



NJM Is Now Open for Business to Everyone in New Jersey

NJM was founded as a membership company over a century ago with a singular purpose—to operate as a mutual insurance company for the benefit of our policyholders. That purpose has not changed, but recently we made the decision to end the membership requirement so that we can offer our unique value proposition to all of the Garden State's residents and businesses.

As a valued customer, we invite you to share this exciting news with anyone you know who is looking for an insurer truly committed to serving the best interests of its policyholders. Be sure to mention that NJM recently became the first insurer in the country to be certified in auto claims by J.D. Power, one of the nation's leading consumer market research firms (see story on back page).

Tell your family, your friends, and your neighbors—all of whom can now be part of the NJM family.

Visit njm.com for more information about our full line of products and services.

Added Protection for Your Home

It happens at the worst time. The hot water heater or refrigerator breaks when out-of-town guests are expected. Or, the central air conditioning decides to stop working in the middle of a heat wave.

Those repairs or replacements can lead to thousands of dollars of unexpected costs. Now, with NJM Home Systems Protection, you can protect items not covered by traditional homeowners, renters, or condo insurance—such as major appliances and heating and air conditioning units—for a full year for just \$39 (\$15/year for renters).

Similarly, for an additional \$39 annually, NJM policyholders who opt for NJM Service Line coverage will receive a full year's protection from damage to underground water, sewer, power, and telecommunications lines.

Visit njm.com/HSP for more information.



Take a Few to Review

Life is constantly changing—and our lives are busy. For this reason, NJM recommends that you review your insurance coverages at least once a year to make sure they keep pace with the other changes happening around you. Among the items to review are:

- Did you buy a new or newer car?
- Do you have a teenager about to get his/her driving license?
- Has there been a change in your marital status?
- Have you made any additions or renovations to your home?
- Did you purchase any valuables such as fine jewelry or luxury watches?

If you've answered "yes" to any of these questions, and you haven't updated your insurance policies, or you have any related questions, please reach out to us on njm.com (see "Access Your Policy Online" story on Page 2) or call 1-800-232-6600.





President's Corner

by Mitch Livingston

NJM was founded 105 years ago with a mission—to operate as a mutual in the interests of policyholders, not stockholders. That mission has not changed over the last century, and will not change over the next.

At the same time, you may have noticed that NJM has been advertising a little more in the last year, on billboards, radio, and even television in New Jersey and Pennsylvania. That's because we have decided to expand our reach and offer our unique value proposition to a broader group of people. For the first time in our history, we are now available to all residents and businesses in New Jersey and Pennsylvania.

We are very excited about this opportunity to reach more people and give them the ability to join the NJM family of policyholders. Rest assured, however, that expanding our reach will not cause us to lose focus on what makes NJM special—the high levels of service you have come to expect as an NJM policyholder.

In fact, J.D. Power independently validated that assurance by making NJM the first insurer in the nation to be recognized with a certification for auto claims service. In other words, our mission remains the same—to meet your needs and expectations, as well as those of future policyholders, for centuries to come.

Thank you for your business and the trust you have placed in us to help protect what matters to you most.

Access Your Policy Online



Viewing your auto and home policies has never been easier. New customer self-service features on njm.com allow you to see and do more with your policies. Whether at home or on the go, you can:

- See billing/payment information and make a payment
- View policy details and documents
- Report a claim or check on an existing one
- View and request insurance ID cards
- Submit a question

To access customer self-service, visit njm.com to "Log In."



If You Rent, Are You Protected?

Many renters don't know that their landlord's insurance only covers the building, not the contents inside. Too often, renters learn that harsh reality too late, when the damage has been done and they unnecessarily suffer significant financial losses.

Renters insurance is relatively inexpensive and gives you peace of mind in the event of a covered loss, including fire, theft, and many other hazards. It also provides liability protection in the event of a lawsuit.

