

## Tell a Friend — Earn Rewards

There has never been a better time to tell your friends and colleagues about Teachers' Insurance. Now that more members of the educational community are eligible for coverage with us, you have more opportunities to earn rewards! You can earn a **\$10 gift card** for each friend you refer who gets a free quote with us. Best of all, there is no purchase necessary to earn the \$10 reward!

Choose rewards from Barnes & Noble, Staples, AMC Theatres or Dunkin' Donuts. Active and retired employees of New Jersey licensed educational facilities, and now New Jersey Parent Teacher Association members and other school professionals, are all eligible for our great rates.

### How to Earn Rewards

Simply tell your friend or colleague about all the great benefits of Teachers' Insurance and ask them to call **866-NJ-TEACH** for a fast, free quote. Be sure to tell your friend to give your full name to the representative, and we'll send you the free \$10 gift card of your choice!

All qualified referrals are defined as active or retired educational employees, NJPTA members or other eligible members of the New Jersey educational community. Only those who have not previously requested and received a quote from Teachers' Insurance Plan of NJ are eligible. Visit [www.nj-teachers.com](http://www.nj-teachers.com) for eligibility details. Maximum of 10 referrals per household per year.

### What's Inside

- Letter from the President
- Class Trip Essay Winner
- Get Home Safe
- Educator Income Opportunity
- All the Protection You Need in One Place
- Tell a Friend — Earn Rewards
- Pop Quiz - Test Your Claims Knowledge
- Why Police Reports Matter

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## Teachers' Insurance Plan of NJ

Special rates for a special class of people



### Page

- 1 • Welcome to Our New "Class" Members!  
• Educator Income Opportunity
- 2 • Why Police Reports Matter  
• Class Trip Essay Winner  
• Get Home Safe
- 3 • All the Protection You Need in One Place  
• Pop Quiz
- 4 • Tell a Friend — Earn Rewards

## Educator Income Opportunity

If you like the benefits and services Teachers' Insurance provides you, and you're interested in earning additional part-time income, we're looking for members of the New Jersey educational community to become part-time licensed sales representatives for our company. Competitive commissions, training, licensing fees and product support will all be provided. Joining the Teachers' Insurance team is a great opportunity to earn extra income on your school breaks and summer recess.

If you would like more information send an email with your contact information to [TeacherSalesReps@nj-teachers.com](mailto:TeacherSalesReps@nj-teachers.com) by June 11, 2010.

Spring 2010

# Chalk Talk



### Expanding our Commitment to New Jersey Educational Professionals

Dear Customers,

For over 15 years, Teachers' Insurance Plan of NJ has served members of the New Jersey educational community by providing you with *Special Rates for a Special Class of People*. This isn't just a marketing slogan; it represents our company's belief that members of New Jersey's educational community share a powerful and selfless commitment to helping students and deserve to be recognized with special rates. It is this bond that sets you apart from the rest of the drivers in our state, and studies show that as a group, you are a safer class of people to insure.

Our commitment to serving the New Jersey educator marketplace has, up until now, stopped at the school yard fence. Historically, Teachers' Insurance has been limited to only employees in education. We've changed that recently and are proud to now offer eligibility to members of the New Jersey Parent Teacher Association throughout the state, as well as other school professionals.

After talking to teachers throughout New Jersey we have come to appreciate the beneficial partnership employees in education have developed with members of their local PTAs. Together you develop and implement education policy, delivering a world-class education experience to our children.

Teachers' Insurance recognizes the commitment that New Jersey educators make to their communities and to their craft. We believe that educators — in and out of the classroom — should be served by an auto insurance company that only focuses on them and their unique needs. We are dedicated to finding new ways to provide you with ever-increasing value for your insurance dollar. Our exclusive focus remains on you and those with whom you collaborate to develop and deliver New Jersey's first-class educational system.



I thank you for your business and enjoy hearing your feedback and ideas. Please always feel free to email me at [marc.buro@nj-teachers.com](mailto:marc.buro@nj-teachers.com).

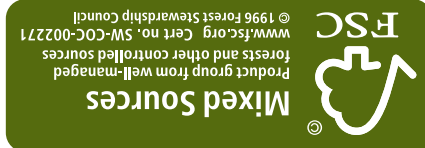
Warmest regards,

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

# Chalk Talk Spring 2010



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Special rates for a special class of people  
P.O. Box 924, Lincroft, NJ 07738-0924  
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## Capture the Facts with a Police Report

Imagine you're driving to the grocery store one sunny morning. As you approach a red light, you stop a little too short, and tap the car in front of you. Luckily, you and the other driver aren't injured and there's only a minor dent on his back bumper. You exchange information with the other driver who was alone in the car, but don't call the police because after all, it's just a little dent. You're not even sure it's worth reporting to the insurance company. A few weeks later, you receive a piece of mail regarding a claim against you for that day's accident. Only now, there are three people with bodily injuries in addition to that little dent. It's your word against theirs that others were not present or injured in the accident. Had there been a police report, this could have been avoided.

No matter how large or small an accident, it is always in your best interest to call the police to get a report. This documentation protects you by having an unbiased account of the accident, so that we as your insurance company can defend you against potentially false claims. Getting all of the necessary information at the time of the accident in a police report helps to preserve the facts, and allows for consistent information throughout the investigation.

