

NEW JERSEY MANUFACTURERS INSURANCE COMPANY

# Home Insurance Buyer's Guide

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Serving Policyholders For Over 100 Years

[njm.com](http://njm.com) | 1-800-232-6600

**NJM** Insurance  
Group

EST. 1913

This booklet contains only general information and is not a legal document. Save this booklet.

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See “Discounts” Section

**YOUR HOMEOWNERS BUYER’S GUIDE QUICK REFERENCE**

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**CUSTOMER SERVICE HOURS**  
**Monday through Friday, 7:00 a.m. - 9:00 p.m.**  
**Saturday, 8:30 a.m. - 4:30 p.m.**  
**Call Toll-Free 1-800-232-6600**

Background information about the history, reputation and operating philosophy of New Jersey Manufacturers Insurance Company is available at **njm.com**.

# NEW JERSEY MANUFACTURERS INSURANCE COMPANY

301 Sullivan Way, West Trenton, NJ 08628-3496

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## INTRODUCTION

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Since your home is probably the largest purchase you will ever make, quality protection for your investment is essential. We have prepared this Buyer's Guide for several reasons:

- To help you understand the types of Homeowners policies available.
- To advise you of the various endorsements you can use to broaden the coverages provided by the basic Homeowners policies.
- To make you aware of the availability of different discounts and deductibles.
- To help you tailor your Homeowners policy to fit your specific insurance needs.

This booklet describes the coverages available from New Jersey Manufacturers Insurance Company (NJM).

This booklet is **not** a legal document and does **not** provide coverage. The policy itself is *the* legal contract between you and the Company.

**The availability of coverages explained in this guide is subject to Company review and approval.**

We offer two types of policies for **owners of homes**, the Special Form (HO-3) and the Comprehensive Form (HO-5). We also offer a Contents Broad Form policy (HO-4) for **renters**, and a Condominium Unit-Owners Form (HO-6) for **condo owners**. Each is a "package" policy, providing several types of coverage under one contract. Your property is covered under **Section I**, while **Section II** provides coverage for injuries or damage that you or resident family members may cause others.

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## SECTION I — PROPERTY COVERAGES

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**Coverage A applies to homeowners and condo owners policies.**

**Coverage A Dwelling** provides coverage for your home (while used as a private residence) and any structures attached to it.

Note: The basic condo owners policy (HO-6) provides \$5,000 for Building Additions and Alterations Coverage under this part of the policy at no additional premium charge. This coverage applies to that part of the building which is the responsibility of the unit-owner. If necessary, the amount of coverage can be increased for an additional premium.

**Coverage B applies to homeowners policies.**

**Coverage B Other Structures** automatically provides coverage for structures located on your premises but not attached to your home (detached garage, storage shed, etc.).

**The remaining coverages apply to homeowners, condo owners and renters policies.**

**Coverage C Personal Property** provides coverage for the property you own or use anywhere in the world (furniture, clothing, etc.).

**Special Limits apply to Personal Property as listed below.**

**Applicable to policy forms HO-3, HO-4 and HO-6**

1. \$200 for money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals and certain instruments that serve as a substitute for cash money such as scrip, stored value cards and smart cards (gift cards). \$1,000 is the maximum available by endorsement.
2. \$1,500 for securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. \$3,000 is the maximum available by endorsement.
3. \$1,500 for watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$1,500 for trailers not used with watercraft.
5. \$1,500 for loss by theft of jewelry, watches, furs, precious and semi-precious stones. \$6,500 is the maximum available by endorsement.
6. \$2,500 for loss by theft of firearms and related equipment. \$6,500 is the maximum available by endorsement.
7. \$2,500 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. \$12,000 is the maximum available by endorsement.
8. \$2,500 for property, other than computer equipment, on the residence premises, used at any time or in any manner for any business purpose.
9. \$500 for property, other than computer equipment, away from the residence premises, used at any time or in any manner for any business purpose.
10. \$1,500 for loss to portable electronic equipment, other than computer equipment, covered by the policy. \$6,000 is the maximum available by endorsement.
11. \$250 for antennas, tapes, wires, records, disks or other media covered by the policy.
12. \$4,000 for loss to computer equipment. \$7,500 is the maximum available by endorsement.

