that the service commencement date may be postponed by mutual agreement of the parties, or if the service or facility does not conform to standards set forth in this Tariff or the Service Order. Billing accrues through and includes the day that the service, circuit, arrangement or component is discontinued.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.14 Payment Arrangements (Cont'd)

2.14.3 Deposits & Advance Payments

The Company will not collect deposits or advance payments from its Customers.

2.14.4 Discontinuance of Service

The Company may discontinue service or cancel an application for service, with ten days' written notice and without incurring any liability, for any of the following reasons:

- 2.14.4.1 Failure of the Customer to pay a non-disputed delinquent account;
- 2.14.4.2 Failure of the Customer to make satisfactory arrangements to pay arrearages or meet the requirements of a payment agreement;
- 2.14.4.3 Failure of the Customer to permit the Company to have reasonable access to its equipment, facilities, service connections or other property;
- 2.14.4.4 Failure of the Customer to provide the Company with adequate assurances that an unauthorized use or practice will cease;
- 2.14.4.5 Customer violation of any regulation governing the service under this Tariff, or a violation of any law, rule, or regulation of any government authority having jurisdiction over the service;
- 2.14.4.6 Customer fraud or material misrepresentation of identity for purpose of obtaining telephone service;
- 2.14.4.7 Failure of the Customer to adhere to contractual obligations with the Company; or
- 2.14.4.8 Where the Company is prohibited from furnishing services by order of a court or other government authority having jurisdiction.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.14 Payment Arrangements (Cont'd.)

2.14.4 Discontinuance of Service (Cont'd.)

The Company may terminate service without notice to the Customer for any of the following occurrences:

- 2.14.4.9 Customer's maintenance or operation of its equipment in such a manner as to adversely affect the Company's equipment or service to others;
- 2.14.4.10 Customer non-compliance with any provision of this Tariff which results in threatening the safety of a person or the integrity of the service delivery system of the Company;
- 2.14.4.11 The existence of a condition on the Customer's premises determined by the Company to be hazardous;
- 2.14.4.12 Customer tampering with the Company's equipment or service;
- 2.14.4.13 Customer's unauthorized or illegal use of the Company's service or equipment.

The Company may refuse to provide dial-around or "casual calling" services to Customers based upon nonpayment of charges for services previously provided and/or Customer non-compliance with or violation of (a) any of the terms and conditions of this Tariff or (b) applicable state and federal regulations governing the services provided under this Tariff.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.14 Payment Arrangements (Cont'd.)

2.14.5 Cancellation of Application for Service

Applications for service may be cancelled, prior to commencement of services, subject to the following conditions:

2.14.5.1 Where, prior to receiving notice of cancellation, the Company incurs any expense installing or preparing to install the service or in connection with special construction, or where special arrangements of facilities or equipment have begun, a charge equal to the costs incurred, less net salvage, applies. In such cases, the charge will be based on such elements as the cost of the equipment, facilities, and material, the cost of installation, engineering, labor, and supervision, general and administrative expense, other disbursements, depreciation, maintenance, taxes, provision for return on investment, and any other costs associated with the special construction or arrangements.

2.14.5.2 In no case shall the charges exceed the sum of (a) the charge for the minimum period of service ordered, including installation charges, and (b) all charges levied by other parties against the Company that would have been chargeable to the Customer had service begun.

2.14.6 Cancellation of Service Order

Service Orders upon which delivery has commenced may not be cancelled except as specified in the applicable Service Order and subject to the cancellation payment identified for the contracted minimum call volume.

2.14.7 Changes in Service Requested

If the Customer makes or requests material changes in circuit engineering, equipment specifications, service parameters, premises locations, or otherwise materially modifies any provision of the application for service, the Customer's installation fee shall be adjusted accordingly.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.15 Disputed Charges

2.15.1 All bills are presumed accurate, and shall be binding on the Customer unless objection is received by the Company within thirty days. A disputed charge may be brought to the Company's attention by verbal or written notification. All charges remain due and payable at the due date, although the Customer is not required to pay any disputed charges during the time period in which the Company conducts its investigation into the charges. The undisputed portion and subsequent bills must be paid on a timely basis, or the service may be subject to disconnection.

In the event that a billing dispute between the Customer and the Company for service furnished to the Customer cannot be settled with mutual satisfaction, the Customer may take the following course of action:

2.15.1.1 The Customer may request, and the Company will provide, an in-depth review of the disputed amount. During the period that the disputed amount is under investigation, the Company shall not pursue any collection proceedings or assess late fees with regard to the disputed amount.

2.15.1.2 If there is still a disagreement about the disputed amount after investigation and review by the Company, the Customer may file an appropriate complaint with the Public Service Commission. The address of the Commission is:

Public Information Office
Governor Office Building
200 Madison Street
PO Box 360
Jefferson City, MO 65102-0360
Phone: 1.573.751.3234
Toll Free: 1.800.392.4211

2.15.2 Billing inquiries may be directed to the Company toll free at (866) 925-2355.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.16 Allowances for Interruptions in Service

2.16.1 Interruptions in service, which are not due to the negligence of, or noncompliance with the provisions of this Tariff by, the Customer or the operation or malfunction of the facilities, power or equipment provided by the Customer, will be credited to the Customer as set forth in this Section 2.16. for the part of the service that the interruption affects.

2.16.2 Credit for Interruptions

2.16.2.1 A credit allowance will be made when an interruption occurs because of a failure of any component furnished by the Company under this Tariff. An interruption period begins when the Customer reports a service, facility or circuit to be interrupted and releases it for testing and repair. An interruption period ends when the service, facility or circuit is operative. If the Customer reports a service, facility or circuit to be inoperative but declines to release it for testing and repair, it is considered to be impaired, but not interrupted. No credit allowance will be made for a service facility or circuit considered by the Company to be impaired.

