

business
umbrella



Considering the “what-ifs”

As a business owner, you don't want to think about the worst, but in order to be prepared, you should. No matter how careful or cautious you and your employees are, accidents can and do happen, and sometimes they are serious. When they happen to your business or to someone at your business, things can get costly—and fast.

Protecting your business

This is where your ERIE Agent and an ERIE® business umbrella policy come in. It's a policy that offers financial protection, or a cushion, above and beyond your commercial general liability, professional liability, business auto liability and employers liability insurance.

Examples of catastrophic claims could include:

- One of your drivers causes a very serious accident and a suit is filed against your business.
- Your business gets sued because a customer is injured by a product he or she purchased through your business.
- A competitor claims you made false or malicious statements about their business in public or in an advertisement and decides to take legal action.

These claims could threaten the very existence of your business. That's where ERIE can help. An ERIE® business umbrella policy offers an extra \$1 million or more financial cushion above and beyond your ERIE® business policies.* The policy also provides:

- Coverage for legal costs to defend a covered claim that exceeds the limits of underlying insurance.
- Assistance from a risk control consultant who can recommend measures to help you identify, manage and reduce your business's risks.
- Access to online disaster planning and business continuity tools through the Institute for Business and Home Safety's “Open for Business” program.

*Business umbrella policy offers \$1 million [aggregate/total] coverage above and beyond a combination of two or more of the following policies: commercial general liability, professional liability, business auto liability and employers liability insurance. ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). The companies within the Erie Insurance Group are not licensed to operate in all states. Go to erieinsurance.com for company licensure information. The insurance products and rates, if applicable, described in this brochure are in effect as of May 2019 and may be changed at any time. Insurance products are subject to terms, conditions and exclusions not described in this brochure. The policy contains the specific details of the coverages, terms, conditions, and exclusions.

Here to help

With ERIE on your side, you can rest easy knowing your business is secure. No matter what policy or suite of products you choose, every ERIE® business policy includes:

- A local, knowledgeable Agent ready to answer all of your questions
- Broad, customizable coverage at competitive rates
- Top-notch, local claims service
- Specially trained and dedicated support team for risk management and loss control
- Convenient payment plan options

To learn more and get a quote visit erieinsurance.com/business-insurance.

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