If you feel that you need extra protection for one or more of these items, please refer to the description of the HO-65 in the Endorsement section of this Guide.

**Applicable to policy form HO-5**

1. \$500 for money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals and certain

instruments that serve as a substitute for cash money such as scrip, stored value cards and smart cards (gift cards). \$1,000 is the maximum available by endorsement.

2. \$2,000 for securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. \$3,000 is the maximum available by endorsement.
3. \$1,500 for watercraft, including their trailers, furnishings, equipment and outboard motors.
4. \$1,500 for trailers not used with watercraft.
5. \$2,500 for loss by theft, misplacing or losing of jewelry, watches, furs, precious and semi-precious stones. \$6,500 is the maximum available by endorsement.
6. \$3,000 for loss by theft of firearms and related equipment. \$6,500 is the maximum available by endorsement.
7. \$5,000 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. \$12,000 is the maximum available by endorsement.
8. \$2,500 for property, other than computer equipment, on the residence premises, used at any time or in any manner for any business purpose.
9. \$1,500 for property, other than computer equipment, away from the residence premises, used at any time or in any manner for any business purpose.
10. \$2,500 for loss to portable electronic equipment, other than computer equipment, covered by the policy. \$6,000 is the maximum available by endorsement.
11. \$250 for antennas, tapes, wires, records, disks or other media covered by the policy.
12. \$5,000 for loss to computer equipment. \$7,500 is the maximum available by endorsement.

If you feel that you need extra protection for one or more of these items, please refer to the description of the HO-66 in the Endorsement section of this Guide.

The classes of property listed above may not account for all of your valuables. We will review your particular insurance needs if you have items such as fine arts, antiques and/or collections.

**Coverage D** Loss of Use provides coverage for *additional* expenses you would incur if your home was uninhabitable as a result of a covered loss.

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## ADDITIONAL COVERAGES

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Each policy provides supplemental protection such as collapse, debris removal, credit card, etc. in addition to the coverages already listed. Refer to your policy for complete details.

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## PERILS INSURED AGAINST

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Coverages A, B and C (Dwelling, Other Structures and Personal Property) are insured against various causes of loss. These causes of loss are called perils. Different policy forms insure against different perils. The following perils are covered by HO-3 for homes, HO-4 for renters and HO-6 for condominium units:

- Fire or Lightning;
- Windstorm or Hail;
- Explosion;
- Riot or Civil Commotion;
- Damage by Aircraft;
- Smoke unless it is from agricultural smudging or industrial operations;
- Vandalism or Malicious Mischief to contents if the dwelling is occupied;
- Theft to contents;
- Damage by Falling Objects;
- Damage by Weight of Ice, Snow or Sleet to a building or to property inside the building;
- Accidental Discharge or Overflow of Water or Steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance;
- Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water;
- Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance;
- Sudden and Accidental Damage from an Artificially Generated Electrical Current, excluding loss to tubes, transistors or similar electronic components;
- Volcanic Eruption, other than loss caused by earthquake, land shock waves or tremors.

For structure damage, the HO-3 and HO-6 policies provide special, broader coverage. Instead of naming specific perils that are covered, these policies cover damage to the dwelling and other structures unless the cause is specifically excluded.

The HO-5 policy provides coverage for all causes of loss unless the cause is specifically excluded.

Additionally, the HO-3 and HO-5 forms for homes and the HO-4 form for renters will cover damage by a vehicle to the dwelling or to personal property. For HO-3 and HO-5 forms only, there is coverage for damage to fences, driveways or walks caused by a vehicle driven by a nonresident. The HO-6 form provides all of this same protection for condo owners, but it is limited to the property which is the condo unit owner's responsibility under a corporation or association of property owners agreement.

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## EXCLUSIONS

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Each of the policies we offer also contains an Exclusions section which explains the items and/or situations where coverage does not apply. All of our policies exclude:

- |                   |                        |
|-------------------|------------------------|
| 1. Earth Movement | 5. War                 |
| 2. Water          | 6. Nuclear Hazard      |
| 3. Power Failure  | 7. Intentional Loss    |
| 4. Neglect        | 8. Governmental Action |

Also excluded are items for which specific coverage can be purchased.

We suggest that you read your particular policy for the specifics of each exclusion.

