

ERIE[®] Customer Incentives

For all your insurance needs

Erie Insurance offers a broad range of services to meet family insurance needs, including auto and boat insurance 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.



We've got you covered. It's our true blue promise.

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Incentives for you to join the ERIE family!

Since 1925, Erie Insurance has earned distinction as a pioneer in the insurance industry for its consistently high standards of superior service and innovative, quality coverages. ERIE has maintained these high standards while providing the most comprehensive coverage at the lowest possible cost. As a further commitment to excellent service and the relationship we want to develop with you, ERIE has two auto features for its Customer Incentives Program.



ERIE's Customer Incentives Program Includes:

First Accident Forgiveness and Feature 15

What do these incentives mean to you as a member of the ERIE family?

Most insurance companies place a surcharge on your auto premium after an at-fault accident. Why a surcharge? Statistics show that once a person is involved in an at-fault accident, the likelihood of being involved in another accident is increased. When the risk increases, the cost of insurance increases. Therefore, the premium is increased (*surcharged*).

As one of our Customer Incentives, we have developed the **First Accident Forgiveness** plan. ERIE will not apply a surcharge on the first surchargeable at-fault accident which is presented on an ERIE Pioneer Family Auto Insurance Policy (*Personal Auto Policy in Virginia*) written through the Erie Insurance Exchange (*Erie Insurance Company in New York, Erie Insurance Company Preferred Plan in Ohio and Erie Insurance Property and Casualty Company Preferred Plan in West Virginia*). Eligibility for this benefit begins after the policy has been continuously in force and free of any surchargeable accidents for three years.

We not only want your business now, but we want you to become a long-term member of the ERIE family. And because we want you to become part of the ERIE family, we have developed the **Feature 15** plan. ERIE will not apply a surcharge for at-fault accidents presented on a voluntary Pioneer Family Auto Insurance Policy (*Personal Auto Policy in Virginia*) which has been continuously in force with ERIE for 15 consecutive years.

Does your present insurance company make a commitment like this?

For more information, and to see if you qualify, contact your local ERIE Agent.