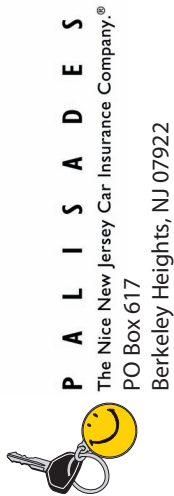


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Surveys Say...NJ Rocks!

22% NJ Drivers Unaware of Law

Texting & Driving: 17% Deadlier

Best College Towns

Best Shore Towns

Nice News

Spring/Summer Issue
PALISADES
The Nice New Jersey Car Insurance Company.®

Vol.8/Issue No.1

Surveys Say... NJ Rocks!

Dear Policyholder,

With reality TV shows like Jerseylicious, Real Housewives of New Jersey and Jersey Shore transfixing the nation and stealing the spotlight, it's easy to lose sight of the amazing things for which our state is known. New Jersey is often misunderstood. Our state is a beautiful, cultural, and yes, awesome place to live.

Think about it: we've got beaches and mountains, farm land and cities, parks and culture, sports teams and Bon Jovi — in fact, I'd say we've got it all!


Warm weather brings ample opportunities to explore the best our state has to offer. In this edition of our newsletter, our Best College Towns and Beach Communities articles will hopefully prompt some exploratory road trips.

To get you to your destination safely and securely, read Surveys Say: Texting & Driving is 17% Deadlier. When school is out and children are everywhere, it pays to stay off the phone while driving.

Thinking now about safety, earlier this year, I was surprised to learn that many NJ drivers were unaware of an important NJ traffic regulation. To help rectify that (and keep you violation-free) we're spotlighting the regulation, and a few more NJ traffic laws you should know and observe when you hit the road this summer.

Finally, I hear from our customers every day, so I know first-hand that Garden State residents are an opinionated bunch! We wouldn't dream of telling you what we think comprises the best of New Jersey without giving you a chance to respond, so make sure to visit Palisades.com/newsletter and take our online survey of what you think makes our state so great.

Sincerely,


Ed Fernandez
President

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Surveys Say!



22% of NJ Residents Unaware of NJ Crosswalk Law*

In November 2010, a Palisades poll found that 22% of state residents have no knowledge of the NJ law that mandates motorists must stop – and remain stopped – for pedestrians in the crosswalk. What other “unknown” traffic laws are on the books?

Here are three more:

1. Idling Stinks

New Jersey law requires all motorists to restrict idling to three minutes or less. Idling more than three minutes is unnecessary and harmful to your vehicle and your health. Vehicle and property owners face fines of \$250 to \$1,000 for each violation of this law. See www.stopthesoot.org for more information.

2. Move Over

New Jersey’s “Move Over” law requires that all motorists approaching a stationary, authorized emergency vehicle displaying flashing lights must change into a non-adjacent lane -- safety and traffic conditions permitting. If a lane change is impossible, motorists must reduce speed to slower than the posted limit, and be prepared to stop if necessary. Motorists who violate this law face a fine.

3. Safe Corridors

The NJ Safe Corridors law doubles fines on designated highways for various driving offenses, including speeding and aggressive driving. A current list of Safe Corridor highways is available from the New Jersey Department of Transportation at www.nj.gov/transportation.

Sources: New Jersey Driver Manual .

*In partnership with Fairleigh Dickinson University’s PublicMind™

For more articles and our online survey of what makes our state so great, please visit Palisades.com/newsletter/

Nice Drives Seek 'n Circle Game

Moms certainly enjoy the beauty of the NJ Botanical Gardens in Ringwood State Park. Visit www.njbg.org for information on their Mother's Day Lilac Weekend. In the meantime, play the game below for a chance to win one of ten \$50 AmEx Gift Cards!

