

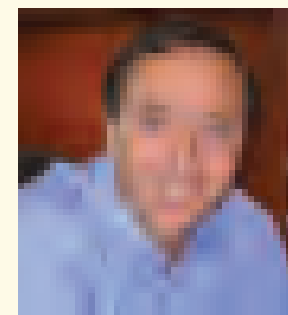
## Message from the President: The True Service<sup>SM</sup> Difference

Palisades has a reputation for providing great rates to safe drivers and exceptional service. We call this True Service and it's what makes us different from other insurance companies. An example of True Service is what happens when you have a claim. You can take advantage of our claims services, like the Door-to-Door valet program described on the right. Not only does this service take away the hassle and expense of getting to and from rental agencies and body shops, but it is provided to you at no additional cost.

True Service means that you can count on us to do our best for you. When you call us or write us, our goal is to have you say "Wow! I'm really glad to be insured with Palisades!" Even though we try our best to make this happen, sometimes we make mistakes. If you do not experience True Service because of a breakdown in service on our part, we hope you will let us know. You can call 1-877-PAL-NICE or e-mail me at Ed@palisades.com. You can even call me at home at 1-908-766-2225! In the case where we do not meet our True Service standard, we will make a donation of \$25 to your choice of one of three charities.

Our goal of providing you with True Service has led Palisades to an excellent service record for the second year in a row. In 2004 and 2005, Palisades was the largest company to have zero valid complaints as measured by the New Jersey Department of Banking and Insurance. Our local independent agents are key partners that help us achieve this great record.

Best of all you can have both True Service and great rates with discounts totaling over 50%! All of us here at Palisades want to make a difference to your experience as a policyholder. Thank you for giving us that opportunity.



Regards,

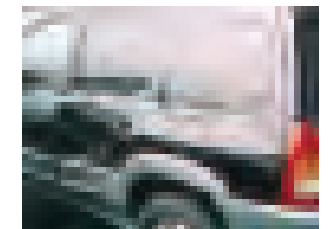
Ed Fernandez  
President & CEO  
Palisades Safety and Insurance  
Management Corporation

## Door-to-Door Valet Claim Service

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

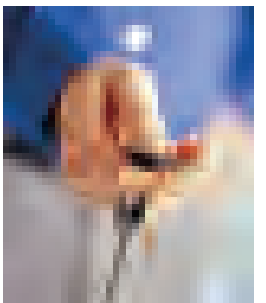


- 2 We come to you and remove your damaged car, if you have



proper coverage for the accident, when and where it is convenient for you.

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



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



True Service<sup>SM</sup>

Palisades Insurance  
P.O. Box 617  
Berkeley Heights, NJ 07922  
The Nice New Jersey Car Insurance Company  
PALISADES

True Service<sup>SM</sup>

Palisades is represented by our  
independent agent:

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



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

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Battleship New Jersey

... and more!

### Important Information About your Policy

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.

Your coverage selection page and bill will also look different as part of this conversion process. 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. Their number is listed on the backside of this newsletter.

### News from a Customer

Dear Palisades,

I just wanted to let you know that having been in the business world for over 30 years, I usually take a letter like the one I just received from you, regarding service and commitment, and put it in the trash. But I would like to say that I just had a claim with Palisades. My son's car was hit in a parking lot and there was about \$3,000 worth of damage. I reported the claim and was promptly called by Carol N. She took all the information and actually chased me down to make sure that I could get your adjuster to see the car.

Your adjuster, Tony C., came to see the car at the exact time we discussed, (he actually showed up a little early). He settled the claim fairly (I have a brother-in-law in the auto body repair business who looked at the car earlier) and wrote a check for me right on the spot. Carol then called to make sure that everything went smoothly and was I satisfied with the settlement. Was I dreaming? No, I was certainly surprised!

I just wanted to say thank you to you and your team for doing a great job, and I would recommend your insurance company to anyone that I can.

John C., Bernardsville, N.J.

**From the Palisades Claims Team:  
Thank you John!**



**5. Am I responsible for a rental car company's loss of use of that car?** You will most likely be responsible for the rental company's loss of income on the damaged unit. Your policy has limited coverage for these charges.

**6. What other expenses would I be responsible for?** The rental contract may make you liable for various "administrative" or loss-related expenses such as towing (e.g. one insured was charged for a 230-mile tow), appraisal, claims adjustment, storage, etc. Some of these expenses may not be covered by your auto policy.

