

## NJM's Auto and Home Discounts

An important component of service is anticipating and meeting customers' needs. As part of our commitment to our policyholders, we provide policy reviews on request to ensure that you have all the coverages you need and the discounts for which you are eligible.

Visit [njm.com/insurance/discounts](https://njm.com/insurance/discounts) for more details, or call 1-800-232-6600 for a policy review.

Take a moment to review and see if you may be eligible for any of our available discounts:

- **Bundle**, for having both home and auto insurance with NJM
- **Good Student**, for being a high school or college student with a 3.0 GPA or higher
- **Multi-Vehicle Discount**, for insuring two or more vehicles under the same policy
- **Full Coverage**, for having both comprehensive and collision coverage on your vehicle
- **Electronic Payment**, for enrolling in Automatic Payments
- **New Car**, for insuring a vehicle two model years old or newer
- **Safety Equipment Discounts**, for having certain vehicle safety devices in your insured car, or fire alarms and water detection devices in your home
- **Driver Training, Defensive Driver, or Mature Driver**, for completing a safe driving course\*
- **Paid in Full**, for paying your policy premium in full by your first due date
- **Backup or Portable Generator**, for having your own automatic generator at your home
- **Nonsmoker**, for homeowners and renters who do not smoke

\* Subject to availability in your state.

## Slow Down and Just Drive | Help Us Make Our Roads Safer

After years of improvement in roadway safety, The National Highway Traffic Safety Administration (NHTSA) reports an alarming increase in crashes and fatalities over the last two years. According to NHTSA, traffic fatalities increased more than 10% in 2021 over 2020's record-high numbers.<sup>1</sup> Speeding accounted for more than 27% of fatal crashes in 2021. Cell phone use leads to 1.6 million crashes per year, and one of every four crashes in the United States are caused by texting while driving.<sup>2</sup>

Keep the following tips in mind when you get behind the wheel:

- Give yourself more time
- Follow posted speed limits
- Keep a safe following distance
- Place your phone in Do Not Disturb mode
- Take care of potential distractions, including music and navigation, before you drive
- If you need to take your eyes off the road, pull over into a safe spot first

Take the Just Drive Pledge today at [justdrive.njm.com](https://justdrive.njm.com).

Visit [njm.com/teen-driver-safety](https://njm.com/teen-driver-safety) to learn more about our safety initiatives.

References:

<sup>1</sup> Early estimates of motor vehicle traffic fatalities and fatality rate by sub-categories in 2021 (May 2022). Traffic Safety Facts. NHTSA, U.S. Department of Transportation. <https://crashstats.nhtsa.dot.gov/>

<sup>2</sup> Zendrive (Dec. 28, 2020). Zendrive Collision Report. [zendrive.com](https://zendrive.com)



## President's Corner

by Mitch Livingston

For 109 years, NJM has operated as a mutual in the sole interest of our policyholders, and we take great pride in our award-winning

customer and claims service. Our goal is to provide you with the highest level of service regardless of the circumstances that give rise to your claim or impact its timely resolution.

Lately, individuals and families have all felt the strain caused by inflation and delays in the global supply chain. NJM is not immune from these pressures. Inflation has increased the price of everything from lumber used to repair homes to electronic components for automobiles. Supply chain delays have caused some repairs to take much longer than they would have even a year ago. NJM has responded with the quality service you have come to expect from us despite these challenges.

Our claims staff has risen to the occasion, assisting policyholders whenever possible. Our representatives understand that support takes many forms, including searching for rental cars, identifying the location of specialty parts, trying to recoup your out-of-pocket losses, and identifying benefits that may be available under your policy. Whether you are a new or longtime policyholder, rest assured we will continue to do everything in our power to complete your claim quickly and efficiently.

## Protect Your Home from Flooding

Please be reminded that homeowners, renters, and condo insurance do not cover flood damage, which can impact you even if your home is located outside of a high-risk flood zone. If you want protection from flooding events, you need to have a separate flood insurance policy.

To help policyholders seeking this type of coverage, NJM has established a relationship with Wright Flood, the nation's leading provider of federal flood insurance through the Write Your Own (WYO) Program.

Visit [njm.com/flood](http://njm.com/flood) for more information.

## Improving Your Security on NJM.com

We recently upgraded the registration and login screens for our Manage Your Personal Policy site. These enhancements strengthen your security on our site and support our core value of continuously improving the customer experience.

The upgrades help to improve security by adding two-factor authentication to the login process. This means that when you log in, we will send a security code to a phone number or email address associated with your policy. Enter the security code to access your account. If you log in with a personal computer, you can turn off the security code for future logins from that device.

