

renters



your place

...your stuff

Apartment, townhouse
or rental home – your
place is a treasure trove
of all your favorite things.

At Erie Insurance, we get how important
your living space is and we pledge to
protect you and your belongings.

Home Base

Whether it's a studio with a loft, a roomy flat or a cozy walk-up, your rental is that warm place you come home to. And we're here to help keep it that way. An ERIE® renters policy can provide coverage that protects everything on your side of the welcome mat.

You can take comfort in ERIE's generous base policy which includes many features you won't find elsewhere. And then we'll help you customize your coverage with bundles that add great value without breaking the bank.

Protect Your Good Life with ERIE

Insuring your belongings is a smart decision because your building's insurance policy doesn't cover them. An ErieSecure Tenant® Policy for renters can help keep your property safe.

It includes coverage for:¹

- Worldwide personal property
- Additional living expenses should you have to relocate temporarily while your building or place is being repaired after a covered loss
- Personal injury liability protection against things like slander, discrimination, cyberbullying and more (See policy for details.)

- Medical payments for someone hurt in an accident at your home²

With ERIE® renters insurance, you get just-right coverage, flexible options, hearty discounts and local help when you need it.

Flexibility to Customize

You can expand your protection beyond our base renters 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 situation.

Advantage Bundle

Our base endorsement bundle gives you all the protection of an ErieSecure Tenant[®] 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.

Plus Bundle

This endorsement bundle includes all of the benefits of Advantage, plus higher limits for things like trailers, watercraft, pets and animals, automatic garage door openers, debris removal and business personal property.

The Plus Bundle also provides:

- Coverage for other structures you own (on or away from the premises)
- Increased additional living expenses when you're unable to live in your home after a covered loss
- Increased loss assessment coverage in case you have to help pay for damage to shared areas of the building
- Waived deductible for losses over \$50,000

Select Bundle

To get the most protection for your money, choose our best endorsement bundle. The Select 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**.³ If you ever face criminal charges because you had to defend yourself, your family or your property (and are found not guilty) this gives you up to \$25,000 of reimbursement for legal expenses.





Additional Optional Extras

Your apartment becomes your home because of your favorite things and the memories made there. Your ERIE agent is dedicated to helping you choose just the right coverage to protect you. Ask about optional extras like:

- **Sewer and Drain Backup Coverage** – covers damage to your property for backups through sewers, drains and sump pumps. This coverage can be added to your base ErieSecure Tenant® Policy, as well as the Plus or Select Bundles.⁴
- **Home Sharing** – provides valuable coverage for you and your temporary guests when you rent out your apartment or space in it.⁵
- **Earthquake** – this affordable add-on covers damage to your property caused by earthquake.⁶
- **Flood** – Renters insurance doesn't cover flood damage, but your agent can help you find the right flood policy.

Renters 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.

And Discounts, Too

When you combine your auto and renters insurance, the savings realized with ERIE's multi-policy discount⁷ may practically pay for your renters policy. Be sure and ask about the auto/renters discount.

Visit us online at erieinsurance.com to:

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

¹ Sub-limits, differing from policy limits, may apply to these coverages. ² Medical payments for someone other than the insured, resident of the household or tenant. Medical payment limits differ from liability limits and are typically \$1,000 or \$5,000. ³ Criminal Defense Cost Reimbursement is not available in all states. ⁴ Sewer and Drain Backup covers up to \$5,000 for loss caused by water or sewage that backs up through sewers or drains or overflows from a sump pump. ⁵ 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. ⁶ ERIE's earthquake endorsement can be purchased with a percentage deductible of the amount of insurance. ⁷ Savings are based on individually purchased policies. Discounts are subject to eligibility criteria and rates and rules in effect at the time of purchase. Certain terms and limitations may apply.

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