2.16.2.2 For calculating credit allowances, every month is considered to have 30 days. A credit allowance is applied on a pro rata basis against the rate applicable to the service and is dependent upon the length of the interruption. Only those facilities on the interrupted portion of the circuit will receive a credit.

2.16.2.3 At the Customer's request, a credit allowance for a continuous interruption of service for more than twenty-four (24) hours will be made in an amount to be determined by the Company on a case-by-case basis.

2.16.2.4 In the event a presubscribed Customer is affected by such interruption for a continuous period of less than twenty-four (24) hours, no adjustments will be made.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.16 Allowances for Interruptions in Service (Cont'd)

2.16.3 Limitations on Allowances

No credit allowance will be made for:

- (a) interruptions due to the negligence of, or noncompliance with the provisions of this Tariff by, the Customer, authorized user, joint user, or other common carrier providing service connected to the service of the Company;
- (b) interruptions due to the negligence of any person other than the Company, including but not limited to the Customer or other common carriers connected to the Company's facilities;
- (c) interruptions due to the failure of power, equipment, systems or services not provided by the Company;
- (d) interruptions of service during any period in which the Company is not given full and free access to its facilities and equipment for the purpose of investigating and correcting interruptions;
- (e) interruptions of service during a period in which the Customer continues to use the service on an impaired basis;
- (f) interruptions of service during any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements; and
- (g) interruption of service due to circumstances or causes beyond the control of Company.
- (h) interruptions that occur or continue to occur due to the Customer's failure to authorize replacement of any element of special construction; and
- (i) interruptions that were not reported to the Company within thirty (30) days of the date that service was affected.

2.16.4 In addition to any credits for service interruptions issued pursuant to the provisions of this section 2.16, the Company may issue credits to Customers reporting other service problems.

SECTION 2 - TERMS AND CONDITIONS (Cont'd)

2.17 Transfers and Assignments

Neither the Company nor the Customer may assign or transfer its rights or duties in connection with the services and facilities provided by the Company without the written consent of the other party, except that the Company may, after receiving any required approvals from the Public Service Commission, assign its rights and duties (a) to any subsidiary, parent company or affiliate of the Company, (b) pursuant to any sale or transfer of the assets of the Company, or (c) pursuant to any financing, merger or reorganization of the Company.

2.18 Notices and Communications

2.18.1 The Customer shall designate on the Service Order an address to which the Company shall mail or deliver all notices and other communications, except that Customer may also designate a separate address to which the Company's bills for service shall be mailed.

2.18.2 The Company shall designate on the Service Order an address to which the Customer shall mail or deliver all notices and other communications, except that Company may designate a separate address on each bill for service to which the Customer shall mail payment on that bill.

2.18.3 All notices or other communications required to be given pursuant to this Tariff will be in writing. Notices and other communications of either party, and all bills mailed by the Company, shall be presumed to have been delivered to the other party on the third business day following placement of the notice, communication or bill with the U.S. Mail or a private delivery service, prepaid and properly addressed, or when actually received or refused by the addressee, whichever occurs first.

2.18.4 The Company or the Customer shall advise the other party of any changes to the addresses designated for notices, other communications or billing, by following the procedures for giving notice set forth herein.

2.19 Temporary Promotional Programs

2.19.1 The Company may establish temporary promotional programs wherein it may waive or reduce non-recurring or recurring charges, to introduce present or potential Customers to a service not previously received by the Customers. Insofar as required by Commission regulations, the Company will file notice of its proposed promotions with the Commission.

SECTION 3. - EXPLANATION OF RATES

The regulations set forth in this section explain how to apply the rate table associated with the various services offerings described in Section 4.

3.1 Timing of Calls

- 3.1.1 Billing for calls placed over the Company's underlying carrier's network is based on the duration of the call. Timing begins when the called station is answered, as determined by standard industry methods generally in use for ascertaining answers, including answer supervision hardware by which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. Timing ends when either party hangs up.

3.2 Computation of Charges

- 3.2.1 Calls will be billed in increments consisting of an initial period followed by additional periods (which may be of the same duration as or different duration than the initial period) as specified within the applicable service description set forth in Section 4 below.

3.3 Credit for Incomplete Calls and Wrong Numbers

- 3.3.1 The Company will not knowingly charge for incomplete calls or wrong numbers. Upon the Customer's request and proper verification, the Company shall promptly adjust and credit the Customer's account for charges or payment for any such calls.

SECTION 4. - DESCRIPTIONS OF SERVICES

The following services are provided to Customers subject to the terms and conditions of this Tariff :

4.1 1+ Long Distance

1+ Long Distance Service is a dedicated or switched long distance message telecommunications service provided between points located within the State. Except as otherwise stated, 1+ Long Distance calls are billed in one-minute increments.

4.2 Casual Calling Long Distance

Casual Calling is a long distance service which a customer, not pre-subscribed to the Company, may obtain by dialing a specified code (10-10-XXX) to access the Company's interexchange services on an ad hoc basis. Except as otherwise stated, these calls are billed in one-minute increments.

4.3 Toll Free Long Distance

[Reserved for Future Use.]

SECTION 5. - RATE SCHEDULES

5.1 1+ Long Distance

Per minute **\$0.05**

5.2 Casual Calling

Per minute	\$0.05
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5.3 Toll Free Service

[Reserved for Future Use.]

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Issued by: Charles Zwebner, President
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