

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 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.

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

S72a 4/07 © 2007 Erie Indemnity Company

Personal Property

Replacement Cost





ERIE's Replacement Cost Settlement on Personal Property

What would you do if you walked into your home and most of your belongings were missing? Or damaged? Or destroyed by a fire? With your current coverage, could you afford to buy new personal property?



Although you would receive an Actual Cash Value Settlement under your basic homeowners policy, would that enable you to replace your personal belongings at today's prices? Probably not!

Don't be caught short. ERIE's Replacement Cost Settlement on Personal Property Coverage gives you a **full replacement cost*** settlement after a loss up to the personal property limit on your policy with items of the same like, kind and quality. The only cost you will incur is the deductible applicable to your policy.

Here's How It Works

Let's say, for example, the items that were stolen or damaged totalled **\$8,000** at today's prices. The Actual Cash Value (*replacement cost minus depreciation*) happened to be **\$5,000**. Therefore, in order to replace those exact items at today's prices, you would need to use **\$3,000** of your own money **unless** you were covered by ERIE's Replacement Cost Settlement on Personal Property. This full replacement cost settlement can literally save you hundreds—even thousands—of dollars should a serious loss occur. Even if your personal property is only damaged (*not stolen or destroyed*), you will be paid the **full** cost of repair without deduction for depreciation. (*The only cost you will have is the usual deductible amount under your policy.*)

This coverage also applies to any **Peril Insured Against** under your homeowners policy.

Property Exclusions

Due to their unique nature, there are various personal property items that are excluded from a full replacement cost settlement such as:

- Antiques
- Statues
- Fine Arts
- Paintings
- Rare one-of-a-kind items

However, this property is still insured by your basic policy on an Actual Cash Value basis.

Because of the extremely broad protection provided by our Replacement Cost Settlement on Personal Property Coverage, this coverage is not available for personal property in residences rented solely to others.

To learn more about this extra protection, call your ERIE Agent.

Compare our quality, our service, our coverages and our price. You'll realize, as many people already do, that this policy truly is a new dimension in home insurance protection.

* Replacement cost is paid when the items are actually replaced.