

**DEDUCT 5 PERCENT FROM YOUR AUTOMOBILE INSURANCE
PREMIUM AND ELIMINATE 2 POINTS FROM YOUR DRIVING
RECORD**

Do you have two or more points on your driving record and/or a high car insurance premium? You may want to enroll today in our AAA authorized six-hour Driver Improvement Program. Two points will be deducted from your driving record and you may also qualify for a 5 percent discount on your Automobile Insurance premium. If you drive for one year without any accidents or violation points, the state automatically removes **3 POINTS** from your driving record. You may take the course **ONCE EVERY 5 YEARS** for MOTOR VEHICLE POINT REDUCTION, and **ONCE EVERY THREE YEARS** FOR INSURANCE PREMIUM DEDUCTION.

The Driver Improvement Program (DIP) is designed to help you improve your driving skills and become a safer driver. The DIP program **FEE IS \$85.00**. If you are AAA member, you may **“SHOW YOUR CARD AND SAVE” \$25.00**. The discounted fee is **\$60.00**. You may call Nice Touch Driving School for dates and further information.

Please complete registration form and mail it **TEN DAYS PRIOR TO THE COURSE DATE** to the above address with your payment. A cancellation must be received **5 DAYS** prior to the course date or a **CANCELLATION FEE OF \$10.00** will be deducted. Class size is limited to thirty people. **SIX-HOUR LENGTH OF SEMINAR IS REQUIRED FOR AUTOMOBILE INSURANCE REDUCTION AND MOTOR VEHICLE POINT REDUCTION.**

For written confirmation, please include an e-mail address or a FAX number.

MAIL REGISTRATIONS FORMS:

N.T.D.S. Driver Improvement Program

470 Ridgedale Avenue, East Hanover, NJ 07936 (CLASS LOCATION)

PLEASE PRINT INFORMATION AS IT APPEARS ON YOUR LICENSE

NAME _____ BIRTH DATE _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

DRIVER LICENSE# _____ EXPIRES _____

POINTS ON LICENSE _____ SEX _____ EYE COLOR _____

AAA# _____ DAY PHONE() _____ NIGHT() _____

SPECIFY DATE (S) _____

MASTERCARD _____ AMERICAN EXPRESS _____ VISA _____ (CIRCLE ONE)

CARDMEMBER NAME _____ DATE _____

ACCT# _____ EXP. DATE _____

SALE AMOUNT\$ _____ SIGNATURE _____

E-MAIL ADDRESS OR FAX # FOR WRITTEN CONFIRMATION _____

We require payment to reserve a spot in the class.

YOU MAY PAY BY CHECK, CASH, MONEY ORDER OR CREDIT CARD

DIRECTIONS TO:

**NICE TOUCH DRIVING SCHOOL
470 RIDGEDALE AVENUE
EAST HANOVER, NJ
973-515-9400
FAX 973-515-6736**

PARKING IN MUNICIPAL LOT ONLY

OFFICE IS LOCATED ON THE CORNER OF GROVE AVENUE AND RIDGEDALE AVENUE ON THE **2ND FLOOR** ABOVE THE HAIR SALON AND THE DENTIST OFFICE. THE **MUNICIPAL LOT** IS ACROSS THE STREET FROM THE OFFICE ON SCHOOL AVENUE.

From Madison: Park Avenue to Ridgedale Avenue northbound. Cross Route 10. Four lights past Route 10 take right onto School Avenue (CVS on corner). Park behind church in municipal lot. Walk across Ridgedale Avenue to office.

From Whippany: Route 10 East. One light past Ridgedale Avenue (Novartis), make U-turn and go west on Route 10. At light on Ridgedale Avenue, make right. Continue four lights and take right onto School Avenue and park behind the church in municipal lot. Walk across Ridgedale Avenue to office.

From the Oranges: South Orange Avenue becomes Columbia Turnpike in Livingston. Pass the Livingston Mall. Continue several lights to intersection of Columbia Turnpike and Ridgedale Avenue. Make a right onto Ridgedale Avenue. Follow directions from Madison.

From Morristown: Columbia Turnpike. Go to Florham Park. Make a left James Street. Take James Street to first light. Make left onto Ridgedale Avenue. Follow directions from Madison.

From Route 287: Exit 39 to Route 10 East. (Second Ridgedale Avenue – Novartis on corner) Follow directions from Whippany.

From Route 24: Exit 2B. Go east on Columbia Turnpike. Make left onto James Street. Take James Street to first light. Make left onto Ridgedale Avenue. Follow directions from Madison.