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## DETERMINING THE AMOUNT OF YOUR COVERAGE

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### SECTION I – PROPERTY COVERAGES

Now that we have discussed the different types of policies, let's see how the actual *amount* of coverage is determined.

#### Homeowners HO-3 and HO-5

**Coverage A Dwelling** – In order for your home to be protected completely, you must buy insurance which equals the full rebuilding cost of your home rather than the selling price.

#### **Coverage B Other Structures** –

10% of Coverage A for *one-* and *two-*family residence

5% of Coverage A for *three-* and *four-*family residence

(If additional coverage is needed, the HO-48 Other Structures Endorsement is available.)

#### **Coverage C Personal Property** –

60% of Coverage A for *one-* and *two-*family residence (can be increased to a greater amount if needed, or decreased to an amount not less than 40% of Coverage A)

40% of Coverage A for *three-*family residence (can be increased to a greater amount if needed, or decreased to an amount not less than 20% of Coverage A)

35% of Coverage A for *four-*family residence (can be increased to a greater amount if needed, or decreased to an amount not less than 15% of Coverage A)

**Coverage D Loss of Use** – 30% of Coverage A (can be increased if necessary)

**Example: Your *one*-family home is insured for \$200,000**

Coverage A Dwelling = \$200,000

Coverage B Other Structures = \$20,000

Coverage C Personal Property = \$120,000

Coverage D Loss of Use = \$60,000

### **Renters and Condo Owners (HO-4 and HO-6)**

**Coverage A Dwelling (HO-6 only)** – A Personal Lines representative can assist you in determining the approximate amount of real building coverage you need.

**Coverage C Personal Property** – A Personal Lines representative can assist you in determining the approximate amount of coverage you need.

### **Coverage D Loss of Use –**

30% of Coverage C for Form HO-4

50% of Coverage C for Form HO-6

This amount can be increased if necessary.

**Example: Coverage C Personal Property = \$30,000**

For an HO-4 Policy, Coverage D Loss of Use = \$9,000

For an HO-6 Policy, Coverage D Loss of Use = \$15,000

## **SECTION II — LIABILITY COVERAGES**

### **Applies to homeowners, condo owners and renters policies**

**Coverage E Personal Liability** provides coverage for Bodily Injury or Property Damage for which you are legally liable.

**Coverage F Medical Payments to Others** provides coverage for medical expenses incurred by others.

Neither Coverage E nor F applies to you or any regular members of your household.

HO-3, HO-4, and HO-6 policies automatically provide a Coverage E Personal Liability limit of \$100,000 and a Coverage F Medical Payments to Others limit of \$1,000. Higher limits are available for a reasonable charge. You may wish to consider choosing a Personal Liability limit consistent with your other insurance at a level not less than \$300,000.

The HO-5 policy automatically provides a Coverage E Personal Liability limit of \$500,000 and a Coverage F Medical Payments to Others limit of \$5,000.

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## **WORKERS' COMPENSATION COVERAGE**

### **(New Jersey policies only)**

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Workers' Compensation laws provide a no-fault remedy to employees injured in the course of their employment. Eligibility of specific categories of worker for Workers' Compensation benefits depends upon the specific laws of the state in which the employment occurs.

The New Jersey Workers' Compensation Law applies generally to regular residential employment. Homeowners policies in New Jersey are automatically endorsed to provide Workers' Compensation coverage for residence employees for a nominal premium.

Except for the limited coverage provided for residence employees under New Jersey Homeowners policies, Workers' Compensation claims are not covered. If you employ anyone other than an occasional residence employee, it may be necessary for you to purchase additional insurance to cover your Workers' Compensation risk. We suggest that you contact a Customer Service Representative to discuss your possible needs in this regard.

The Personal Liability and Medical Payments to Others coverages afforded by a Homeowners policy apply to Bodily Injury claims of residence employees other than those made through the Workers' Compensation system.

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## **DEDUCTIBLES**

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Every Homeowners policy has a deductible that applies to Section I Property Coverages. A deductible is the dollar amount for which you are responsible in the event of a covered loss. You will have a PREMIUM SAVING by selecting the highest deductible you could afford if a loss occurs.

The Homeowners deductible routinely quoted for the HO-3 and HO-6 is \$750; the HO-4 is \$500; and the HO-5 is \$1000. Additional deductible options are available.

