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Get Home Safe



The cab ride is on us.
Details inside.

What's Inside

- High Point Peace of Mind.
- Find New Jersey places for weekend escapes!
- Keep safe by learning facts about candle usage.
- Driving to Canada? Prepare for your trip.



homedepot.com

Saving You Money with the New True Rewards

HighPointTrueRewards.com is back with a new website featuring 500+ of your favorite retailers.

What's New

- **It's Better:** You still earn cash back but have over 500 retailers from which to choose — which means you can earn even more.
- **It's Easier:** After you reach \$10 in your rewards account, you'll receive a check.

Enrollment is free. Previously a High Point True Rewards member? You'll just need to create a new username & password. Sign up today to start saving!

Auto Focus

Customer Newsletter



Giving You Peace of Mind

Since last September, individuals and companies throughout the world have been affected by the uncertain economic situation. I'd like to take a moment to share some information with you about High Point's financial stability. Specifically, I want to assure you that we continue to provide sound insurance protection for you and your family, with the best possible service.

High Point is part of a large group of privately-held car and home insurance companies in the northeast that are managed by Plymouth Rock. As a group, Plymouth Rock managed companies represent over \$1 billion in premium. In New Jersey, High Point and its affiliates protect over 430,000 families and have over \$337 million in surplus or equity, meaning their assets exceed liabilities and other obligations by that amount. High Point alone has approximately \$726 million in investments and it is largely in government bonds.

Our company has no debt on our balance sheet, has never taken on highly leveraged hedge fund positions, hasn't traded credit default swaps or other complex instruments, and hasn't owned stock in any mortgage lender for many years.

High Point's service continues to be the best in the industry. Our claim satisfaction surveys are over 94%, and we continue to rank in the best tier of companies on the New Jersey Department of Banking and Insurance list of company complaints. We work, live and drive here, just like you. Our employees know New Jersey and care deeply about treating customers like part of our family.

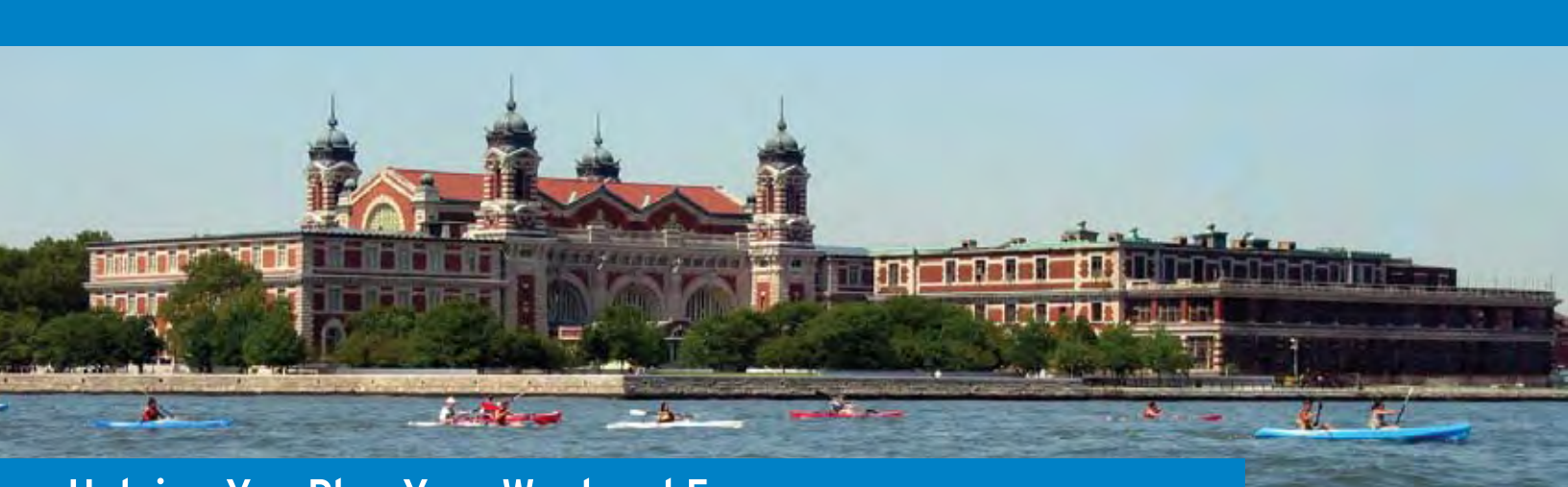
Whether you purchased your auto or home insurance policy through an agent or directly from High Point, you will continue to receive the same excellent coverage and service High Point has always provided. We always look forward to your questions and feedback. Please do not hesitate to call us at 800-437-5556 if you would like to talk to one of our Customer Service Representatives.

