



IMPORTANT INFORMATION FOR NEW JERSEY POLICYHOLDERS

This notice is intended to make you aware of recent changes that affect your Personal Injury Protection Coverage.

Both the enclosed summary document named “*Important Information If you are Injured in an Auto Accident*” (NJ Pip Insert (12-09)) and the “*Personal Injury Protection Endorsement*” (PP 05 77 12 09) have been revised, two new sections have also been added to the policy endorsement titled **Voluntary Networks** and **Reconsideration and Appeals Process**.

These new sections titled **Voluntary Networks** and **Reconsideration and Appeals Process** apply to you and anyone covered under your policy.

The new sections address how you may utilize **Voluntary Networks** and how your medical provider must utilize the **Reconsideration and Appeals Process** in order to receive the maximum benefits under your policy.

Please read carefully both the summary document named *Important Information If you are Injured in an Auto Accident* and in the *Personal Injury Protection Endorsement*” (PP 05 77 12 09).

Also, be aware of changes made to the following sections in the *Personal Injury Protection Endorsement* (PP 05 77 12 09): the **Payment of Benefits** (found on page 16 of 17) and the **Dispute Resolution Process** (found on page 17 of 17). This includes a reference to the **Reconsideration and Appeals Process**.

Please read these revised and new sections carefully.

These changes to the “*Personal Injury Protection Endorsement*” (PP 05 77 12 09) are effective on the renewal date of your policy and apply to all Personal Injury Protection claims made on or after your renewal date and into the future, unless modified by another document in the future.

NO COVERAGE IS PROVIDED IN THIS IMPORTANT NOTICE. THIS DOCUMENT DOES NOT REPLACE ANY OF THE PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY, INCLUDING THE ENDORSEMENT, CAREFULLY FOR COMPLETE INFORMATION AS TO THE TERMS OF YOUR COVERAGE. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS DOCUMENT, THE PROVISIONS OF THE POLICY, INCLUDING THE ENDORSEMENT, SHALL PREVAIL.

AAA Mid-Atlantic Insurance Company – Keystone Insurance Company
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