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## THINGS YOU SHOULD KNOW ABOUT AUTO INSURANCE FROM NJM INSURANCE GROUP

This document is designed to supplement the Buyer's Guide prepared by the New Jersey Department of Banking and Insurance. Please contact our Personal Lines Department at 1-800-232-6600 if you have any questions.

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### DIVIDENDS NJM

As part of its pledge to exercise stewardship of policyholders' funds, NJM has shared its financial success by paying dividends to policyholders every year since 1918.

Each policyholder's dividend is computed as a percentage of the premium paid for the past policy year. The percentage amount varies based on the Company's operating experience and payment of dividends are not guaranteed in the future.

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### FILING A CLAIM

Notify us **immediately** if you are in an accident or if your car is damaged or stolen. To make the first report of a loss, contact our Claims Department at 1-800-FOR-NJMI (1-800-367-6564). A Claim Acknowledgement will then be sent to you including contact information for the representative assigned to your claim, and all other calls regarding your claim should be made to the phone number provided.

For Collision and Other Than Collision claims, we may inspect the car and must offer a settlement to you within a reasonable period of time. We will provide an opportunity for you to utilize our Premier Car Care network of preferred auto repair facilities, which feature prompt service and a two-year warranty on quality of the insurance-covered parts and labor, or you may select any State-licensed repair shop of your choice.

We also must give you a written, itemized list of any damage estimates which we have made, all deductions based on the condition of your car, and the deductible applicable to the settlement figure. If we require you to provide more than one repair estimate, we must pay the reasonable cost of all additional estimates. If the car is stolen or damaged, we will inform you whether your policy includes coverage to pay for a rental car and, if so, the daily rate and the length of time.

If you are dissatisfied with the way your claim is being handled, please discuss your concern with a claims representative and his or her supervisor. If, after doing so, the matter is not resolved to your satisfaction, you may follow the Internal Appeals process or write to the Office of the President, NJM Insurance Group, 301 Sullivan Way, West Trenton, NJ 08628. If you are still dissatisfied, you can write to the - Consumer Inquiry and Response Center, New Jersey Department of Banking and Insurance, P.O. Box 471, Trenton, NJ 08625-0471 or to the Office of Insurance Claims Ombudsman, 20 West State Street – 9th Floor, P.O. Box 472, Trenton, New Jersey 08625, telephone (609) 292-7272 or (800) 446-7467, fax number (609) 292-2431, <http://www.state.nj.us/dobi/ombuds.htm>, [ombudsman@dobi.nj.gov](mailto:ombudsman@dobi.nj.gov).

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### ADDITIONAL REQUIREMENTS FOR NO-FAULT MEDICAL COVERAGE

The requirements of the NJM Insurance Group Decision Point Review Plan have been revised to incorporate additional provisions and guidelines. Benefits will be provided in accordance with the Decision Point Review Plan Requirements in effect at the time of treatment. A copy of the current Decision Point Review Plan Requirements is included and additional copies are available upon request.

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### **SENIOR THIRD-PARTY NOTIFICATION**

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If a senior citizen is concerned about understanding critical insurance notices or being able to act quickly, 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. NJM Insurance Group provides a form for this purpose, which can be obtained through our Web site, [www.NJM.com](http://www.NJM.com), or by calling our Personal Lines Call Center at 1-800-232-6600. Once we receive the written request, at least 10 business days will be needed to put the notification service into effect.

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### **HIGHER TRANSPORTATION EXPENSE LIMITS**

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If you have purchased Collision and/or Other Than Collision coverage, and your car is stolen or requires repairs because of a covered loss, you are entitled to a \$30-per-day reimbursement for the rental of another vehicle and costs of other forms of transportation, up to a maximum of \$1,200. Car rental rates vary, and larger vehicles typically cost more per day than smaller ones. To help you cover the escalating costs of renting a vehicle that fits your needs, we offer additional options to purchase Higher Transportation Expense Limits.

Options include a daily reimbursement rate of \$50 (maximum reimbursement of \$2,000), \$75 (maximum reimbursement of \$3,000) or \$100 (maximum reimbursement of \$4,000). Any option you select will apply to every vehicle on the policy with Collision and/or Other Than Collision coverage.