How to play: Compare the bottom photo with the top to find the 15 differences. Log on to Palisades.com/Contest to check your answers and for game rules, terms and conditions. Just by checking your answers you have a chance to win. *Only one winner per household. No purchase required to win. Entries accepted until May 24, 2011.*



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- We have your damaged vehicle towed to the Door to Door repair shop you select
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- Palisades guarantees the repairs for as long as you own your car
- Finally, we arrange the return of the rental car

It's all taken care of for you, from start to finish!

Applies toward Personal Auto coverage and private passenger autos on Commercial policies.

Must have Collision or Comprehensive coverage to qualify for Door to Door Service.

Emergency Contact Information

We wish to share our planned response in the event of an emergency or natural catastrophe. If general telephone service remains uninterrupted, when you contact our office, you will receive a recorded message 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 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 are 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 website 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 during an emergency that prevents your payment from reaching our offices, or that prevents us from processing your payment once received. If you have any questions, please contact **Customer Care** at **877.PAL.NICE**.*

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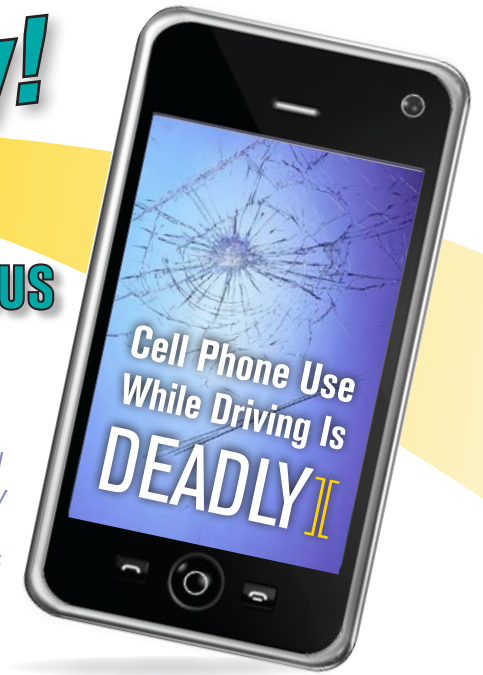
And remember: We won't share your email or phone number.

**Only applies to Auto, Homeowners and Umbrella*

Surveys Say!

TEXTING & DRIVING IS 17 TIMES MORE DANGEROUS THAN JUST TALKING*

But both are dangerous. In 2002, when texting was only beginning, cell phone usage while driving killed an estimated 2,600 Americans, according to a study by the Harvard Center for Risk Analysis. According to another industry report, Americans sent 15 times the number of messages in 2009 as we did in 2005: a blueprint for disaster!



When you think about being “extra careful” when driving, you usually think of snow and ice conditions. However, warm weather driving presents challenges too. Here are some safety reminders for you —

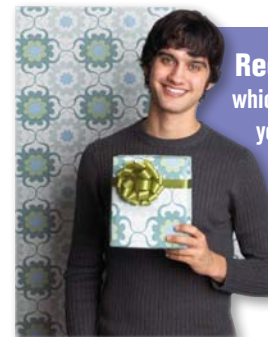
Vehicle Check

Before you head out on your road trip, make sure your vehicle is in tip top shape.

- Spring and summer can mean fast moving heavy rainstorms. Make sure your wiper blades are in good condition.
- Check the air pressure in your tires and don't forget the spare.
- Make sure your cooling system is in proper order.
- Same goes for all the other fluids in your car. Summer heat can be hard on cars, so make sure you check vital fluid levels: brake, transmission, power steering and wiper fluid.

Important Reminders

- Don't for a minute leave children (or pets) in a car unattended. Even when it is only 72 degrees outside, the temperature inside a car can quickly rise to 116 degrees.
- Make sure your child seat is installed correctly.
- Always make sure the driver and all passengers buckle up.
- Beware of other drivers. Summer road trips means more people driving in unfamiliar areas. Be extra cautious.
- Whether rooting for your favorite team or displaying your patriotism, fly your flags on your house, not your car. This growing trend is dangerous. Not only are flags a distraction, they can detach and become a hazard for other drivers.



