

Proposal

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.

Standard Coverages	Amount of Insurance
* Dwelling	\$ _____
* Other Structures	\$ _____
* Personal Property	\$ _____
Loss of Use	Loss Sustained Not to Exceed 12 Consecutive Months
Personal Liability (per occurrence)	\$ _____
Medical Payments to Others (per person)	\$ _____

* Subject to a \$ _____ deductible per occurrence

Annual Premium \$ _____

Optional Coverage(s)	Amount of Insurance	Annual Premium
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Standard Coverage Premium

\$ _____

Optional Coverage Premium

\$ _____

Total Annual Premium

\$ _____

Name _____

Address _____

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.

Home

ERIE's HomeProtector Program
Ultracover



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

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ERIE's HomeProtector Program

Introducing the Ultracover Policy of ERIE's HomeProtector Program. Broad in coverage and solid in Xtra features, it is the latest example of the pioneering spirit that has made ERIE a top-rated company for over 80 years.



The **Ultracover Policy** is a state-of-the-art package of protection for your home. The policy provides coverage for:

- Your Home and any Attached Structures. (*Actual Replacement Cost*)
- Other Structures at your premises that are separate from the dwelling.
- Personal Property wherever it may be. (*Replacement Cost Settlement*)
- Loss of Use, which covers the additional living expenses you incur due to temporary relocation.
- Personal Liability for bodily injury, property damage or personal injury claims brought against you anywhere in the world.
- Medical Payments to Others who are injured in an accident arising from your premises or personal activities.

Xtra Features (Superior Protection)

Each innovative policy includes more than 50 extra protection features. Some of these include:

- Coverage up to \$2,500 for loss due to theft, forgery or unauthorized use of a credit card and unknowingly accepting counterfeit money.
- Payment up to the Personal Property limit for loss to contents of a refrigerator or freezer from either power or mechanical failure.
- Coverage up to \$3,000 for theft, misplacing or losing of jewelry, watches and furs.
- Reimbursement for fire extinguisher recharge after a fire loss.
- Payment for replacement of automatic garage door transmitters which have been stolen. Coverage is also provided for cost to reprogram the frequency on additional transmitters and/or the control unit box.
- Coverage up to \$3,000 for theft, misplacing or losing of guns and related equipment.

Perils*

The **Ultracover Policy** will protect your home, other structures and personal belongings against direct physical loss except as excluded in the policy. Perils include:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Sonic Boom
- Riot or Civil Commotion
- Aircraft or Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Glass Breakage
- Theft
- Falling Trees or Other Objects
- Weight of Ice, Snow or Sleet
- Sudden Bursting or Cracking of a Heating or Cooling System
- Freezing of Plumbing, Heating and Cooling Systems
- Accidental Overflow or Discharge of Water from Within the Home
- Power Surge Damage to Electrical Appliances
- Volcanic Eruption

Optional Coverages

Because your home is a special place, it may have unique protection needs. Some of the optional coverages available include:

- Sewer or Drain Back-up
- Incidental Business Occupancy
- Earthquake Coverage
- Scheduled Personal Property
- Enhancement Endorsement
- Expanded Endorsement
- Personal Computer Coverage Endorsement
- Dwelling and Other Structures Siding and/or Roofing Restoration Coverage



* Some perils contain specific exclusions. See the actual policy for the details.