

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.*

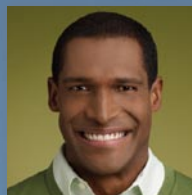
This brochure is not an insurance policy. The policy contains the specific details of the coverages, conditions, and exclusions. All coverages are not available in all states. Your ERIE Agent can offer you professional advice and answer any questions you may have before you buy.

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.*

“now that’s
a good thing”



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“Some people like the basics. Some people, like you, want more...hold onto your hat.”



Everyone's insurance needs are different. Getting the right protection is smart and simple with the help of your ERIE Agent. Whether you'd like to customize your protection for a brand new vehicle or increase your policy coverage limits, ERIE's Personal Auto Policy can be tailored to meet your needs. ERIE has lots of extra coverage to choose from for just a little extra premium.

AUTO ENHANCEMENT ENDORSEMENT

- **Diminishing Deductible**—Your deductible is reduced by \$100 for each consecutive claims-free policy year that your policy has been in force, up to a maximum of \$500. (Deductible cannot be reduced to less than \$100 in PA.)
- **Deductible Waiver**—Your comprehensive or collision deductible is not applied if the accident involves your property insured under an ERIE HomeProtector policy.
- **Transportation Expense**—ERIE will pay up to five days of transportation expenses from a covered loss after we offer settlement. Payment will not exceed the Transportation Expense limit.
- **Death Benefit**—ERIE will pay \$1,000 in the event that anyone we protect dies as a result of bodily injury caused by an auto accident.
- **Increased coverage limits** for emergency travel costs, personal effects, sound equipment and non-owned trailers.

NEW AUTO SECURITY COVERAGE ENDORSEMENT

- **Auto Lease/Loan Security Coverage**—Provides additional protection in the event of a total loss to a covered auto. Coverage is provided for the difference

between the actual cash value of the auto and the amount due under the terms of the lease/loan, less items such as overdue payments and carry-over balances from previous leases/loans, etc.

- **Replacement Cost Coverage**—ERIE will pay to replace your auto if it is two years old or less and is a total loss.
- **Repair Coverage**—ERIE will pay to repair your auto, without a deduction for depreciation, if it is two years old or less and is not a total loss.

ROAD SERVICE

- **Reimburses you** for reasonable towing and required labor costs at the site of breakdown when your auto is disabled.

TRANSPORTATION EXPENSES (Comprehensive)

- **Transportation expenses**, including the cost of a car rental, are covered should your auto become disabled from a comprehensive loss. Basic limits are included in your auto policy if you purchase comprehensive coverage. Higher limits are available for an additional charge.

TRANSPORTATION EXPENSES (Collision)

- **Transportation expenses**, including the cost of car rental, are covered should your auto become disabled due to a collision loss.

DEATH AND DISABILITY BENEFITS

- **Provides additional** death and/or disability benefits should you die or become disabled as a result of an auto accident.