We require a minimum deductible of \$1,500 for homes located in New Jersey coastal regions.

Special hurricane deductibles will apply to risks located in New Jersey coastal regions in the event of a hurricane.

The primary purpose of Homeowners coverage is to protect you against a catastrophe, not for reimbursement of smaller losses which you could handle yourself. Consider the likelihood of having a claim versus the premium saving provided by a larger deductible.

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## **ADDITIONAL COVERAGE BY ENDORSEMENT**

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Our policies are designed to meet the needs of our average policyholder. After reviewing the basic coverages automatically provided, you may feel your unique needs require more specific or additional protection. We may be able to provide that protection by endorsement.

An endorsement is an attachment to your policy that amends the coverages already provided. The following are some of the more commonly purchased endorsements and the coverages they provide; others are available upon request. If made a part of your policy, each of these endorsements will result in an additional charge. Let us customize a policy for your specific needs.

***The policy deductible applies to each endorsement unless otherwise indicated.***

**HO-31 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage** – This endorsement provides additional coverage in the event of a covered loss for the testing and removal of fungi, the tearing out of any part of the property to access the fungi and the repair of the property that was damaged in the process.

**HO-35 Supplemental Loss Assessment Coverage** – If you belong to an association of property owners, and if the association is liable for someone else's Bodily Injury or Property Damage, or if you must pay your share of covered damage to the group's jointly owned property, the policy will cover up to \$1,000 (HO-3 & HO-5) or \$5,000 (HO-6) of your share of this cost. This endorsement permits you to buy coverage higher than \$1,000 (HO-3 & HO-5) or \$5,000 (HO-6) or coverage for more than one location.

**HO-48 Other Structures on the Residence Premises** – If you feel that the limit for Coverage B Other Structures automatically provided by your policy (10% of your Coverage A Dwelling limit for one- and two-family residences; 5% of your Coverage A Dwelling limit for three- and four-family residences) is not sufficient, this endorsement can be used to increase your coverage.

**HO-53 Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Coverage** – All policies will pay up to \$500 if your credit card or fund transfer card is used by an unauthorized person, or if you experience a loss as a result of a check forgery or the acceptance of counterfeit money. If you feel that \$500 is not enough protection, this endorsement is used to increase your coverage. (Policy deductible does *not* apply.)

**HO-61 Scheduled Personal Property Endorsement** – This endorsement provides broader protection for specific articles of jewelry, fur and/or silverware by describing the covered items on your policy. An up-to-date appraisal may be required for each item before coverage can be afforded. For additional information, please request a Scheduled Personal Property application package. (No deductible applies.)

**HO-65 Coverage C Increased Special Limits of Liability** – This endorsement can be used to increase the basic coverage for items 1, 2, 5, 6, 7, 10 and/or 12 in the Special Limits section of this Guide.

**HO-66 Coverage C Increased Special Limits of Liability** – This endorsement can be used to increase the basic coverage for items 1, 2, 5, 6, 7, 10 and/or 12 in the Special Limits section of this Guide.

**Other Insured Location Occupied by Insured** – If you own and occupy another one- to four family residence, this endorsement can extend your Personal Liability

and Medical Payments to Others coverages to that location. (Policy deductible does not apply.)

**HO-70 Additional Residence Rented to Others 1, 2, 3 or 4 Families** – For an additional premium, you may extend your policy's Personal Liability and Medical Payments to Others coverages to any one-, two-, three- or four-family residence you own and rent to others.

**HO-76 Limited Escaped Fuel Liability Coverage** – *Applicable to policies first written in New Jersey on January 1, 2009 and later, and Pennsylvania policies first written on January 1, 2018 and later.*

Coverage for personal liability due to leaks from fuel systems such as oil tanks is excluded from your policy unless you purchase the HO-76 endorsement, which will provide \$100,000 in liability protection.

***Your first policy year is your ONLY opportunity to purchase this endorsement. The HO-76 will not be made available to you again if you do not buy it before your first policy term expires.*** If you purchase the HO-76 during the first year of your policy, you may continue this coverage every year at renewal. Once coverage has been withdrawn it cannot be reapplied.

