

Xtra Features

Our Family Auto Insurance Policy provides added protection to your family with over 30 Xtra Features!

Here are just a few of the Xtra Features you'll find in our policy:

- ERIE will pay up to \$300 a day (\$200 in VA) for incurred loss of earnings for your assistance in our investigation or defense of a claim or suit filed against you.
- ERIE will pay up to \$500 for the expense of bail bonds arising from an accident or related traffic violation.
- ERIE will pay up to \$2,000 for loss to a non-owned trailer.

If physical damage is purchased:

- ERIE will waive your Comprehensive deductible when a damaged windshield is repaired rather than replaced.*
- ERIE will pay up to \$350 for loss to personal effects resulting from a covered loss while the personal effects are in or upon an auto we insure. *(Theft losses are covered if the entire vehicle is stolen.)*
- ERIE will pay up to \$50 for costs incurred for locksmith services if keys are accidentally locked in an auto we insure.
- ERIE will waive the collision deductible in the event of an accident between two autos insured by ERIE, or if the driver of an auto not insured by ERIE is identified, solely liable and insured. Damage to the insured vehicle must be greater than the deductible.



* Additional premium required in New York.

Flexible for your needs

The Family Auto Insurance Policy can be tailored to meet your needs for an additional premium.

Auto Enhancement Endorsement:

- **Diminishing Deductible**—For each claims-free policy year, your deductible is reduced \$100 up to a maximum of \$500. *(Cannot be reduced to less than \$100 in PA)*
- **Deductible Waiver**—Your comprehensive or collision deductible is not applied if the accident involves our property insured under an ERIE HomeProtector policy.
- **Transportation Expense**—ERIE will pay up to five days after we offer settlement of a total loss.
- **Death Benefit**—ERIE will pay \$1000 if your death is the result of an auto accident.
- **Increases the limits** for Travel Cost, Personal Effects, Sound Equipment and Nonowned Trailers.

New Auto Security Coverage Endorsement:

- **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 deductible for depreciation, if it is two years old or less and is not a total loss.
- **Auto Lease/Loan Security Coverage**—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.

ERIE Agents know best...

...**about insurance.** Your ERIE Agent is an experienced insurance professional and has extensive knowledge of Erie Insurance products. Your Agent can help you make important decisions about your various insurance needs. Whether it be a new car, a young driver, a billing question, or an accident, your ERIE Agent really does know best.

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 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.

Auto

ERIE's Family Auto Insurance



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

S149 4/07 © 2007 Erie Indemnity Company





Value

ERIE's founding purpose, "To provide its Policyholders with as near perfect protection, as near perfect service, as is humanly possible, and to do so at the lowest possible cost," is as true now as it was when the company was **founded in 1925**.

Erie Insurance has grown to be among the most respected insurers in the country. ERIE is rated Superior by A.M. Best Company. We are committed to keeping your auto rates as low as possible by keeping our overhead low and carefully evaluating all applicants. We further reduce your rates by offering numerous discounts, which include:

- Safe Driver Discount
- Multi-Car Discount
- Age 55 or Over Discount
- Passive Restraints Discount
- Anti-Theft Devices Discount
- Anti-Lock Brakes Discount
- Multi-Policy Discount
- Payment Plan Discount
- Life Multi-Policy Discount*

ERIE's Customer Incentive Program guarantees your auto rates will not be surcharged under the following circumstances:

- **First Accident Forgiveness Plan.** ERIE will not surcharge an auto policy written through our preferred plan in the event of a first "at-fault" accident. *(Waiting period applies in certain states.)*
- **Feature 15.** After an auto policy has been in continuous force for 15 consecutive years with ERIE, you never will be surcharged for an at-fault accident again.

* Life multi-policy discount not available in New York State.

** See specific coverages for each state: Medical Expense in VA; Personal Injury Protection in DC, MD, and NY; First Party Benefits in PA.

Claims Service

We realize that each policy sold is a promise of service; a promise we're prepared to keep. That's why we use our own trained adjusters, whenever possible, insuring that your claim will be settled quickly and fairly by personnel who know our policy and understand our service philosophy. Our claims services include:

- **Contact Standards:** ensures you'll be promptly contacted after reporting a loss, in most cases that same day.
- **After-hours Service:** allows you to report losses after normal business hours, on weekends and on holidays by calling 1.800.367.3743.
- **ERIEGlassSM Program:** simplifies the auto glass repair and replacement process. The program is designed to speed the claims process, to offer 24-hour claims reporting service and to be flexible enough to let you decide who should repair or replace your windshield.
- **Direct Repair Program:** allows you to select your own body shop or one of numerous participating body shops. Participating body shops will directly bill ERIE, less your deductible, as an added convenience to you.



It is because of this very commitment to the promise of service that ERIE continually receives distinguished marks for service from independent consumer organizations. And it is what has earned ERIE its long-standing reputation for providing fast, fair and courteous claims service.

Policy Coverages

ERIE's Family Auto Insurance Policy offers a complete line of quality coverages to meet your auto insurance needs. The amount of coverage depends on limits of coverage you purchase:

Bodily Injury Liability: covers your legal liability for bodily injury claims brought against you.

Property Damage Liability: covers your legal liability for property damage claims brought against you.

Medical Payments: covers the medical expenses for injuries sustained by you, resident relatives and other people in your auto as the result of an accident.**

Uninsured/Underinsured Motorists: provides coverage when you are injured in an accident caused by another person who either has no insurance or does not have enough insurance to cover your damages. Some states require your underinsured motorist coverage to exceed the responsible party's liability limits for the coverage to apply. Some states require that this coverage also include property damage.

Comprehensive: pays for damage to your auto and its equipment not caused by collision or upset. *(Referred to as "other than collision" in VA.)*

Collision: pays for damage to your auto and its equipment caused by collision or upset.



Why Choose ERIE?

Many people choose Erie Insurance to insure their autos because of our competitive prices, but we are much more than that! We also provide the highest level of customer service, over 30 Xtra Features, flexibility and stability that ranks at the top of the industry.

