

## Does ERIE provide coverage for personal property left in the insured's car?

ERIE's HomeProtector policies provide coverage for personal belongings in the insured's car. However, there are limitations with respect to electronic equipment capable of being operated from the vehicle. See ERIE's policies for other limitations.

## Does jewelry need special insurance coverage?

ERIE's HomeProtector policies provide coverage for theft of jewelry, subject to a limit of \$3,000. Additional coverage, providing specific insurance, can be written on a Personal Article Endorsement if you qualify. Ultracover and Condocover provide coverage up to \$3,000 for theft, losing or misplacing of jewelry.



## What other personal property can be scheduled on a "floater?"

In addition to jewelry, other valuable items that can be placed on a floater include silverware, goldware, stamp collections, coin collections, cameras, collectors items, guns, fine arts, and furs. Contact your ERIE Agent to see if you qualify.

*If you have questions other than those covered in this brochure, or if you would like additional information regarding ERIE's extra protection features, simply contact your local ERIE Agent.*

## 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<sup>®</sup> 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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# Q&A

## About ERIE's HomeProtector Program





## Why Choose ERIE?

Erie Insurance, headquartered in Erie, Pennsylvania, was founded in 1925 and has grown to be among the most respected insurers in the country. ERIE takes pride in its tradition of financial stability and outstanding service offered to its Policyholders.

### What is the difference between “market value” and “replacement cost?”

#### How does it affect my insurance coverage?

Market value is the price that a house, including land, could normally sell for. Replacement cost is today’s cost to rebuild or replace a structure with materials of like kind and quality. Insurance to 100% of the home’s replacement cost is necessary if you are to completely rebuild your home in the event of a total loss.

When the market value of a house is extremely lower than its replacement cost, the amount of insurance could be based upon the market value of the home. A market value HomeProtector policy may be written when this situation occurs.

### How will I know whether my policy provides named perils or all risk coverage?

In the “Perils We Insure Against” section of your policy, either the perils will be specifically listed (*Named Perils coverage*) or state that coverage is being provided against risks of direct physical loss except those specifically excluded (*All Risk coverage*).

Depending on the type of policy, “named perils” coverage or “all risk” coverage could apply separately to the different properties protected by the policy. For example, “all risk” coverage could apply to the dwelling, while “named perils” coverage could apply to the contents.

### What is provided by liability coverage in ERIE’s policies?

ERIE’s policies provide coverage, up to the policy limits, for all sums which anyone we protect becomes legally obligated to pay as damages because of bodily injury, personal injury or property damage covered by the policy. (*See policy for applicable exclusions*).

### Do I have liability coverage while my dwelling is in the course of construction?

ERIE’s HomeProtector policies automatically provide liability coverage for dwellings in the course of construction, provided the dwelling will be owner-occupied upon its completion.

### How can I cover the dwelling itself when it’s in the course of construction?

A dwelling being built by a contractor, with an anticipated completion date within 180 days, can be written under ERIE’s HomeProtector program.

If the dwelling is being built by the insured, or will take longer than 180 days to complete, the dwelling must be insured in ERIE’s Dwelling Property program until it is fully completed and occupied.

### What should I do if I make improvements to my dwelling?

It’s always a good idea to let your Agent know what improvements you are making. If you have a policy that provides dwelling replacement cost, you are required to maintain insurance to 100% of the dwelling’s replacement value. You must notify ERIE or your ERIE Agent of any improvements or additions to the dwelling that exceed \$5,000. This notice must be given to ERIE within 90 days after such improvements or additions are started.

