

Existing Client - Actual Savings - 11-09-2009#

Current			
	Selective Auto		Travelers Renters
		2,743	181
Combined			2,924

Proposed			
	NJS Auto*		NJS Renters*
		1,556	289
Combined			1,845

* Expanded Coverage - lower deductibles

Subject to company underwriting approval

Savings			1,079
----------------	--	--	--------------



New Jersey Skylands Insurance

| Auto and Home



OneChoice
CustomPac



Looking for a personal insurance solution with superior protection, value and convenience?

We've got you covered with

OneChoice CustomPac.

At New Jersey Skylands Insurance, we understand your need for an insurance solution tailored to your unique situation and backed by outstanding claims service. We also know that value and convenience are important to you.

That's why we offer OneChoice CustomPac, which combines your home, personal property, automobile, watercraft and liability coverage – all in one policy. OneChoice CustomPac also provides the added convenience of just one bill for all of these coverages. (If your homeowners premium is paid by your mortgage company, we will simply send you a separate bill for your other New Jersey Skylands Insurance coverages.) It all adds up to a singular solution!

Customized Coverage & Choice

OneChoice enables you to choose from two comprehensive options: OneChoice CustomPac, which features exceptional protection, or CustomPac Elite, which features even broader coverages. Have a boat? Safeguard it with our Watercraft endorsement's property and liability coverage. And secure up to \$5 million of additional liability protection with OneChoice Umbrella.

OneChoice CustomPac is also available for condominium owners and renters.

Deductible Savings

OneChoice CustomPac also features built-in deductible savings opportunities. For example, we'll waive the smallest deductible, up to \$1,000, for an occurrence involving both homeowners and auto. We'll also waive up to \$1,000 for homeowners losses that exceed \$50,000.

A Solution Tailored By Local Professionals

New Jersey Skylands Insurance independent agents are knowledgeable professionals dedicated to properly protecting your assets. They understand the local market, as well as the importance of listening to your needs and tailoring a solution designed for your unique situation. Together, your local independent agent and New Jersey Skylands Insurance are a powerful team committed to providing you with the right coverage plus the personal service you deserve.

Homeowners Protection Includes:	Typical Homeowners Policy	OneChoice CustomPac	CustomPac Elite
Single Property Limit – Covers dwelling, other structures, contents, additional living expenses	Not Available	Included	Included
Extended Replacement Cost Dwelling coverage – Pays additional 25% above dwelling limit to repair or replace home	100% of dwelling limit only	Included	Included
50% or Uncapped option	Not Available	Available	Available
Jewelry, watches & furs	\$1,500 – stolen only	\$5,000 – stolen, lost or misplaced (no per-item limit)	\$10,000 – stolen, lost or misplaced (no per-item limit); scheduled jewelry covered on Agreed-Value basis
Reimbursement of identity fraud expenses	Not Available	\$15,000 available	\$15,000 included
Replacement Cost Contents coverage – Pays total cost to repair or replace personal belongings at today’s prices	No Replacement Cost coverage; policy pays actual cash value	Included	Included
Open perils for contents	Not Available	Available	Included
Liability for libel, slander, invasion of privacy and others	Not Available	Included	Included
Ordinance or law	10%	10%	20%
Watercraft and trailers	\$1,500	\$2,500	\$3,000
Silverware	\$2,500 – stolen only	\$5,000 – stolen only	\$10,000 – stolen, lost or misplaced
Property used for business	\$2,500 – on premises \$500 – off premises	\$5,000 – on premises \$2,500 – off premises	\$10,000 – on premises \$5,000 – off premises
Refrigerated items	Not Available	\$750 (\$100 deductible)	\$1,000 (\$100 deductible)
Water backup and sump discharge or overflow	Not Available	\$5,000	\$10,000
Mortgage acquisition costs (fees for title searches, appraisals and surveys, etc.) when home must be rebuilt	Not Available	Not Available	\$5,000 included
Auto Protection Includes:	Typical Auto Policy	OneChoice CustomPac	CustomPac Elite
Transportation Expenses			
Rental of like make & model	\$20/day, up to \$600	Up to 30 days or \$3,000	Up to 30 days or \$3,000
Other than rental car	\$20/day, up to \$600	\$50/day, up to \$1,500	\$50/day, up to \$1,500
Original equipment manufacturer replacement parts (for a model’s first 3 years)	Not Available	Included	Included
Gap between the amount you owe on a loan or lease and the value of your vehicle	Not Available	Included	Included
Travel expenses following an accident far from home	Not Available	\$500	\$500
Accidental air bag deployment	Not Available	Included	Included
Roadside assistance (member benefit)	Not Available	\$100	\$100
Please refer to the actual policy for all coverages and exact coverage descriptions; limits, exclusions and deductibles may apply. Coverages and discounts are subject to policy terms and conditions.			

