

## Driving in Ice and Snow? Here are some tips to stay safe...

Reprinted with permission of AAA.

If you will be driving in winter conditions, prepare your vehicle for the demands of the weather that will keep you safely on the go, despite ice and snow.

### Winter-Proof Your Vehicle

Wet, cold, icy weather stresses your vehicle's mechanical system and impairs the engine's operating efficiency. Perform a thorough check of your electrical system, lights, brakes, exhaust system, heating and cooling system, and windshield wipers. Make any repairs or replacements well before bad weather hits.

### Driving on the Highway After a Snowfall

Keep your speed low and headlights on low beam.

Do not use cruise control in wet, icy, snowy conditions.

Choose the lane that was most recently cleared. Avoid changing lanes to minimize the risk of losing control when driving over built-up snow between lanes.

On an icy road, allow the greatest margin of safety by focusing your attention as far ahead as possible (at least 20 to 30 seconds).

### Your Car is Stuck in Mud or Snow

Increase traction by spreading mats, sand, salt or abrasive material such as cat litter in front of and in back of the drive wheels. Rock the vehicle out of the rut by starting slowly in low gear. Use second gear for manual transmission vehicles. Release the accelerator to permit the car to roll back when the car will not go forward any farther. When the vehicle stops its backward motion, apply minimum pressure on the accelerator again. When using devices under the wheels for additional traction, or when wheels are digging into dirt or gravel and you are getting a push, do not let anyone stand too close to the drive wheels.

Palisades cares about your safety, not only your physical safety when you are on the road, but your financial safety as well.

In the event of a liability lawsuit, the standard liability limits of your automobile

and homeowner's policies might not be enough to protect you.

A Personal Catastrophe Liability Insurance Policy helps protect you and your family against a covered major liability loss.

Your agent may be able to offer you a choice of different Personal Catastrophe Liability Insurance Policies. To learn more about whether this type of policy is right for you, call your agent.

Palisades is currently undergoing a conversion to a new computer system that builds the foundation for new services and features that will provide better customer service to you.

Part of the conversion to our new system means that when your policy renews, you will receive a **new policy number**. Please remember to use this new number with your renewal payment, and to update this number with your bank if you pay your bills on-line.

## About Your Insurance Policy

Your coverage selection page and bill will also look different as part of this conversion process. However, no changes were made to your policy. As with every renewal, please check your policy carefully to make sure it has the coverages you want and there are no errors.

If you have any questions, please contact your agent at the number on the back of this newsletter.

PRESORTED  
Standard  
U.S. Postage Paid  
East Hanover, NJ  
Permit No. 5

## Palisades Referral Program

Refer a friend and earn a \$10 SuperCertificate® at GiftCertificates.com! If they buy the policy, they'll earn a \$20 SuperCertificate!

Refer your friend to:

Referred by: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Referral Quote Number: \_\_\_\_\_

Palisades Agent: Return this card to the Palisades Marketing Department for processing. Thank you!

Palisades does not warrant or endorse the goods or services offered by the participating merchants in the GiftCertificate program. Referral must be quoted; maximum 3 quote referrals per customer. Offer and program end 1/31/07.

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Palisades is represented by our independent agent:

Please contact your agent with any questions about your policy or your coverages.



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Palisades Insurance  
P.O. Box 617  
Berkeley Heights, NJ 07922



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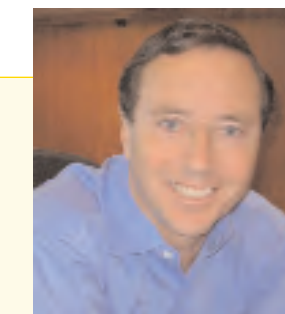
# Nice News

The Palisades Safety Newsletter

Fall 2006

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## Message from the President: More than just great rates!



Over the past few years, New Jerseyans have been hearing over and over that switching car insurance companies can save them money. Palisades has also advertised this, and in fact, those who did switch to Palisades saved an average of \$686. However, Palisades is different from the other companies who advertise savings. We know that there is more to car insurance than great rates. Behind our great rates is a great company dedicated not only to keeping rates low, but to providing our customers with excellent customer service and an extraordinarily positive claim experience.

Although most people don't think they will ever have an accident or file a claim, it's good to know that if it does happen, Palisades will provide some of the best and most innovative claims service in the business. With our fleet of Crashbusters® mobile claims vans (which provide most insureds a check on the spot) or our Door-to-Door Valet Claim Service (which takes all the hassle out of getting to and from body shops and car rental agencies), our claims department is here to help you.