At High Point it's not just about insurance policies for us — it's about the people we insure. That's why High Point provides more than just insurance. Thank you for trusting us with your insurance needs.

Sincerely,

Jim Tignanelli
President





Helping You Plan Your Weekend Escape

Want to get away, but only have a weekend to spare? Want to enjoy a vacation on a budget? Here are some escapes close to home with attractions and events, from beach fun to historic homes, which will keep you entertained and exploring all weekend long.

Liberty State Park, Jersey City, NJ — www.state.nj.us/dep/parksandforests/parks/liberty.html

- Visit the Liberty Science Center where you and your entire family can learn more about science.
- Learn about the history of the area, from its inception as a waterfront industrial area to its grand reopening on Flag Day in 1976 (June 14, 1976).
- Enjoy the park's 1,112 acres of open space or take a boat to see the Statue of Liberty and Ellis Island.

Rutgers Gardens, New Brunswick, NJ — rutgersgardens.rutgers.edu

- See how the featured plants can best be used to create landscape.
- Attend classes to learn more about various plants.
- Explore how you can help sustain the natural environment or even volunteer to keep the gardens looking as beautiful as ever.

Cape May, NJ — capemay.com

- Take a quiet walk along the promenade at sunset or ride a bicycle down to Higbee Beach.
- Get a group of friends together for whale watching or sport fishing.
- Visit the Mid-Atlantic Center for the Arts (MAC), host to many of the historic tours of Cape May throughout the year. It also sponsors Victorian Week in October, which is when many owners of historic homes open their doors to give you a peek at the past.

Duke Farms, Hillsborough, NJ — dukefarms.org

- Discover Doris Duke's 2,700-acre estate in Hillsborough where she grew up and acquired notable collections of Islamic and Southeast Asian art.
- Enjoy 11 breathtaking gardens and explore the estate's 700-acre park via guided tour bus or bike tour.
- See the Hollywood wing and indoor tennis court, upon which sits a partially constructed Thai temple.

Showing You What to Expect from High Point

Insurance companies see a policy number, your car and not much else. But at High Point, we see you and your family – people with personal needs. Watch our new videos on our website at HighPointIns.com (or at YouTube.com/highpointins). You can meet some real-life customers who experienced High Point firsthand and hear their stories, and learn how High Point strives to deliver more than just insurance every day.

Get Home Safe

The ride is on us!



We're a family here at High Point, and we consider you to be a very important part of that family. We see each customer as a person; not as a file or a policy number. And just like family, we want to do all we can to keep you out of harm's way. That's what our new Get Home Safe program is all about.

With Get Home Safe, we'll pay for one cab ride or car service up to \$50 if you find yourself in a situation where it is unsafe to drive. You can use your free cab ride anytime from now to December 31st.

No other auto insurance company offers this kind of benefit to its customers. But we do, because we know that people are four times more likely to get into a crash while driving when tired, that a person can still be impaired by alcohol even if they're under the legal limit, and that cars can have mechanical problems when you least expect them. We want to make sure you have a safe option for getting home if you're ever in one of these situations.

None of us at High Point would want their family members to risk driving under unsafe conditions, and we feel the same about you. That's what makes us more than just insurance. Visit us online at www.highpointins.com/special-discounts to learn more about how you can make New Jersey roads safer by taking advantage of the Get Home Safe benefit.

Sincerely,

Gerry Wilson
Chairman & CEO



Protecting You & Your Family From Candle Fires

Candles can pose a serious danger to homes and homeowners. Each year, more than 15,000 fires result from candles and account for tragic injuries and deaths, as well as over \$500 million in property loss damages.*

"Fire poses an immediate threat to a person's life, in addition to causing the most costly and devastating loss of property," states Glenn Basko, High Point's Director of Property Claims.

The best measure is to avoid using lighted candles and use alternatives like flameless candles, air/filter fresheners or potpourri.

If you do use candles, consider these safety guidelines to help protect you and your family:

- Keep candles far from curtains & bedding.
- Don't forget to put out all candles before going to bed or leaving the house.

For more fire prevention and safety tips, visit usfa.dhs.gov or firesafety.gov.



*Source: National Fire Protection Association's website, © NFPA (2008).

Making Your Canada Road Trip Stress-Free

We'll issue you a Canadian insurance card, which Canada requires when you're visiting there by car. Just call Customer Service at 800-437-5556 to request your card at least two weeks prior to your trip. (Your driver's license is valid in Canada.) If you're heading north, have a safe and enjoyable trip!

Sources: <http://travel.state.gov> &
<http://www.explore.canada.travel>