If you rent and aren't protected, make an itemized list of your personal possessions—laptop or tablet, TV, furniture, clothing, etc.—and the original purchase price to determine the amount of protection you need.

You can receive a 15% discount on an NJM renters policy if you bundle it with your NJM auto insurance.

For more information, or to get a quote, visit njm.com or call 1-800-232-6600.



Defining Common Auto Insurance Terms

When reviewing your auto policy, especially in the event of a claim, you may have questions about certain insurance terms. Here are some of the most common ones and what they mean:

- **Deductible** – your out-of-pocket payment before insurance covers your claim. You can save money on the cost of your policy by choosing a higher deductible.
- **Declarations page** – the part of your policy that provides a summary of your auto insurance policy, including your policy number, name and address, description of insured vehicles, coverage, premium, policy term, etc.
- **Collision** – the part of your auto insurance policy that covers damage to your vehicle if it overturns or collides with another vehicle or object.
- **Other than collision/comprehensive coverage** – the part of your auto insurance policy that covers losses from fire, theft, flood, vandalism, etc.

And remember, if you have a policy question, you can contact us at [1-800-232-6600](tel:1-800-232-6600), or at njm.com.

Bundling Auto/Home Can Save You Money



Do you have an NJM auto policy, but your home is protected through another insurer? Switch over to NJM and you could enjoy a 15% discount on your homeowners or condo insurance, plus 5% on your auto policy.

Visit njm.com or call [1-800-232-6600](tel:1-800-232-6600) for more information.

HOMEOWNERS INSURANCE What to Do After a Loss



1. CONTACT THE AUTHORITIES

When necessary, contact the police department, fire department, or other appropriate authority to report the incident.



2. CONTACT NJM

Call NJM as soon as possible to report your claim. Have your policy number, date, time, and location of the loss available, and a description of the incident.



3. TAKE PHOTOS OF ALL DAMAGES

Use your cell phone or digital camera to take photos. List and retain all damaged property along with receipts for any out-of-pocket expenses.



4. SPEAK TO YOUR NJM ADJUSTER

Your adjuster will explain coverages, schedule an inspection, and evaluate your damages.

FOR 24/7 CLAIMS REPORTING

call **1-800-FOR-NJMI** (1-800-367-6564)
or visit njm.com/njm-claims

Flood Protection Reminder

It's important to remember that homeowners, renters, and dwelling policies do not cover damage from flooding. Flood protection requires a separate flood policy, which may be subject to a 30-day waiting period from the time of application and payment until the policy takes effect.

Visit njm.com/flood to learn more.



Included in This Issue

NJM Is Now Open for Business to Everyone in New Jersey

Added Protection for Your Home

Take a Few to Review

President's Corner

Access Your Policy Online

If You Rent, Are You Protected?

Defining Common Auto Insurance Terms

Bundling Auto/Home Can Save You Money

What to Do After a Homeowner Loss

Flood Protection Reminder

J.D. Power Claims Certification

Winter 2019 Newsletter

NJM Becomes First in Country to Earn J.D. Power Claims Certification



NJM has been certified by J.D. Power for providing "An Exceptional Auto Claims Experience." The certification recognizes auto insurers that consistently provide an outstanding claims experience to their customers.

As the first recipient of the certification in the nation, NJM stands out for overall customer satisfaction with the claims experience—from the time you report it, to the time you are able to put it behind you.

"As a company that exists for the sole service and benefit of its policyholders, we're thrilled to be the inaugural recipient of J.D. Power's Insurance Claims Certification," said Mitch Livingston, NJM President & CEO. "The certification provides strong independent validation that we continue to meet our underlying mission to provide our policyholders with the highest levels of service, integrity, and financial stewardship."



Pictured (L-R): Jessica McGregor, J.D. Power, Strategy and Growth Director; Mitch Livingston, NJM President & CEO; David Pieffer, J.D. Power, Property and Casualty Insurance Practice Lead; and Eric Marshall, J.D. Power, Account Director.