Palisades' service philosophy is the reason for our incredible service record of zero valid complaints for the past two years in a row (as measured by the New Jersey Department of Banking and Insurance.) This is all part of our pledge to you that we will try our best to provide you with the great service you deserve. If at any time you feel we did not live up to our promise of great service, we will make a \$25 donation to your choice of one of three charities. If this is ever the case, I'd like to hear about it from you. You can e-mail me personally at Ed@palisades.com or call me at home at 908-766-2225.

We also are proud to sell our car insurance through our independent agency network. Like Palisades, these agents know New Jersey. They live and drive here, just like you. Independent agents can also offer you choices, and find the right coverage for your needs at the right price.

To help spread the word about Palisades' great rates and great service, we have launched a **Customer Referral Program**. If you enjoy being insured with us and know someone looking for insurance, use the cards on the outside of this newsletter and you could earn a \$10 SuperCertificate® from GiftCertificates.com™ for each friend you refer (maximum is 3) that receives a Palisades quote from your agent. And, if they purchase the policy, they will receive a \$20 SuperCertificate®!

Thank you for choosing Palisades. We appreciate your business.

Regards,

Ed Fernandez  
President & CEO  
Palisades Safety and Insurance  
Management Corporation



Palisades proudly supports both the Independent Insurance Agents and Brokers Association, and the Professional Insurance Agents of New Jersey.

## Introducing Tow & Go Service for Your Car

No one wants to be involved in a car accident; but with our newest claims service, "Tow & Go" we have found a way to get you back on the road as quickly as possible. If you carry collision coverage on your car, you can call 1 877-PAL-NICE **right from the scene of the accident**, have your car towed and report the accident all in one step. With that one phone call **we will arrange for a tow truck to take away the damaged car wherever it is, at no additional charge.**

If road restrictions (as is the case with the Turnpike or Garden State Parkway) require use of a specific towing service to a specific location we will arrange for your car to be picked up wherever it is, and towed to a shop of your choice. We will also arrange for a rental car to be delivered to a place of your convenience as soon as possible. If your Palisades policy includes rental car coverage, the covered cost of your rental vehicle will be billed directly to Palisades.



Photo courtesy of the AAA Foundation for Traffic Safety

In addition to providing safe drivers with great rates, Palisades has been an innovator in developing claims services with our customers' convenience in mind. Tow & Go is just one of three ways to get your damaged vehicle fixed fast. We also offer Door-to-Door Valet Claim Service (more information on page 3) and our Crashbusters® mobile claims service which provides most policyholders a claims check on the spot.

We hope you never have to experience a claim, but if you do, we will be here to help. Just call 877-PAL-NICE.

## Referral Program

Gift certificates are redeemable online at [www.giftcertificates.com](http://www.giftcertificates.com) for original gift certificates from hundreds of stores, hotels, airlines, restaurants, theaters and more. SuperCertificates® cannot be used on the websites or in the stores of participating merchants and are not redeemable for cash, SuperCertificates® or American Express® Gift Cheques. Merchant participation subject to change. For full product features and terms, please go to [www.giftcertificates.com](http://www.giftcertificates.com).

Neither GiftCertificates.com™ nor its merchants are sponsors or co-sponsors of this promotion. SuperCertificate® is a regis-

### Legal Notice

These articles have been provided for educational purposes only and are based on the most reliable information available on the date of publication.

## Emergency Contact Information

As part of our effort to provide you with True Service, we wish to share with you our planned response in the case of an emergency or natural catastrophe:

If general telephone service remains uninterrupted, you will receive a recorded message when contacting our offices advising you an emergency condition exists, when you can expect to be able to reach us by telephone, and instructions for obtaining service through our website, or through your agent.

Your agent can assist you with most of your policy needs. Please contact your agent if you are unable to reach Palisades. Your agent's address and telephone number is located on your ID Card and policy declarations.

If you are unable to reach Palisades by telephone and need to report a claim, you can call your agent, or visit our web site for a list of auto body repair shops authorized to inspect your vehicle and begin the repair process.

Palisades will not cancel your policy for non-payment of premium for the duration of an emergency preventing your payment from reaching our offices, or preventing us from processing your payment once received.

If you have any questions about this, please contact Customer Service at 1-877-PAL-NICE.