Fast, Reliable Claims Service

The right protection provides peace of mind, and so does the assurance of prompt, fair service you can count on in the event of a loss. We take pride in our ability to deliver superior claims-handling service, which is driven by the local knowledge and expertise of our claims team.

Should you incur a loss, help is just a phone call away. Simply dial our 24-hour claim center at **1.877.279.7688** or call your New Jersey Skylands Insurance agent.

Billing Made Simple

We want to make it as easy as possible for you to do business with us. For maximum convenience, you can choose to pay your premiums automatically through OnTime[®], our electronic funds transfer program. Nothing could be easier, and you save the installment fee we charge every time you mail a check. Just select the date you want us to deduct your payment from your checking account and we do the rest. Sign up online at **www.njsi.com**, by telephone or by mail.

If you wish, you can pay your total annual premium or make another one-time payment online at **www.njsi.com**, via eCheck or credit card. Or if you prefer to pay by check, you can choose from a variety of payment plans. Ask your New Jersey Skylands Insurance agent for details.

Membership Offers MORE

As a policyholder and member you own a stake in New Jersey Skylands Insurance and gain certain benefits you won't find with other insurers.

- **Identity Theft Resolution Services**
- **Credit Monitoring Services**
- **Roadside Assistance**
- **Collision Deductible Waiver**
- **Deductible Waiver for Windshield Repair**
- **Quality Auto Repair Guarantee**
- **New Jersey Skylands Insurance Quality Service Pledge**
- **Claims Emergency Response**
- **Travel Document Recovery**
- **Disaster Document Recovery**
- **Auto Maintenance Resources**
- **Home Maintenance Checklist**
- **Online Financial Calculators**

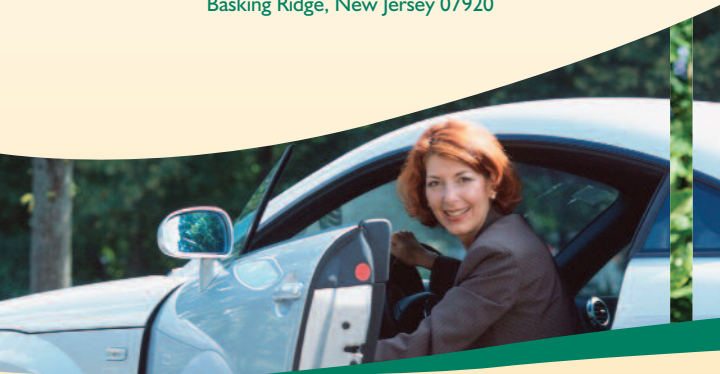
Visit **www.njsi.com** to learn more.

To Learn More

To find out how OneChoice CustomPac can bring you superior protection, value and convenience, talk to your local New Jersey Skylands Insurance agent today.



New Jersey Skylands Insurance
P.O. Box 622
Basking Ridge, New Jersey 07920



About New Jersey Skylands Insurance

New Jersey Skylands Insurance Association is a full-service property-casualty insurance company. The company is rated A (Exceptional) by Demotech, Inc., a longtime provider of Financial Stability Ratings® of property-casualty insurance companies.

New Jersey Skylands Insurance Association is managed by New Jersey Skylands Management, LLC (NJSM), an attorney-in-fact and a wholly owned subsidiary of OneBeacon Insurance Group, which is rated A (excellent) by A.M. Best. OneBeacon's U.S. headquarters is in Canton, Massachusetts.

The company is publicly traded on the New York Stock Exchange under the symbol "OB".

For more information about New Jersey Skylands Insurance, or our products and services, visit www.njsi.com.