**Where am I covered?**

**7. Where am I covered?** The personal auto policy normally does not provide physical damage coverage for motorcycles, mopeds, motor homes, or other vehicles that are not private passenger autos, pickups, vans, or trailers. In addition, use of covered vehicles is limited to the U.S., its territories and possessions, Puerto Rico, and Canada (the rental agreement may also exclude operation outside a specific geographical area). If you rent a trailer (U-Haul, camper, trailer, etc.), coverage is limited to \$500.

**8. Who can drive the rental?** The personal auto policy may have limitations on the use of vehicles that are not otherwise excluded by the rental agreement collision damage waiver. Also, the personal auto policy may include an exclusionary endorsement for certain drivers or may

**Who can drive the rental?**

apply only to designated individuals - the collision damage waiver will probably also only apply to certain individuals, but operators for which no personal auto policy coverage is available may be afforded protection under the rental agreement by adding them as designated drivers.

The purchase of the rental car company's collision damage waiver for short-term rentals may provide you with peace of mind while on vacation or business, and it could save you from a lot of inconvenience and lost time and money. Your agent can also help you understand exactly what is covered on your Palisades policy and give you more information about collision damage waivers.

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### Switch, Save, Smile!

The month of April was a historic month for Palisades -- for the first time ever, Palisades launched a state-wide advertising campaign. Palisades works with over 170 agents in the state to help consumers save money on their car insurance without giving up on service. With this campaign, we hope to gain new customers who, like you, care about price and service.

By now you may have seen our ads on tv or our billboards on local New Jersey highways. If you haven't, you can view our ads on our web site, [www.palisades.com](http://www.palisades.com). The ads focus on service, savings and our local presence in

New Jersey. If you know someone who is looking for insurance, help them switch, save and smile by giving them our number 866-NOW-NICE.

**Switch car insurance,  
Save \$686?  
Smile!**  
Call 866-NOW-NICE PALISADES

**15% OFF YOUR NEXT RENTAL**

**Rent-A-Car Special.**

Courtesy of:

**PALISADES** & **Enterprise rent-a-car**  
The New Jersey Car Insurance Company. Pick Enterprise. We'll pick you up.

Offer valid at New Jersey locations only. A savings of up to 15% applies to non-airport locations, while a savings of 10% applies at airport locations. Discount applies to the standard daily rate on rental of no more than 30 days but does not include taxes, surcharges, tax reimbursement, airport access and related fees, excess mileage fees, vehicle licensing fees, and optional products and services, including, but not limited to refueling and damage waiver charges. In many states, renter is responsible for vehicle damage. Check your auto policy and/or credit card agreement for rental vehicle coverage. Pick-up and drop-off service subject to restrictions and/or additional charges. Offer requires an advance reservation and may not be used in conjunction with any other promotional offer or discounted rate. Normal rental qualifications apply. Vehicle availability is limited. Other restrictions, including holiday and special black out dates, may apply. Reference Customer Number 24VVPAL. No Palisades policy purchase or renewal is required to redeem this offer.

**Dial 1 800 rent-a-car and request customer number 24VVPAL.**

## Car Rental Insurance 101

How does a consumer know whether to buy a rental company's insurance, often called "collision damage waiver"? Many consumers decline the collision damage waiver coverage offered by the rental company because their car insurance policy already includes comprehensive and collision coverage. However, there are limits to what your car insurance policy's comprehensive and collision will cover. Listed below are some of the costs which result from an accident in a rental which may not be covered on your car insurance policy, but usually are covered on the rental company's collision damage waiver. As with all other types of insurance, the decision whether to purchase the collision damage waiver is a personal one to be made by each policyholder and you should check with the rental company to see exactly what is covered.

**Should I buy extra rental insurance?**

**1. How does the value of the rental car affect what I would have to pay in the case of an accident?** The personal auto policy covers the lesser of the

"actual cash value" of the vehicle or the amount "necessary" to replace or repair the damaged property. The rental agreement may very well contractually obligate you to reim-

burse the rental company for the "full value" of the vehicle. The personal auto policy also does not cover any "diminution" of value (if the market value of the vehicle after repairs is less than before the accident.)