## Help us keep your policy up to date

Help us provide you with the best service possible. Avoid potential claims problems by keeping your policy up to date. The most common mistake customers make is forgetting to put all drivers on the policy. Here are some other tips:

- ▶ Read your renewal questionnaire carefully
- ▶ Your renewal questionnaire asks that you tell us about any member of your household (anyone living in your home) age 14 or over
- ▶ Your questionnaire also asks you to list other drivers, for example a babysitter who regularly uses your vehicle.
- ▶ If you have any questions about household members or regular drivers, please contact your agent.

## Door-to-Door Valet Claims Service for your car

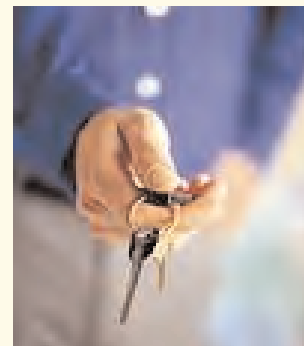
With Door-to-Door Valet Claim Service, getting your car fixed couldn't be easier. It's almost like having a personal valet. If your damaged car is insured with comprehensive or collision coverage, you don't have to leave your home or office, visit a body shop, or find a rental car. It's our way of making the repair process as stress-free as possible. Often with only one phone call!

We do it all for you, from start to finish. In addition, because we pre-qualify participating repair facilities, the work is guaranteed for as long as you own the car. Door-to-Door Valet Claim Service is just part of the True Service you can count on every day at Palisades.



**1** Call 877-PAL-NICE to report the accident.

**3** We deliver a rental car directly to you if you have rental coverage.



**2** We come to you and remove your damaged car, SUV or pick-up when and where it is convenient for you.

**4** We return your vehicle to your home or office once it is repaired.



## True Service<sup>SM</sup>

## Letter from a Customer

Today I called your company to inquire as to why my yearly premium had gone down. These days nothing "goes down" so I wanted to assure that my yearly premium was correct. Barbara C. answered my call and was not only friendly and polite, but went over and above in asking me questions, such as if I had a private driveway and private garage.

She checked into my history and noticed that I had not always answered those questions correctly in the past on my yearly forms, which would have changed my premium in the past years. I was so impressed with her "customer service" that I felt it necessary to write to let you know you have a wonderful employee. You just do not come across people like Barbara anymore.

I have to admit that I have been investigating other insurance companies to see if I could save some money. However, I would rather know I was insured by a company with employees like Barbara then to save a few dollars so I am remaining with your company.

Sincerely,  
Susan W., Oakhurst, New Jersey

## School's Open, Drive Carefully



Photo courtesy of the AAA Foundation for Traffic Safety

- AAA urges motorists to follow these safety tips:
- ▶ Slow down near schools and in residential areas.
  - ▶ Look for clues such as AAA School Safety Patrollers, bicycles and playgrounds that indicate children could be in the area.
  - ▶ Scan between parked cars and other objects for signs of children.
  - ▶ Practice extra caution in bad weather.
  - ▶ Always stop for school buses that are loading or unloading students. In New Jersey improper passing of a school bus is a 5 point violation on a driver's license (NJSA 39:4-128.1).

## Fun things to do in the Garden State this fall!

**Rutgers Scarlet Knight Football Game**  
September - November  
Piscataway  
866-445-4678

**Halloween Storytelling By Lantern Light**  
October 27, 2006  
Piscataway  
732-745-3030

**Cheese-making Classes at Valley Shepard Creamery**  
November 12, 2006  
Long Valley  
908-876-3200

**Children's Safari at Duke Farms**  
November 25, 2006  
Hillsborough  
908-722-3700

**In the Footsteps of Thomas Paine**  
Second Saturday in November & December  
Bordentown  
609-324-9909

**Eat & Be Eaten Science Exhibit**  
November 25 - January 12, 2007  
Liberty Science Center, Jersey City  
201-200-1000

## Palisades Customer Discounts

At Palisades, we like to reward our customers' loyalty and commitment to safe driving. Some Palisades discounts and benefits for which you may qualify are:

- 8% discount for homeowners
- 5% additional discount if your homeowners carrier qualifies as a preferred carrier
- 5% Safe Car Discount
- 5% Claims Free Discount
- 5% Driving Experience Discount
- Claims Forgiveness Program

Call your agent to make sure you are getting the discounts you deserve.

Call  
**877-PAL-NICE**

Sending in a payment?  
Make sure your policy number is on  
your check and send it to:

Billing Department  
Palisades Safety and  
Insurance Association  
Palisades Insurance Company  
P.O. Box 159  
Newark, New Jersey 07101-0159