When getting a police report, always ask the officer to include the following pieces of information:

- The names of everyone in all of the cars involved in the crash, whether they are injured or not.
- The names and contact information of any witnesses at the scene.
- Statements from everyone involved on how the accident happened.

## Did you know...

The insurance company, not the police, is responsible for determining fault in an accident. The insurer uses the police report as one way to establish fault and confirm the people involved.

## Class Trip Essay Winner

In the last issue of *Chalk Talk*, we asked for your favorite New Jersey class trip memories with your students. The winner was Zan Coia, a kindergarten teacher from Milanesi School, with her essay on Sea Isle City, NJ.

Teaching kindergarten has always been fun for me. The children speak with such honesty that you just have to take to heart what they say. So was the case on a trip to Sea Isle City, New Jersey, on one June day.

At the end of the school year, we do a science/language arts unit on sea creatures. We do many activities centered on this theme. At the end of the unit, I take the children on a field trip to the beach in Sea Isle City. I create a scavenger hunt in which the children find certain shells, we make sea necklaces out of clam shells, we make sand castles, fly kites, blow bubbles, write spelling words in the sand...just have a wonderful day.

On one trip as we were coming over the path through the sand dunes, one child said to me, "Mrs. Coia, this must be heaven!" Seeing the faces on those little children, some whom have never seen the ocean, is a blessing to me.

- Zan Coia, Milanesi School

## Get Home Safe

If you're too tired to drive, have a glass of wine or don't feel safe driving for any reason, you don't have to get behind the wheel. The Get Home Safe benefit is available to all Teachers' Insurance auto customers once per policy per year. Reimbursement is up to \$50 for one cab service fee. For details visit [www.nj-teachers.com](http://www.nj-teachers.com).



## All the Protection You Need in One Place

The excellent service you've come to expect from Teachers' Insurance doesn't stop with your car insurance. We can help you to protect all of your assets.

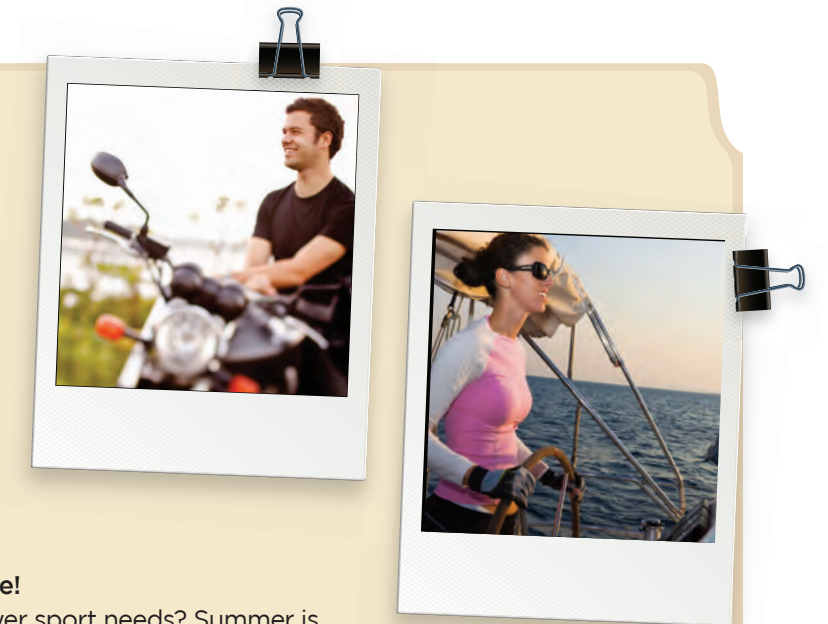
### Home Insurance

Wherever you live in New Jersey, we have home insurance solutions for you. Even better, you get an extra **5% discount** on your auto insurance when you have home insurance coverage through us.

### Motorcycle, RV, personal watercraft insurance and more!

Did you know that we can help you cover all of your power sport needs? Summer is closer than you think — why not call Teachers' Insurance at **866-NJ-TEACH** today for a free quote to see how much you can save?

Home owner policies provided by The Mercer Insurance Group (A rated) underwritten by Mercer Insurance Company of New Jersey, Inc., or Coastal Agents Alliance (A rated) underwritten by Lantana Insurance Ltd. Power Sports policies provided by the A+ rated companies of American Modern Insurance Group. Policy restrictions and exclusions apply and some coverages are optional. These companies are not affiliated with Teachers Auto Insurance Company of New Jersey. Visit [www.nj-teachers.com](http://www.nj-teachers.com) for full details.



## Pop Quiz – Test Your Claims Knowledge

Test your knowledge on what actually causes car accidents (based on our internal claim statistics):

- All of the following driving maneuvers contribute heavily to accidents. But which one contributes to the most accidents?
 

a. Changing lanes	c. Rear-ending
b. Making a left turn	d. Side-swiping
- Keeping adequate distance from the car in front of you and avoiding cars that tailgate can help keep you safe. Can you guess the percentage of accidents that involve rear-ending?
 

a. 4%	c. 28%
b. 19%	d. 42%
- If you experience damage from a hit-and-run, it's still important to get a police report by calling the police at the scene. How many accidents are considered hit-and-run?
 

a. 5%	c. 15%
b. 10%	d. 20%
- Driver attention to what's going on outside the car is key to road safety. Which of these objects has the greatest chance of being struck by a car?
 

a. Pedestrian	c. Animal
b. Bicyclist	d. Falling object

Answers: 1 c; 2 b; 3 a; 4 c.