

Auto Features and Discounts

Discounts for All States except New York and North Carolina



What it's called	Who qualifies	What it gets you
First Accident Forgiveness	Exchange/Preferred Customers	No surcharge for your first at-fault accident (Note: Policy must be in force for three years.)
Feature 15	Exchange/Preferred Customers	No surcharge for at-fault accidents presented on a Family Auto Policy which has been continuously in force with ERIE for 15 or more years
Pioneer Experience Rating Credit (PERC)	Those who have been continuously insured with ERIE for at least three years and have a good claims history	A money saving credit which grows over time
Car Safety Equipment Discounts	Those who have automobiles with: <ul style="list-style-type: none"> • passive restraints (i.e., factory-installed automatic seat belts or air bags) • anti-theft devices, (active or passive) • anti-lock brakes on all car wheels 	\$\$ Savings
Multi-Car Discount	Those with 2+ cars insured with ERIE (all must be owned and used by a named insured and/or relatives residing in the same household)	
Multi-Policy Discount	Those with qualifying ERIE home or life insurance policies + auto insurance	
Safe Driver Discount	New customers who are claims- and violation-free for the past 3-5 years (varies by state)	
Reduced Usage	If your car is unused for at least 90 consecutive days during the policy period, you may qualify.	
Youthful Driver Discount	Unmarried drivers under 21 who reside with their parents (Requires driver record eligibility)	
Driver Training Discount	Young drivers under age 21 who have completed accredited driver training courses	
College Student Discount	Unmarried, full-time college students who spend most of the college term away from home without an automobile	
Payment Plan Options	Any Customer	\$\$ Savings for Plans A & B

Please note: This material is general in nature and for informational purposes only. Coverages, exclusions, limitations, policy terms and conditions and eligibility for discounts may vary from state to state and are subject to the underwriting guidelines, rates and rules in effect at the time of purchase. Please refer to the policy itself for definitions, coverages, exclusions and other terms and conditions.



ERIE® insurance 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). Not all companies are licensed or operate in all states. Not all products are offered in all states. Policy issuance is subject to eligibility criteria. Go to erieinsurance.com for company licensure and territory information.