

What should I do if I make improvements to my dwelling?

It's always a good idea to let your Agent know what improvements you are making. If you have a policy that provides increased replacement cost protection on the dwelling, you are required to maintain insurance to 100% of the dwelling's replacement value. You must notify Erie Insurance or your ERIE Agent within 30 days of completion of any alterations to the dwelling, which increase the replacement cost of the dwelling by 5 percent or more.

Does ERIE provide coverage for personal property left in the insured's car?

The ERIE's homeowners policies provide coverage for certain personal belongings in the insured's car. However, there are limitations with respect to electronic equipment capable of being operated from the vehicle. See your policy for additional exclusions that may apply.

Does jewelry need special insurance coverage?

The ERIE's homeowners policies provide coverage for theft of jewelry, subject to a dollar limitation. If you qualify, additional coverage, providing specific insurance, can be written on an Inland Marine Jewelry Floater.

What other personal property can be scheduled on an Inland Marine "floater?"

In addition to jewelry, other valuable items that can be placed on a floater include: silverware, goldware, stamp collections, coin collections, cameras, collectors items, guns, fine arts, and furs. Contact your Agent to see if you qualify.

The ERIE Is Above All In Service.®

For all your insurance needs.

Erie Insurance Group 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. The ERIE also offers a variety of business insurance products to meet the needs of both small and large businesses. Erie Family Life Insurance Company 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 is strongly dedicated to the principle of 'equal professional service,' which means that all applicants, Policyholders and claimants are provided with the same high caliber service that is our hallmark. The ERIE does not discriminate on the basis of race, ethnic origin, sex, age, religion, geographic location, socioeconomic status, or any other illegal basis and we expect our Agents to adhere strictly to our nondiscriminatory philosophy. The ERIE recognizes its legal obligation to judge each risk on its own merits and we rely on objective underwriting criteria designed to accurately assess the nature and extent of each risk.



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Q&A

About The ERIE's Homeowners Program



Erie Insurance Group



Why Choose The ERIE?

The Erie Insurance Group, headquartered in Erie, Pennsylvania, was founded in 1925 and has grown to be among the most respected insurers in the country.

The ERIE takes pride in its tradition of financial stability and outstanding service offered to its Policyholders.

What is the difference between “Market Value” and “Replacement Cost?” How does it affect my insurance coverage?

Market value is the price that a house, including land, could normally sell for. Replacement cost is today's cost to rebuild or replace a structure with materials of like kind and quality. Insurance to 100 percent of the home's replacement cost is necessary if you are to completely rebuild your home in the event of a total loss.

When the market value of a house is much lower than its replacement cost, the amount of insurance could be based upon the market value of the home. A Homeowners HO 00 08 Modified Coverage Form policy may be written when this situation occurs.

What is the difference between a “Named Perils” policy and an “All Risk” policy?

A “named perils” policy actually lists the perils for which the policy provides coverage. The perils insured against, such as fire, lightning, theft, windstorm, hail, vandalism, among others, are specifically listed in the policy with no coverage being provided for perils not listed.

An “all risk” policy provides coverage for loss caused by all perils except those perils which are specifically excluded in the policy.

How will I know whether my policy provides named perils or all risk coverage?

In the “Perils Insured Against” section of your policy, either the perils will be specifically listed (Named Perils coverage) or state that coverage is being provided against risks of direct physical loss except those specifically excluded (All Risk coverage).

Depending on the type of policy, “named perils” coverage or “all risk” coverage could apply separately to the different properties protected by the policy. For example, “all risk” coverage could apply to the dwelling, while “named perils” coverage could apply to the contents.

What is provided by liability coverage in ERIE's policies?

The ERIE's homeowners policies provide liability coverage if a claim is brought against an insured for damages because of bodily injury or property damage caused by an occurrence to which this coverage applies. The ERIE will pay up to the limit of liability for the damages for which the insured is legally liable. (See your policy for applicable exclusions.)

Do I have liability coverage while my dwelling is in the course of construction?

The ERIE's homeowners policies automatically provide the Policyholder liability coverage for dwellings in the course of construction, provided the dwelling will be owner-occupied upon its completion.

How can I cover the dwelling itself when it's in the course of construction?

A dwelling being built by a contractor, with an anticipated completion date within 180 days, can be written under ERIE's homeowners program.

If the dwelling is being built by the insured, or if it will take longer than 180 days to complete, the dwelling must be insured in ERIE's Dwelling Property Program until it is fully completed and occupied.