

TeachersTrueRewards.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 Teachers' Rewards member? You'll just need to create a new username & password. Sign up today to start saving!

www.TeachersTrueRewards.com



Get Home Safe



Sometimes the safest driver on the road is the one who chooses to get a ride. Take a cab ride home for free with the new Get Home Safe benefit!

Visit www.nj-teachers.com for details.



Teachers' Insurance Plan of NJ

Special rates for a special class of people



Page

- 1**
 - President's Message
 - We Want to Know
- 2**
 - First Class Roadside Assistance
 - It's Convention Season
 - Driver Training
- 3**
 - What To Do If You Are In a Car Accident
 - Tell a Friend
- 4**
 - Teachers' True Rewards
 - *New!* Get Home Safe



President's Message

Dear customers,

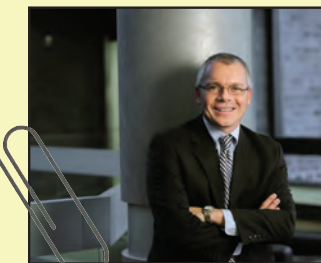
As members of the educational community, you are part of a very special group of people. In this edition of *Chalk Talk*, you'll read about all of the new and special things we're doing to make the car insurance experience easier and more valuable than ever for school employees in New Jersey.

It gives me great pleasure to tell you about our newest benefit called **Get Home Safe**. This new feature gives all Teachers' Insurance customers one free taxi or car service per year to use as a safer option to driving their own car. That means if you are too tired to drive, your car is unsafe to drive, have one too many glasses of wine with dinner or don't feel safe driving for any reason, you don't have to get behind the wheel; we will reimburse you up to \$50 for one taxi ride each year.

Having close family members and friends working in the New Jersey school system, I recognize that members of the educational community naturally lead by example. We at Teachers' Insurance think that by making safer driving choices easier for our customers, others might do the same. That's why **Get Home Safe** is so important – it has the potential to make New Jersey roads safer for everyone.

Teachers' Insurance is the first car insurance company to offer this benefit to their policyholders. We want to do more to help prevent our customers from being affected by accidents and injuries that result from unsafe driving. All of the information on how to take advantage of this benefit can be found on our website at www.nj-teachers.com.

Your input is very important to us, and I invite you to send your feedback to me anytime at marc.buro@nj-teachers.com so that we can continue tailoring our coverage and services to meet the unique needs of school employees. As always, I'd like to thank you for trusting us with your auto insurance.



Sincerely,

Marc V. Buro
President
Teachers Auto Insurance Company of New Jersey

What's Inside

- Letter from the President
- Driver Training
- It's Convention Season!
- Tell a Friend — New and Improved Referral Rewards
- What To Do in a Car Accident
- Free First Class Roadside Assistance

These articles have been provided for educational purposes only and are based on the most reliable information available on the date of publication. Insurance coverage is underwritten by Teachers Auto Insurance Company of New Jersey. TIP164/KG092009

Fall 2009

Chalk Talk

**We want to know...
What was your best class trip?**

There's so much to explore in New Jersey! Each day, schools visit sights around the state to learn more about science, history and the arts. We want to know the name and location of your best New Jersey class trip and why it meant so much to you and your students. If we publish your story in the next issue of *Chalk Talk*, we'll send you a free pair of tickets for AMC Theatres.

Send your stories to:
Teachers' Insurance Plan of NJ
Attn: Class Trips
PO Box 924
Lincroft, NJ 07738
wow@nj-teachers.com

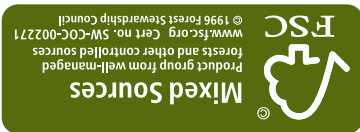


1-866-NJ-TEACH

P.O. Box 942, Lincroft, NJ 07738-0924

Special rates for a special class of people

Teachers' Insurance Plan of NJ



PRSR STD
US POSTAGE PAID
Red Bank, NJ
Permit No. 371

First Class Roadside Assistance



Drive Worry-Free with First Class Roadside Assistance

While other car insurance companies charge extra for roadside services, it's free with Teachers' Insurance. With free towing up to 25 miles, emergency gas and fluid delivery, battery charges, lockout services and much more, driving worry-free has never been easier for school employees. We offer First Class Roadside Assistance as a standard feature with your policy so that you have quality, professional roadside help in an emergency — anywhere in the United States, anytime of the day or night, for any car on your policy.

You should have received convenient key tags in the mail. If you would like to request additional copies for free, contact customer service at **866-NJ-TEACH**.

For 24 hour roadside assistance, call **888-676-5449**.

Roadside assistance coverage is provided by Quest Roadside Services (QTS). Up to two gallons of gas are provided free of charge, other fluids at an additional cost.

It's Convention Season!

We love to meet our customers, so come by our booth to say hello!

The 2009 NJEA Convention
Atlantic City
November 5-6
Booth 1413



Driver Training



The extent of driver training offered through public high schools varies due to budget cuts and liability issues. Most high schools continue to provide a minimum of 30 hours of classroom training, but many schools no longer offer in-car training.

Training at a private driver training school may be a worthwhile investment. Parents have many options in choosing a school. The following tips may be helpful when seeking a driving school for your child:

- Visit each potential driving school to observe instructors, vehicles and training material
- Request a list of references
- Check the rules for refunds and make-up sessions
- Seek a program which offers a balance of classroom and in-car instruction
- Ensure the school is fully licensed and insured

Reprinted with permission of the Brain Injury Association of NJ. For more on teen driving safety and a list of licensed driving schools in New Jersey, visit www.NJteenDriving.com.

What To Do If You Are In a Car Accident

Drivers are often unsure of what to do or who to contact immediately following an accident. Here are some guidelines to follow if you are ever in an accident.

- First, make sure everyone is safe, and that emergency medical care is being provided. Then, immediately notify the police or call 911.
- If you are able to, write down the following information while waiting for help to arrive:
 - The location, the date and time
 - Names, addresses and license numbers of the other drivers and passengers
 - License plate numbers and vehicle descriptions
 - Injuries to you and others
 - Names and telephone numbers of witnesses
- Report your accident immediately by calling Teachers' Insurance toll-free at **866-NJ-TEACH**.

Helpful Tip: Only if it is safe to do so, use your cell phone or digital camera to photograph the scene of the accident. The best photos include:

- License plate numbers and damage to the vehicles
- Resting points of the vehicles after the accident, if they have not been moved
- Skid marks or other debris
- Damage to property at the scene such as poles or dividers
- Any defect at the site such as a broken traffic light, obstructed stop sign, or construction. These photos are important because if they change, the opportunity to capture this evidence will be lost.



Tell a Friend

Double Rewards for Referring a Friend or Colleague

Now through the end of the year, you can earn \$20 for each friend you refer who gets a quote with us. That's twice the normal rewards! Just ask your friend to give us your name when they call **866-NJ-TEACH** for a free quote. Earn rewards from:

- Barnes & Noble
- AMC Theatres
- Staples
- Dunkin' Donuts

Best of all, there is no limit on how many friends you can refer or on rewards you can earn! There is no purchase necessary, and any of your friends or family members who are active or retired employees of a New Jersey licensed educational facility are eligible.

All qualified referrals are defined as an active or retired educational employee who has not received a prior premium quotation from or are not currently insured by Teachers' Insurance Plan of NJ.