If you decide to purchase the HO-76, you will also have \$10,000 of coverage, at no additional charge, for remediation and/or restoration expenses that are a direct result of covered liability claims for fuel leakage. Fuel tank replacement is not included, but expenses incurred for property restoration using like kind and quality soil, shrubs and other landscaping materials would be covered. **You will not have this remediation coverage without purchasing the HO-76.**

The HO-76 endorsement will remain on your policy each year at renewal unless you request to remove it. Once coverage has been withdrawn it cannot be reapplied.

**HO-95 Water Back-Up and Sump Discharge or Overflow Coverage** – The policy does not provide coverage for damage caused by water overflowing from a sump. However, if your dwelling has a sump pump, this endorsement will provide up to \$5,000 for this type of loss, even if it is caused by the mechanical breakdown of the sump pump. Coverage does not apply, however, to the sump pump or related equipment caused by mechanical breakdown. The maximum benefit limit is concurrent with your other coverage amounts; it does not increase the total limit of Coverage A (Dwelling) for HO-3, HO-5 and HO-6 or Building Additions and Alterations for HO-4, B (Other Structures), C (Personal Property) or D (Loss of Use) stated in your policy declarations.

**HO-277 Ordinance or Law Increased Amount of Coverage** – The ordinances or laws of your community may require the rebuilding of a damaged home to be in compliance with current building code standards rather than rebuild the structure as it was before being damaged. This coverage will pay for the additional expense of meeting current building codes up to your Ordinance or Law Coverage limit.

Your policy will provide Ordinance or Law Coverage of up to 10% of your Coverage A (Dwelling) limit at no extra cost for homeowners HO-3, HO-5 or condominium owners (HO-6) policies. The HO-277 endorsement will increase coverage in incremental

amounts above 10% to a maximum of 100% of the Coverage A limit for a higher premium. For renters/tenants (HO-4) policies, the standard coverage for building code upgrades is 10% of the Building Additions and Alterations Coverage amount, and may be increased to 100% of this coverage limit for a higher premium.

**HO-315 Earthquake** – While earthquakes are rare for this part of the United States, the possibility always exists. Earthquakes are not covered under a homeowners policy. Protection from this risk requires that a separate endorsement (HO-315) be added. Rates for this coverage are lower in our region as opposed to a high-risk area for earthquakes such as California.

**HO-455 Identity Fraud Expense Coverage** – The HO-3, HO-4 and HO-6 policies do not provide reimbursement for expenses incurred as the direct result of identity fraud. For an additional premium you may purchase the HO-455 endorsement to provide coverage up to \$15,000 for expenses resulting from identity fraud. (This coverage is included in the HO-5 policy with a \$500 deductible.)

**HO-458 Other Members of Your Household** – Provides Liability and Personal Property coverage to a person who lives with you and is a member of your household but who is not an “insured”, guest, “resident employee”, tenant, roomer or boarder.

**HO-459 Assisted Living Care Coverage** – Provides Liability and Personal Property coverage for a relative who resides at an assisted living care facility.

**HO-614 Increased Amount of Insurance for Personal Property Located in a Self-Storage Facility** – Coverage for personal property located in self-storage facilities is limited in the policy form to 10% of Coverage C, or \$1000, whichever is greater. This endorsement increases the limit.

**HO-615 Trust Endorsement** (all forms except HO-4) – Provides a trust/trustee with Property Coverage for any insurable interest in the dwelling or other structures, and Liability Coverage for an insured location held in trust.

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## DISCOUNTS

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**Premises Alarm** – Approved and properly maintained installations of burglar alarms, fire alarms, automatic sprinklers and Wi-Fi or cellular (Smart Home) detection and monitoring systems in the dwelling may be recognized for a further reduced premium.

**NJM Automobile Policyholder** – If you have both a Homeowners and an Automobile insurance policy with the NJM Insurance Group, you may be eligible for a discount on your Homeowners premium (excluding several optional coverages). We will automatically apply the discount to your policy if our records indicate that you qualify.

**Age 65 and Over** – When the primary or secondary named insured is age 65 or over, a discount will apply.

**Nonsmoker** – If all members of the household are nonsmokers a discount will apply.

**Generator** – A discount is given if an automatic back up or portable generator is present at the insured location.

**Electronic Payment** – A discount may be applied to policies paid using the Automated Payment Plan.

**Paid-In-Full** – A discount may be applied if the policy premium is over \$200 and is paid in full by the first invoice due date.