NJM makes it convenient to access your policies 24/7 to:

- Make a payment
- Report a claim and review existing claim details
- View and print your insurance ID card
- View policy details and documents
- Upload documents to your account

Visit [njm.com](http://njm.com) and select **LOG IN** to register or access your account.

## NJM Continues to Partner with CHOP on Teen Driver Safety

NJM is committed to safety in the workplace, home, and the roads that connect them. We launched our Teen Driver Safety Programs in 2013 and continue to strengthen our commitment to making our roadways safer.

Our partnership with the Children's Hospital of Philadelphia (CHOP), which we announced last year, is measurably improving driver training and assessment. Our investment in teen driver education is supported by CHOP's recent research, which suggests that policy, education, and training help improve safety outcomes for novice drivers.

Follow us on social media for the latest updates.



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## Review Your Homeowners Policy

How much has your life changed since you purchased your homeowners or renters policy? Does the policy meet your current needs? Major life events, such as marriage and home renovations might require updates to your policy to ensure that you're adequately protected in case of a loss. Here are some things you may want to consider:

- **Protection from Identity Theft**  
Upgrade your HO-3 to an HO-5 or add Identity Fraud Expense Coverage to receive up to \$15,000 in coverage for expenses incurred as a result of identity fraud, such as attorney fees and administrative charges toward resolving disputes.
- **Increased Limits for Personal Property**  
Protect your high-value personal property, such as jewelry, watches, furs, and more, with the **Increased Limits or Scheduled Personal Property** endorsement. Take a home inventory and consider increasing your Personal Property coverage limits based on the total value of your belongings.
- **Coverage for Home Renovations**  
If you have recently altered your home, built an addition, or finished your basement, increase your Dwelling coverage limit to meet the new cost of rebuilding.
- **Coverage for a Sump Pump**  
If you have a sump pump, consider adding coverage for damage caused by a water back-up and sump discharge or overflow.

Make the most of your NJM Homeowners Insurance. Call us at 1-800-232-6600 and a representative will conduct a policy review to ensure you have the coverage you need.

## Common Homeowners Insurance Terms

**Liability** – Your responsibility for bodily injury or property damage to others.

**Guaranteed Replacement Cost** – The cost to repair or replace your home after a covered loss, even if the cost exceeds your policy limit.

**Personal Property** – Items you own or use while they're in your home or anywhere in the world.

**Endorsement** – Also known as a rider, customizes an insurance policy to add, modify, or exclude coverage.

**Dwelling** – A place of residence, such as a home or condo, and anything attached to it, including garages and decks.

**Other Structures** – The structures on your property that are not attached to your dwelling, such as a detached garage, shed, or pool.

**Loss of Use** – Coverage for certain additional expenses (like hotel) that you incur if a covered loss forces you to live somewhere other than your home.

**Actual Cash Value** – The cost to repair or replace property after a loss with a product that is similar in kind and quality, minus depreciation.

**Replacement Cost** – The cost to repair or replace property after a loss with a product that is similar in kind and quality.

Learn more about these terms and other common insurance questions at [njm.com/ask](http://njm.com/ask).



## NJM Is Hiring!

As a policyholder, you have firsthand experience of the value NJM provides. Help us deliver our nationally recognized high level of service to others like you. We invite you to join our network of outstanding individuals working for a Forbes Magazine "Best-in-State Employer."



Explore our open career opportunities across the following disciplines and more:

- Actuarial
- Business Analysis
- Claims
- Human Resources
- IT Technology
- Legal
- Sales
- Underwriting
- Database Management
- Customer Service
- Project Management
- Finance

Visit [njm.com/about/careers](http://njm.com/about/careers) to learn more.

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2022 Newsletter

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## What To Do After an Auto Accident

All drivers should know what to do if they are involved in a car crash.

- 1. Pull Over**  
If your car is operable and it is safe to do so, move out of the flow of traffic.
- 2. Call 9-1-1**  
File a police incident report.
- 3. Gather Evidence**  
Exchange information (name, contact information, driver's license number, and insurance information) with the other drivers involved. If it is safe to do so, take photographs of the scene, including the damage to all vehicles involved.

Report the claim as soon as possible at [njm.com](http://njm.com) or by calling 1-800-367-6564.



## Now Accepting Applications for 2023 Summer Interns

Paid internships are now open to college juniors and seniors looking to learn and grow in accounting, marketing, IT, and more.

Scan the code with your phone's camera to learn more or apply.