Newark Area: Route 280 West to 2nd Eisenhower Parkway exit. Go off ramp and stay to right. At first light, make right onto Eagle Rock Avenue. Take to the end (two lights). Make left onto Ridgedale Avenue. At second light, make a left onto School Avenue. Park behind the church in municipal lot. Walk across Ridgedale Avenue to the office.

ALL CLASSES ARE LOCATED AT
470 RIDGEDALE AVENUE
EAST HANOVER

May 3	(Sat) 9-4 PM
May 10	(Sat) 9-4 PM
May 13 & 15	(Tues/Thur) 6:30-9:30 PM
May 31	(Sat) 9-4 PM

INSURANCE PREMIUM DISCOUNT CONDITIONS

- 1. After you successfully complete the N.T.D.S. state approved course, you would be entitled to a 5% discount applicable to your liability, property damage, personal injury protection, and collision portion of your premium.**
- 2. You cannot eliminate the insurance eligibility points (surcharge) by taking a Driver Improvement Program. You are required to pay the annual insurance surcharge for a three-year period.**

The five- percent discount is not applicable to insurance eligibility points, commonly called surcharges. They are additional costs applied to an individual policy due to many factors, such as: driver's age, geographical location, type of car, miles driven, and point/accident violations.

- 3. 5% discount is applicable ONLY to drivers who attend approved Program.**

You may have more than one driver on your policy. Because you have attended the seminar, your proportional ratio of the insurance premium is discounted only. The other drivers on your family auto policy are not covered.

- 4. 5% discount is applied ONLY at time of policy renewal, it is NOT retroactive.**

Your discount may be applied only at time of renewal of your policy. Insurance companies are not required to discount any premium paid before the renewal date of your policy.

- 5. 5% discount is applied ONLY if driver has 3 or less motor vehicle points.**

If you have 4 or more points or your license is suspended, you are not eligible for the 5% discount. However when your driver's abstract drops below 4 points, and you are point and accident free for one year, 3 points are automatically deducted from your record by the

State. Attendance at Driver Improvement Program seminar will eliminate 2 points and may make you eligible for the discount when your points are reduced to 3 or less.

- 6. 5% discount is applied continuously for 3 years from date of certificate.**

The certificate is valid for 3 years beginning with the issue date forward, providing you abide by the insurance company's regulations. To continue receiving the discount you must complete an approved course every 3 years.

- 7. If the driver operates more than one vehicle insured, the discount applies to the vehicle most frequently operated by the driver. Only one discount will apply per vehicle.**
- 8. Insurance surcharge points are based on the date violation was posted, not when the violation/at-fault accident occurred.**

**YOU MUST MAIL A PHOTOCOPY OF THE CERTIFICATE TO
YOUR INSURANCE COMPANY**

B. DRIVING RECORD POINT REDUCTION CONDITIONS

- 1. You are eligible to receive a two violation point reduction from your driving record after completing a state approved defensive driving program.**

This reduction is applicable ONLY to points, which you have already received for motor vehicle violations and that are currently posted on your driving record. It does not apply to points that have not been posted to your driver's abstract.

- 2. You may only receive a defensive driving two-point reduction one time in a five-year period.**

Although it is recommended that you take a defensive driving class annually, your point reduction will be applied only once in a five-year period. If you take a class and you have "0" points at this time, the class will be recorded on your driving record with no point reduction since you have "0" points. However, if later you get a ticket and points, you may take the class again for the reduction of two points in the five-year period.

- 3. You may not accumulate point reduction credits on your driving record.**

If you have "1" point on your driving record, you will ONLY receive a reduction of that "1" point in a five year period. You can only be reduced to "0" points. Simply, if you have "1" point, the program will

remove "1" point, leaving you at "0", not "-1" or if you are at "0" the program will leave you at "0" not "-2".

4. Motorists accumulating six or more points within three years are:

Subject to a state surcharge of \$100.00 for 6 points and \$25.00 for each additional point. Surcharges remain operational if a motorist has six or more points resulting from violations posted in the preceding three years.

5. Violation points are based on the date the violation was posted, not when the violation/at fault-accident occurred.

6. There are three ways to verify your Driver's Abstract.

(a) Telephone call: (609) 292-7500 or (888) 486-3339

(b) Search the web: WWW.NJMVC.gov

(c) Go in person to a NJMVC Regional Office. There are four regional offices in New Jersey: Trenton, Wayne, Eatontown and Rahway. The closest one to us is located on Route #23 North, Wayne, N.J. Whatever approach you take, the charge is \$10.00

AAA AND NTDS WILL HANDLE YOUR POINT REDUCTION. IT WILL APPEAR ON YOUR DRIVING RECORD WITHIN 4 TO 6 WEEKS. YOU WILL NOT BE NOTIFIED. YOU MAY VERIFY THE DEDUCTION VIA #6 ABOVE.