

For All Your Insurance Needs

Erie Insurance offers a broad range of services to meet your personal insurance needs, including auto, boat and a variety of home and tenant insurance policies. ERIE also offers a variety of business insurance products to meet the needs of both small and large businesses. Erie Family Life Insurance offers a complete line of products to meet individual and business life insurance needs.*

This brochure is not an insurance policy. The policy contains the specific details of the coverages, conditions, and exclusions. All coverages are not available in all states. Your ERIE Agent can offer you professional advice and answer any questions you may have before you buy.

Equal Professional Service

ERIE embraces the principle of "equal professional service," which means that every applicant, Policyholder and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. ERIE[®] assesses each risk on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.

**Life insurance not available in New York.*

“cha-ching”



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“That’s the sound of
saving you money.
You gotta love that sound.”



By combining your auto and home, you can get some real benefits. You save money, some of your precious time, and since one Agent helps you manage it all, it really makes this whole insurance thing a lot easier. And if you’re interested in a life policy, all the better. You may save even more and gain yourself a bit of peace of mind. We call that our **Multi-Policy discount**. That’s just one way we aim to put some ching back in your pocket. And look, there’s more...

- **Multi-Car**—Available when two or more cars are insured with ERIE and all of the vehicles are owned and used by a covered driver.

- **Payment Plans**—Save up to 7% if you select Plan A and pay in full by your effective date. Save up to 5% if you select Plan B and pay within 60 days of your effective date.

- **Discounts for Safety Features**

- **Passive Restraints**—You will receive a discount on your premium for Medical Payments or Personal Injury Protection if you are insuring a vehicle equipped with factory-installed automatic seat belts or air bags.

- **Anti-lock Brakes**—Vehicles with factory-installed anti-lock brake systems on all four wheels are eligible for this premium discount on Bodily Injury and Property Damage coverages.

- **Anti-theft**—You can save money on your Comprehensive premium if your vehicle is equipped with one of the many active or passive anti-theft devices available.

- **Claims-free Discounts**

- **Safe Driver Discount**—Available for new Policyholders who are claims and violation free for the past three to five years (varies by state).

- **Pioneer Experience Rating Credit (PERC)**—If you have been continuously insured with ERIE for at least three years and have a good claims history, a discount is available.

- **Young Driver Discounts**

- **Driver Training**—Available for insured, young drivers under age 21 who have completed an accredited driver training course.

- **Youthful Driver Discount**—Unmarried drivers between the ages of 15 and 23 who reside with their parents and have a good claims history may be eligible for additional savings.

- **College Student Discount**—Young, unmarried, full-time college students who spend most of the college term away from home, without the use of an auto, are eligible to receive this premium discount.

Above All In Service means saving you time and money. That’s why our founder, H.O. Hirt, raised the letters ERIE out of the word service to remind us what we are reaching for every day.

Above
all in **SERVICE**SM