

SPECIAL NOTICE ABOUT YOUR NO-FAULT (PIP) COVERAGE

Citizens United Reciprocal Exchange (CURE) previously provided you (and your medical provider and legal representative if applicable) with a copy of its Decision Point Review Plan (DPRP) Disclosure Notice. CURE's DPRP Disclosure Notice provides information and requirements relating to certain aspects of medical claims made through your no-fault (PIP) coverage. CURE has revised its DPRP Disclosure Notice to comply with the new requirements found in N.J.A.C. 11:3-4.7B **Requirements for insurer internal appeals procedures**.

All changes will go into effect, for both new and existing claims, on April 17, 2017.

You can access a copy of the updated DPRP and Pre-Certification Requirements Disclosure Notice, and the related section of CURE's PIP Endorsement to your policy, through CURE's website (www.CURE.com) and through CSG's website (www.csg-inc.net/nj_auto_plans.htm). If you would like a paper copy, we will provide one to you. You can request a free copy by calling 1-800-535-2873.

If you have a claim that was previously reported to us, CURE will provide your treating provider and legal representative, if applicable, with the web address at which they can access CURE's updated DPRP and Pre-Certification Requirements Disclosure Notice and the related section of CURE's PIP Endorsement to your policy.

If you submit a new claim or if you acquire a new provider, the web address for accessing this information will be sent to the provider upon notice of commencement of treatment.