**Storm Shutters** – A discount may be applied if the insured has storm shutters, designed, and permanently installed on the dwelling and any other building (with living space) on or at the location of the residence premises, in accordance with the manufacturer's specifications, on all exterior wall and roof openings such as doors, windows, and skylights.

**Impact Resistant Glass** – A discount may be applied if the insured has impact resistant glass, designed and permanently installed on the dwelling and any other building (with living space) on or at the location of the residence premises, in accordance with the manufacturer's specifications, on all exterior wall and roof openings such as doors, windows, and skylights.

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## FILING A CLAIM

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Notify us *immediately* if you experience a loss. When reporting a claim for the first time, you may contact our Claims Department at 1-800-FOR-NJMIns (1-800-367-6564). All other calls to us regarding claims should be made to the number listed on the Claim Acknowledgment that we will send to you.

For Property Damage claims, we may inspect the damage and must offer you a settlement within a reasonable period of time. We also must inform you of all estimates of damage which we have made, all deductions based on the condition of the property, and the deductible applicable to the settlement figure.

If you are dissatisfied with the way your claim is being handled, after discussing your problem with a Claims Representative and his or her supervisor, for New Jersey policies only you may follow the Internal Appeals process described below, or for New Jersey and Pennsylvania policies you may write the Office of the President, NJM Insurance Group, 301 Sullivan Way, West Trenton, NJ 08628-3496. If you are still dissatisfied, for New Jersey policies, you can write to the Consumer Inquiry and Response Center (CIRC), New Jersey Department of Banking and Insurance, PO Box 471, Trenton, NJ 08625-0471. For Pennsylvania policies, you may contact the Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17120.

## Claims Internal Appeals Process

### (New Jersey policies only)

If the final offer of claim settlement is unacceptable, you must seek review from an Internal Appeals Panel by providing a written explanation, and any supporting documentation not previously sent, of why you disagree with the decision. Such explanation should be sent by mail, electronic mail or facsimile to the following individual:

Internal Appeals Administrator  
NJM Insurance Group  
301 Sullivan Way  
West Trenton, NJ 08628-3496  
Phone Number: (609) 883-1300, Ext. 7015  
Fax Number: (609) 671-4004  
E-mail: [InternalAppeals@NJM.com](mailto:InternalAppeals@NJM.com)

The assigned claims representative can also provide assistance with information pertaining to the Internal Appeals Process.

If you are dissatisfied with the response from the internal appeals panel, you may contact the Insurance Claims Ombudsman.

The Office of Insurance Ombudsman  
20th West State Street  
PO Box 472  
Trenton, NJ 08625-0472  
Phone Number: 1 (800) 446-7467  
Fax Number: (609) 292-2431  
E-mail: [ombudsman@dobi.nj.gov](mailto:ombudsman@dobi.nj.gov)

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### SENIOR CITIZEN THIRD-PARTY NOTIFICATION

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If a senior citizen is concerned about understanding critical insurance notices or being able to act quickly, the NJM Insurance Group can provide copies of such notices to a relative, friend or other designated person. Policyholders age 62 or older may designate such "third-party recipients" to receive copies of any cancellation, nonrenewal or conditional renewal notice for personal lines insurance coverages.

Policyholders who want this additional notification must request it in writing – with the signature of the third-party recipient – by certified mail, return-receipt requested. The NJM Insurance Group provides a form for this purpose, which can be obtained by calling customer service at 1-800-232-6600. The written request must be received by the Company at least 10 business days before notification service can be put into effect.

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## PERSONAL UMBRELLA LIABILITY INSURANCE

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An Umbrella policy supplements the personal liability limits provided by your NJM Insurance Group's Auto and Homeowners policies. If you don't currently have Umbrella Insurance and would like to learn more about the Umbrella policy or apply for coverage visit [njm.com](http://njm.com) or contact us at 1-800-232-6600.

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## FLOOD INSURANCE

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Flood losses are **not** covered by Homeowners policies. A personal lines representative can provide additional information regarding how to obtain flood insurance.



RECYCLABLE

To reach our Customer Service Department, please call: [1-800-232-6600](tel:1-800-232-6600)

More information about our Company is available at [njm.com](http://njm.com)