Receive a discount on the innovative **iZup** software

which holds text messages and incoming calls while you are driving. Allows for distraction free driving!

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<http://www.palisades.com/claims-and-customer-care/savings-pass>.

PERFECT GIFT FOR TEENS!

**According to a 2009 Virginia Tech study*

NJ's Best

College Towns

Did you know that the Garden State is home to more than 30 colleges and universities?

You can find a "college town" in nearly every county. These towns are often rich with charm, filled with culture and make great day trips! So which one is the best? You decide, but here are three towns we think are cool.

Princeton

Home to the world-renowned Princeton University, this quaint town is full of beautiful architecture, unique history, arts, culture and dining. Best of all, Princeton is easily accessible from anywhere in NJ.

Stroll down Nassau Street and browse the shops and restaurants. Don't forget to detour through the beautiful Princeton campus! Art lovers won't neglect the Princeton University Art Museum, which houses 72,000 works of art.

New Brunswick

New Brunswick is home to Rutgers, the State University of New Jersey. More than a college town, this city is home to world-renowned medical facilities, exciting night life, interesting culture and business.

Some of the state's best restaurants line the streets. You can catch a comedy show, attend a concert, see a football game or watch ballet. The renovated State Theatre hosts a who's who of the entertainment industry.

Madison

Madison contains 52 buildings listed on the State and National Registers of Historic Places. The town is so picture perfect it has appeared in several movies. Stroll down Main Street and enjoy outdoor dining and unique shopping, especially if you enjoy antiques.

Home to Drew University, Fairleigh-Dickinson University and the College of Saint Elizabeth, Madison is full of culture. In fact, located here are two of New Jersey's five professional theater companies. Theater lovers won't want to miss the renowned Shakespeare Theatre of New Jersey. It's our only professional theater company dedicated to Shakespeare's work.

So there you have it. Three college towns to choose from – are these the best? Or have we left out a top choice? Find out more about these towns and take our survey at Palisades.com/newsletter.

Driving down the shore is a New Jersey tradition — (except for those lucky enough to live there already!)

Below are shore towns you'll want to visit. Each have lovely beaches, but offer much more.

Shore Towns

Cape May

Cape May is arguably our state's premiere vacation spot. Located on the small hook at the very southern tip of New Jersey, it is buffeted by both the Atlantic Ocean and the Delaware Bay.

The Victorian Era truly flowered in Cape May, and its legendary gingerbread architecture has made virtually the entire town a historic landmark. There is so much to do and see that even on a rainy day you won't be bored. Year-round, one can find fine dining, music, art and theater, in addition to boating, fishing, a zoo and salt breezes.

Ocean City

Ocean City is actually an island. Surrounded by water on all sides, it offers eight miles of beautiful beaches for sunbathing, boating, fishing, jet skiing and kayaking. With all that beach to spare, it's no wonder that 2.5 miles of it are ringed with boardwalk complete with two amusement parks, a water park, bike rentals and miniature golf. If all that activity has you tuckered out, there are plenty of restaurants and unique shops.

Ocean Grove

Beautiful, elegant and architecturally interesting, Ocean Grove is a historian's paradise! What started out as a Victorian-era camp meeting site has become "the Jewel of the Jersey Shore." This national historic treasure offers one perfect square mile of natural beauty, including pristine beaches, tree-lined streets, serene boardwalk and parks, music & lecture programs, unique eateries, magnificent inns, and a quaint shopping district.



Sources: www.funnewjersey.com,
<http://www.shoobees.com/towns.asp>,
<http://www.capemay.com/activities/>,
<http://www.oceancitychamber.com/>,
<http://www.wildwoodsnj.com/wildwood-boardwalk-vacation.cfm>, <http://www.pointpleasantbeach.com/nearby.htm>

Read more about other favorite NJ beach towns at Palisades.com/newsletter



Check out Palisades.com/newsletter... Guest blogger covers NJ Running Trails...

...plus more articles and our online survey.