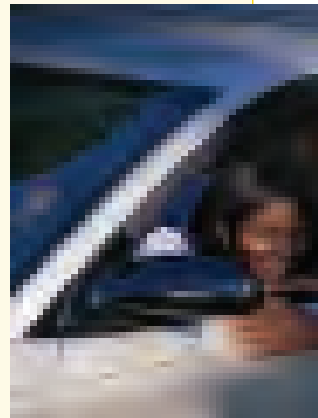
**2. Who takes care of inspecting the damage?** There may very well be disagreement over the value of the vehicle or the amount charged for labor and material to repair it. Your auto policy's appraisal clause may be invoked with its accompanying costs. More importantly, the insurance company has the right to "...inspect and appraise the damaged property before its repair and disposal." However, the rental company, unlike you, is not contractually obligated to the insurer...it may choose to make repairs immediately, potentially resulting in a lack of personal auto policy coverage because of failure to comply with this contractual condition. In any case, purchase of the collision damage waiver usually allows the renter to "walk away" without headaches involved in adjusting an auto claim.

**Am I responsible for a rental car's loss in value?**

**3. How does the rental company get paid for any damages to one of their cars?** The rental agreement may require immediate reimburse-

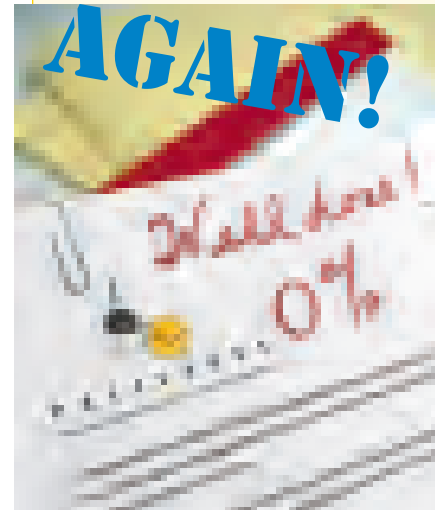
ment for damages, and it is customary practice for the rental company to charge your credit card. This can create significant debt, "max" out the card's credit limit (perhaps shortening a vacation or business trip) or result in litigation.

**4. Am I responsible for a rental car's loss in value?** Rental agreements often make the renter responsible for any loss in value beyond normal wear and tear, regardless of the cause, and regardless of fault. In order for your personal auto policy to respond, you must insure one vehicle with both collision and other-than-collision insurance (often called "comprehensive" coverage.) If not, your policy will not respond to rental car damage and loss of use claims.



## Zero Complaints, Back-to-Back!

In 2004 and 2005, Palisades was found to have zero valid complaints by the New Jersey Department of Banking and Insurance. That's zero valid complaints for two years in a row!



Our results show once again that at Palisades, we deliver on our promise to provide you with the best customer service in the industry. Our local focus and commitment to customers allow us to effectively compete with larger national carriers like Allstate or Liberty Mutual.

Customer service defines Palisades' corporate culture. It is a quality we seek in the people we hire, in the agents we appoint, and in the way we conduct business every day.

We try to take an ordinary call and transform it into an extraordinary experience. Our goal is to have customers say, "Wow! I am really glad to be insured with Palisades."

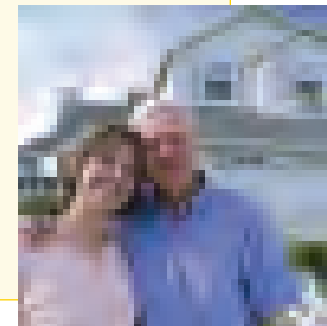
## Other Insurance

**Homeowners Insurance:** Palisades offers a discount of **up to 13%** on your car insurance when you insure your home with one of many different selected homeowner carriers in New Jersey.

**Umbrella Insurance:** Another helpful coverage that Palisades can offer is Personal Catastrophe Liability Insurance, commonly referred to as "an umbrella policy."

Umbrella coverage helps protect you and your assets in a major catastrophe. Have you thought about the potential financial disaster for you if someone is seriously injured on your property, or if your pet attacks a visitor and causes serious injury?

Call a Palisades agent today to discuss the various options, solutions and discounts that exist for you.



## Thank you!

Thank you to all of you who wrote with suggestions and comments about the last issue of Nice News!

We hope you'll be as vocal with this issue. Comments can be made on our survey located on our home page, [www.palisades.com](http://www.palisades.com).

We look forward to hearing from you!

## Help us Measure the Readership of this Newsletter!

Understanding readership and our readers' interests is important to us. If you read this newsletter, please let us know! Just cut out this card and drop it in the mail. Or, e-mail us at [nicenews@palisades.com](mailto:nicenews@palisades.com)

To make this a little more fun, we're offering a \$100 prize (for up to 10 winners) to anyone who correctly guesses how many of these cards we get back (about 80,000 newsletters were sent out with this one).

