

home



comfort
zone

Vintage or modern,
renovated or custom,
your home is more than
a place. **It's a feeling.**

It's where love lives and your best memories are made. At Erie Insurance, we get how important "home" is and we pledge to protect it.

Coverage with Character

The trim, the décor, the creak in the floor – your home has as much character as you do. An ERIE homeowners policy will provide the right coverage that suits your unique home and your budget.

We want you to sleep well at night, every night, feeling confident in the coverage we provide. You can take comfort in our generous base policy which includes many features you won't find elsewhere. And then we'll help you customize your coverage with bundles and other add-ons that give great value without breaking the bank.

The ERIE Difference

Guaranteed Replacement Cost – Only ERIE offers ErieSecure Home® with 100% Guaranteed Replacement Cost Coverage.¹ That means we'll rebuild your house for you, no matter the cost, right down to your favorite hardwoods and the kitchen cabinets you love. It means peace of mind knowing you're covered, even if you need to rebuild your entire home. (Details on last page.)

Peril Deductibles is a flexible option ERIE offers that lets you choose different dollar amount deductibles for different perils – such as wind, fire, theft, water and named storms, among others. Your agent will help you choose the right coverage at the right price to meet your needs.²

Protect Your Good Life with ERIE³

- Worldwide personal property coverage
- Broad theft coverage, including “mysterious disappearance”
- Extensive coverage for valuables, hard-to-replace items, cash and precious metals
- Personal injury liability protection against things like slander, discrimination, cyberbullying and more (See policy for details.)

With ErieSecure® for Home, Condo, Tenant or Rental property, you get great coverage, flexible options, hearty discounts and local help when you need it.

Flexibility to Customize

You can expand your protection beyond our standard home policy with higher limits and additional coverages. Simply add one of our three surprisingly affordable bundles. Your ERIE agent can help you choose the best option for your home.

Advantage Bundle

Our base endorsement bundle gives you all the protection of an ErieSecure Home Policy, plus the added security of ERIE's **Identity Recovery Coverage**. Fraud specialists will help you navigate risks, secure your privacy and resolve fraud if it happens. Help is just a phone call away.

The Advantage Bundle also provides increased limits for things like theft, losing or misplacing jewelry, silverware and firearms.³

Plus Bundle

This endorsement bundle includes all of the benefits of Advantage, plus higher limits for things like trailers, watercraft, debris removal and business personal property. It also offers additional coverages including Siding and Roof Restoration.

With the Plus Bundle you also get underground **Service Line Coverage**. It covers damage to exterior, underground lines which are typically the homeowner's responsibility. Think cable, internet and electrical wiring or natural gas, propane and sewer pipes.⁴

Adding **Sewer or Drain Backup Coverage**⁵ to the Plus or Select Bundles covers you for backups through sewers, drains and sump pumps. (It can also be added to a base ErieSecure Home[®] policy.)

Select Bundle

Our best bundle includes all the benefits of Advantage and Plus, offering even higher limits. You also get liability coverage for watercraft up to 100 horsepower and **Criminal Defense Cost Reimbursement Coverage**.⁶ When you add Sewer or Drain Backup Coverage, the Select Bundle also includes Equipment Breakdown Coverage.

Equipment Breakdown Coverage⁷ provides an extra cushion of protection for major appliances and home systems, which can be costly to repair or replace when something goes wrong.





Additional Optional Extras

Your house has become your home – your comfort zone – because of every quirk, cranny and memory that make it uniquely yours. Your ERIE agent is dedicated to helping you choose just the right coverage levels to protect it. Ask about optional extras like:

- **Sewer or Drain Backup Coverage**⁵
- **Home Sharing** – provides valuable coverage for you and your temporary guests when you rent out your house or space in it.⁸
- **Earthquake** – this affordable add-on covers damage to your covered property caused by an earthquake.⁹
- **Flood** – Home insurance doesn't cover flood damage, but your agent can help you find the right flood policy.

Home Insurance that Gives You More

Since 1925, people have been choosing ERIE to protect their property because of our competitive pricing. But ERIE offers so much more:

- Outstanding protection and service
- Flexibility to customize your coverage
- Top-notch, local claims service
- Financial stability
- Local agents

We may be on the FORTUNE 500[®] list, but we've never lost the human touch. That's why our friendly agents are nearby, ready to deliver service that's personal and fast.

Visit us online at erieinsurance.com to:

- See how ERIE stacks up with Awards and Rankings.
- Find an agent.
- Get a quote.

¹ Guaranteed Replacement Cost applies to the dwelling and requires home improvements over \$5,000 to be reported within 90 days—not available with all policies and in all states. Coverage of costs to comply with laws or ordinances is subject to limits. Depreciation will be deducted until repair or replacement is made. ² All peril deductibles are not available in all states.

³ Sub-limits (differing from policy limits) may apply to these coverages. ⁴ Service and utility lines such as cable, internet or electrical wiring and natural gas, propane and sewer pipes are covered service lines. Talk to an ERIE agent or see the policy for specific coverage details and exclusions. ⁵ Sewer or Drain Backup Coverage covers loss caused by water or sewage that backs up through sewers or drains or overflows from a sump pump. ⁶ Criminal Defense Cost Reimbursement Coverage provides \$25,000 for criminal defense costs arising from an occurrence in which charges have been dropped, the insured is found not guilty or is exonerated. ⁷ Equipment Breakdown Coverage is not included if the Select Bundle does not include Sewer or Drain Backup. Coverage is capped at \$50,000 per occurrence and the policy deductible applies. Claims are subject to ERIE's surcharge program. ⁸ Home Sharing Coverage is included in the Incidental Business endorsement, which is applicable to ErieSecure Home[®], ErieSecure Condo[®] and ErieSecure Tenant[®] when insuring a home as a primary location. Home Sharing includes bed and breakfast hosting and the occasional rental of part, or in whole, of your residence premises for residential purposes only, not to exceed 180 consecutive days. Not available in all states. ⁹ ERIE's earthquake endorsement can be purchased with a percentage deductible of the amount of insurance.

Peterson Insurance Agency, Inc
2516 Mishawaka Ave
South Bend IN 46615
(574) 234-2464

www.TalkToYourAgent.com



Erie
Insurance®

Above all in SERVICE® – since 1925

Auto • Home • Business • Life

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

Equal opportunity insurer. The insurance products described in this brochure are in effect as of October 2019, and may change at any time. Insurance coverage is subject to limitations, conditions, exclusions and underwriting. Not all products are offered in all states. Life insurance and annuity products are not available in New York. See the policy, talk to an ERIE agent or visit erieinsurance.com for additional detail. Insurance products and services are provided by one or more of the following: Erie Insurance Exchange, Erie Insurance Co., Erie Insurance Property & Casualty Co., Flagship City Insurance Co. and Erie Family Life Insurance Co. (Erie, Pennsylvania) or Erie Insurance Co. of New York (Rochester, New York). Go to erieinsurance.com for company licensure information. S106_10/19