

Auto accidents are the number one killer of teenagers.

More teens are killed in auto accidents, **nearly 11 a day**, nationwide than by any other means. In fact, crashes are responsible for **1 in 3** deaths of teens aged **15 to 19**.

For all your insurance needs.

Erie Insurance offers a broad range of services to meet family insurance needs, including a variety of home and tenant insurance policies and boat insurance. 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 non-discriminatory 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.

Home Office • 100 Erie Insurance Place • Erie, PA 16530
814.870.2000 • www.erieinsurance.com

S771 11/06 © 2006 Erie Indemnity Company

Gotcha Covered!

Rate Breaks for Young Drivers





What is Gotcha Covered?

Gotcha Covered! is ERIE's youthful driving discount. Young drivers who are eligible can save between 5 and 20 percent on their insurance. But **Gotcha Covered!** is more than a discount. It's a program aimed at promoting safe driving among young drivers. This discount is available in most states with graduated licensing programs.



What is Graduated Licensing?

Graduated licensing is a step-by-step process for issuing driver's licenses to young people. It is designed to help young drivers gain the knowledge and skills they need to drive a motor vehicle safely.

This is accomplished by gradually increasing driving privileges as the young driver gains supervised experience behind the wheel. The goal of graduated licensing is to reduce crashes, serious injuries and traffic-related fatalities involving young drivers.

Research has shown that graduated licensing improves the chances that beginning drivers will learn good driving habits and become safe drivers.

Eligibility for the Discount*

- **Driving record:** During the past five years, households without an at-fault accident over \$100 qualify for the discount.
- **Age:** Young driver must be between the ages of 15 and 20.
- **Marital status:** Youth must be unmarried.
- **Driver's license:** Young driver must have a driver's license (not a learner's permit).
- **Residency:** Youth must reside with his/her parents or be attending a college or university.
- **Vehicle:** ERIE must insure all vehicles in the household. The young driver must not be the operator of a vehicle that is receiving the Performance Car Surcharge.
- **Agent visit:** Young driver must visit with his/her ERIE Agent to review the program features and receive information on safe driving habits. (This requirement is waived for 19- and 20-year-olds who have existing auto insurance with ERIE.)

** This discount varies by state. To see if you qualify, contact your ERIE Agent today.*

The discount will be removed if:

- **Claims:** Youth has an at-fault Bodily Injury, Property Damage, Combined Single Limit or Collision claim that results in excess of the dollar threshold.
- **Moving violation:** Young driver has any moving violation. (In Pennsylvania and Virginia, young driver has a surchargeable moving violation.)
- **Age:** Young driver reaches age 21.
- **Marital status:** Youth marries.
- **Vehicle:** Youth becomes the operator of a vehicle that receives the Performance Car Surcharge.

Safe Driving Tips

As a new driver, or a parent of a new driver, remember these important tips:

- Always wear a seatbelt
- Obey speed limits
- Never fit more people in the car than there are seatbelts
- Don't run red lights
- Use turn signals
- Keep the radio at a reasonable volume
- Don't drink and drive, and don't ride with those who have
- Never talk on a cell phone while driving
- Restrict night driving
- Don't rely solely on driver education

For information on safe driving, visit our Web site at www.erieinsurance.com