Your ERIE® auto claim

ERIE's auto claim service has the digital options you want when you need to get back on the road.

ERIE's online account and mobile app – See what is happening to your claim at every step. Sign up or access your online account at *erieinsurance.com/account*. Download the mobile app via your smartphone's app store. (Not available in Spanish.)

Photo appraisal – You don't need to take your car to a shop or wait for an on-site adjuster with our photo appraisal option. After you file a claim, an ERIE rep will send you a link to upload photos for a quick estimate and settlement.

ePayment -Once your claim is approved, you can choose to use ePayment to receive your money faster through Zelle® or Visa Direct (instead of a paper check). Your claims adjuster will let you know if you qualify.*

Communicate your way – You choose your preferred communication method after you file a claim: phone, email or text messaging. While some things, such as a recorded statement, may still require an actual phone call, texting can help make the claims process more efficient if you prefer it—and we can text in 11 different languages.

Save me in your glove box for quick reference.

*The ERIE ePayment option is available for personal lines payments up to \$10,000 and cannot involve a lienholder. Payments must be made to personal, U.S.-based bank accounts. ERIE retains no bank account information using either form of electronic transfer.



What to do at the scene of an auto accident:

- 1. **Be safe**. Protect passengers, yourself and your vehicle from further damage as best as you can. Move vehicles to a safe place as needed and turn on hazard lights.
- 2. Call the police to report the accident. Call 911 if someone is injured, damage is extensive or you need other emergency assistance.
- 3. Stay calm. Take a deep breath and know that ERIE and your Agent will help you through the rest. Only discuss accident details with the police or an ERIE representative.
- 4. Take notes, photos and videos. Take photos of the scene if you can do so safely. Then, document the accident (you can use the notes section of this brochure).

 Be sure to include:
 - Date, time and location of accident.
 - Contact information for other drivers, passengers and witnesses, including full names.
- Insurance company and policy number for drivers involved.
- Type, color, model and license plate numbers of other vehicles involved.
- Name and badge number of all responding officers and a copy of the accident report.
- A description of what happened, while it is still fresh in your mind.
- Photos of the involved vehicles from different angles, showing the damage done to both cars. If you use ERIE's photo appraisal option, you will need to take additional photos of your vehicle during the photo appraisal process.
- 5. Contact your local ERIE Agent or call ERIE'S 24/7 claims team directly at (800) 367-3743. If the vehicle is not drivable and you need a tow or a rental vehicle, ERIE's 24/7 customer care team will arrange it for you.



For more auto claims FAQs, visit erieinsurance.com/AutoAccidentFAQs or scan the QR code.

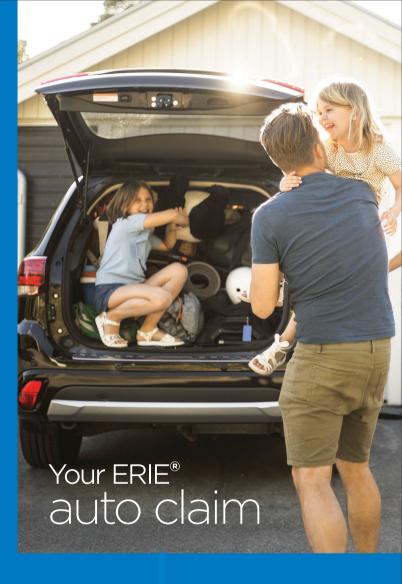


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Auto • Home • Business • Life

Erie Insurance Exchange, Erie Insurance Co., Erie Insurance Property & Casualty Co. and Eri Family Life Insurance Co. (Erie, PA) or Erie Insurance Co. of New York (Rochester, NY). Go to erie Insurance.com for company licensure and product details.

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www.TalkToYourAgent.com



Making life a little easier.

Accidents happen. When you need us, we're here to help. Here's what to expect when you file an auto insurance claim:

- 1. Contact your ERIE Agent or call Erie Insurance at (800) 367-3743 to get your claim started.
- 2. An ERIE claims adjuster will contact you to get all the accident details and review your auto insurance coverage. Your claims adjuster will ask for the following information:
 - A recorded statement from the vehicle driver regarding the accident details.
 - Information regarding any other parties involved in the accident.
 - Damage estimates if you've received a quote.
 - A copy of the police report or police report number.
 - If your vehicle is a total loss: the title, lienholder information and loan account number.
- 3. Your claims adjuster will review your options to receive an estimate, which include:
 - Direct Repair Program (DRP). Our DRP is a network of auto repair shops, collision businesses and dealerships that will estimate your damages and repair your vehicle. ERIE works directly with these shops and pays them directly. The DRP shops offer workmanship warranties and are included in our program based on their achievement of specific criteria for training, equipment and professionalism.
 - Photo Appraisal. Your claims adjuster or another ERIE employee working on your claim will send you a link through text and/or email. With this fast and convenient process you don't need to get an estimate from a repair shop or wait for a claims inspector to visit in person. The link provides all the instructions you need to send useable photos. After you upload the photos, an ERIE claims representative will prepare your estimate and contact you to discuss repair options.
 - Estimate Desk Review. Already have an estimate from your shop of choice? That works too. In many cases (depending on the dollar amount) you can submit your estimate along with photos to an ERIE claims representative for review.
 - Field Review. With a field inspection, a claims representative will arrange to meet you and inspect and estimate the damages at a location that is convenient for you. We want to get your claim resolved as quickly and stress-free as possible.

4. After your estimate is reviewed, your claim will be settled for the amount of repairs, or you will receive a valuation of your vehicle if it's declared a total loss. Payment will be sent directly to the repair shop if you select the DRP. You can choose ePayment for qualified claims.

Additional Auto Services

ERIEGIassSM **Program**. If your vehicle's windshield has a crack, it's best to get it repaired as soon as possible. As an ERIE Customer, you always have a choice when it comes to deciding who repairs the damage. But ERIE does partner with Safelite®—who has 8,000 shops nationwide.

To get started with Safelite®, report your claim online, through ERIE's mobile app, or call (800) 552-3743, 24 hours a day, 7 days a week.

Roadside Service Coverage. Whether you have a dead battery, mechanical failure, flat tire, empty gas tank or locked yourself out of your vehicle, our 24/7 Roadside Service coverage has your back.

Call (800) 367-3743, option 2, to reach ERIE's nationwide roadside assistance partner, Agero, or request service online at *erie.rsahelp.com*.

Agero has a strong network of well-trained and committed providers, but if you have an issue receiving service, please contact our dedicated service line at (888) 551-1050 or *eriewecare@agero.com*.

You also have the option to call your preferred towing service and ERIE may reimburse the cost after review.

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