Dear Policyholder,

The New Jersey Insurance Underwriting Association (NJIUA) is introducing a new program designed to help eliminate those potentially dangerous electrical conditions in your home that may keep you awake at night. This is not a loan and does not have to be paid back. Ever.

If you’ve been thinking about making repairs or updating your electrical system but could not afford it on your own, NJIUA may be able to help. As a responsible homeowner you want to make your home the safest it can be. NJIUA’s Matching Funds Home Improvement Program can help make your home safe and up to date through modern electrical system improvements.

You are receiving this notice because you have been insured through NJIUA for 3 or more consecutive years and use this location as your primary residence. Applicants must also meet the following criteria to be eligible for the grant program:

- Own a 1 to 4 family home (Seasonal homes are not eligible)
- Applicants must have financial need
- All property tax payments must be up to date
- All mortgage payments must be up to date
- The property cannot be for sale

The property must be in reasonably sound condition. Homes with serious conditions, other than the electrical system will not be considered unless the hazards have been removed.
ELECTRICAL DANGERS

NJIIUA wants to help you make your home a safer place. If you are interested in repairing or updating your electrical system by doing any of the items listed below or items not listed, this program is for you.

- Replace your existing fuse system with circuit breakers
- Add additional circuits to avoid tripping breakers
- Increase your amperage service
- Add outlets to eliminate the use of extension cords
- Replace your obsolete aluminum or knob and tube wiring with modern wiring
- Make other improvements to your electrical system to eliminate hazards that can cause a fire

HERE’S HOW THE PROGRAM WORKS

A signed completed application should be sent to the address listed on the back of the application for review. Upon receipt of the application it will be reviewed for completeness and eligibility determination. All applicants will be notified within 30 days informing them of their eligibility status.

If accepted for the program, NJIIUA will arrange for an inspection to verify the work to be done. You will be required to obtain an estimate from a licensed electrician and submit it on their letterhead to NJIIUA for review and to retain for our records.

Once the work is completed, notify us so we can arrange for another inspection to verify the work has been completed. After that inspection is completed, we will send the matching grant funds to you or the electrician, whichever you prefer. That’s it!

HOW MUCH WILL NJIIUA MATCH?

NJIIUA will pay 50% of the cost of the repair with a maximum payment of $2500. An example may help illustrate how this would work:

<table>
<thead>
<tr>
<th>Cost</th>
<th>You pay</th>
<th>NJIIUA Matching Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4000</td>
<td>$2000</td>
<td>$2000</td>
</tr>
<tr>
<td>$5000</td>
<td>$2500</td>
<td>$2500</td>
</tr>
<tr>
<td>$6000</td>
<td>$3500</td>
<td>$2500</td>
</tr>
</tbody>
</table>

The funds distributed by NJIIUA do not have to be paid back, and NJIIUA does not have to be shown as a mortgagee on your insurance policy.

Another feature of the program is that the grant does not have to be used all at once. If you use $1000 for one project, you still have $1500 left for other projects for as long as you remain a NJIIUA policyholder.

This program is administered entirely by the New Jersey Insurance Underwriting Association. If you have an agent, he or she is aware of the program but is not involved in the application process or distribution of funds. Please call 973-622-3838, extension 6017, with any questions you have about this program.
NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION
744 BROAD ST. NEWARK, NJ 07102 • Telephone 973-622-3838 ext 6017 fax 973-622-6357

ELECTRICAL GRANT PROGRAM APPLICATION

APPLICANT INFORMATION

APPLICANT NAME: ____________________________ POLICY NUMBER: ____________________________

LAST ___________ FIRST ___________ M.I. ____________________________ DAYTIME PHONE: ( ) ____________

MAILING ADDRESS: ____________________________ APT/UNIT #: ____________________________ EVENING PHONE: ( ) ____________

STREET ____________________________ STATE ____________________________ ZIP ____________________________ E-MAIL: ____________________________

INCOME INFORMATION

ARE YOU CURRENTLY EMPLOYED? YES ☐ NO ☐ SOURCES OF INCOME:

☐ SALARY $ ____________________________

☐ RENTS $ ____________________________

☐ SOCIAL SECURITY $ ____________________________

☐ PENSION $ ____________________________

☐ OTHER $ ____________________________

ARE YOU RETIRED? YES ☐ NO ☐ TOTAL INCOME $ ____________________________

☐ ☐

DO YOU HAVE OTHER SOURCES OF INCOME? YES ☐ NO ☐ ____________________________

☐ DISABILITY, WORKERS COMP. ETC. $ ____________________________

PROPERTY INFORMATION

PROPERTY LOCATION:

STREET ____________________________ CITY ____________________________

IF DIFFERENT FROM MAILING ADDRESS, EXPLAIN: ____________________________

NUMBER OF APPTS: ☐ 1 FAMILY ☐ 2 FAMILY ☐ 3 FAMILY ☐ 4 FAMILY ☐ OTHER: ____________________________

IS THE PROPERTY YOUR PRIMARY RESIDENCE? YES ☐ NO ☐ ARE MORTGAGE PAYMENTS UP TO DATE? YES ☐ NO ☐

☐ ☐

IS THE PROPERTY UNOCCUPIED ANY TIME DURING THE YEAR? YES ☐ NO ☐ IS PROPERTY FOR SALE? YES ☐ NO ☐

☐ ☐

ARE PROPERTY TAX PAYMENTS UP TO DATE? YES ☐ NO ☐ HAS THE ELECTRICAL SYSTEM BEEN UPDATED SINCE THE HOME WAS BUILT. IF YES, PLEASE EXPLAIN ON BACK

☐ ☐

I (WE) CERTIFY TO THE TRUTH OF MY (OUR) STATEMENTS ABOVE. I (WE) AUTHORIZE NJIUA TO VERIFY THE INFORMATION CONTAINED IN THIS APPLICATION AND REPORT ITS TRANSACTIONS TO ME (US).

SIGNATURE: ____________________________ DATE: ____________________________

MAIL THIS APPLICATION TO:

NJIIUA
ATTN: GRANT PROGRAM
P.O. BOX 32310
NEWARK, NJ 07102