Send your best guess on this card, along with your name and address. Submissions must be received by June 30<sup>th</sup>, 2006. (No Palisades policy purchase or renewal is required to participate. Only one entry per household.)

Number of returned cards:  
Name:  
Address:

Thank you and good luck!  
Palisades Communications Department

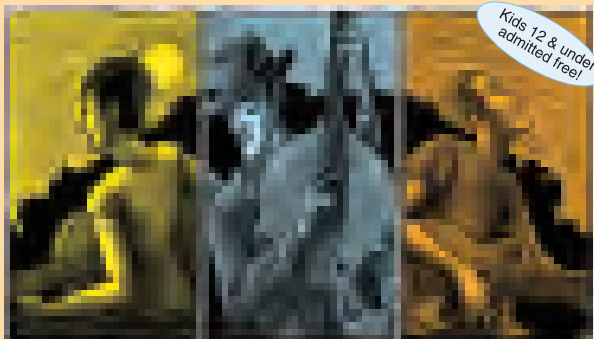


**More discounts, more savings**

The Palisades Partner Company Discount Program has grown by leaps and bounds. This summer, we have extensively added to the list. Some of the new partners are listed here. All of these discounts, and others, are accessible on our web site, [www.palisades.com](http://www.palisades.com) on the Partner Company Discount Program page. These discounts can be used by anyone, so you can pass on this information to your friends and family for their benefit too!

Also available on our web site is a list of body shops in New Jersey that offer 10% off the total repair cost for non-insurance mechanical or sheet metal repairs such as rust damage, parking lot dings and dents, detailing, polishing or other similar repairs or refurbishings.

**Comcast presents the 18th Annual Appel Farm Arts & Music Festival**



**Special Discount Tix Only \$25!**

*Richard Thompson, Fountains of Wayne  
Toad The Wet Sprocket, Duncan Sheik,  
Janis Ian & many more!*

Two Stages of Music, Crafts Fair & Children's Village.

30 mins from NJ TPK Exit 2  
in Elmer, NJ 08318

**1-800-394-1211  
[www.appelfarm.org](http://www.appelfarm.org)**

Sat., June 3, 2006 • 11:30A-8:30P

Limit 2 tickets. May not be combined with any other offer & must present coupon to receive offer. No cash value. Expires on 6/2/06 at 2P. No Palisades policy purchase or renewal necessary to redeem coupon. Mention code: PALFEST2006

**Safelite® AutoGlass Gives Palisades Policyholders A Reason To Smile.**

Palisades policyholders now enjoy repair and replacement services Safelite® AutoGlass is offering a special benefit to Palisades Policyholders. Call your insurance agent to learn more about this benefit.

Palisades Policyholders who pay their auto insurance through Palisades are eligible for this benefit. Call your insurance agent to learn more about this benefit.

Call 1-800-451-4511 for more information.

**Save \$1 per person at the Garden State Discovery Museum!**

**2040 Springdale Road, Cherry Hill, NJ  
856-424-1233  
[www.discoverymuseum.com](http://www.discoverymuseum.com)**



Coupon can not be combined with any other offer. Limit of five people per coupon. Not redeemable for cash. No Palisades policy purchase or renewal necessary to redeem coupon.

**June 10<sup>th</sup> and 11<sup>th</sup> 2006**

**Save 20% off an adult or adult/child combination ticket!**

Held at: Historic Gardner's Basin  
N. New Hampshire Ave & The Bay  
Atlantic City, New Jersey

For more information call 609-FISH-FUN  
or visit [www.njfreshseafoodfest.com](http://www.njfreshseafoodfest.com)

Coupon can not be combined with any other offer. Limit of one coupon per adult. Not redeemable for cash. Present coupon at the gate for redemption. No Palisades policy purchase or renewal necessary to redeem coupon.

**Buy One Ticket, Get One Free!**

**BATTLESHIP New Jersey**

Visit the Battleship New Jersey this summer and get a free entrance ticket for every full priced ticket purchased!

Offer valid on self-guided tours only. Not to be combined with any other offer. Limit one per family. Not valid on group tour reservations. No Palisades policy purchase or renewal necessary to redeem coupon.



Affix postage here

**Partner Coupon Redemption Rules**

No policy purchase or renewal is required to redeem coupons.

Additional coupons are available at [www.palisades.com](http://www.palisades.com).

Palisades does not warrant the quality of service or product referred to in the coupons.

**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.

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