

Optional Auto Coverages

For All States except New York,
North Carolina and Virginia



Auto Enhancement Endorsement includes:

- **Diminishing deductible**—Your deductible is reduced by \$100 for each consecutive claims-free policy year that your policy has been in force, up to a maximum reduction of \$500. (Deductible cannot be reduced to less than \$100 in PA.)
- **Deductible waiver**—Your comprehensive or collision deductible is not applied if the accident involves your property insured under an ERIE HomeProtector policy.
- **Transportation expense**—ERIE will pay up to an additional seven days of transportation expenses from a covered loss after we offer settlement. Payment will not exceed the Transportation Expense limit.
- **Death benefit**—ERIE will pay an additional \$1,000 in the event that anyone we protect dies as a result of bodily injury caused by an auto accident.
- **Increased coverage limits**—for emergency travel costs, personal effects, sound equipment and non-owned trailers.

New Auto Security Coverage Endorsement* includes:

- **Auto lease/loan security coverage**—Provides additional protection in the event of a total loss to a covered auto. Coverage is provided for the difference between the actual cash value of the auto and the amount due under the terms of the lease/loan, less items such as overdue payments and carry-over balances from previous leases/loans, etc.
- **Replacement cost coverage**—ERIE will pay to replace your auto if it is two years old or less and is a total loss.
- **Repair coverage**—ERIE will pay to repair your auto, if it is two years old or less and is not a total loss.

Road Service:

- **Reimburses you** for reasonable towing and required labor costs at the site of breakdown when your auto is disabled.

Transportation Expenses (Comprehensive)

- **Transportation Expenses (Comprehensive)**—Basic limits are included in your Auto Policy if you purchase comprehensive coverage. Higher limits, including the cost of a car rental should your auto become disabled, are available for an additional charge.

Transportation Expenses (Collision)

- **Transportation Expenses (Collision)** is an optional coverage which must be purchased separately. This optional coverage includes the cost of car rental should your auto become disabled due to a collision loss.

Death and Disability Benefits:

- **Provides additional** death and/or disability benefits should you die or become disabled as a result of an auto accident.

*Must be added to a new vehicle within 60 days of the lease/purchase of the vehicle; must have purchased comprehensive and collision coverage. Not available in NY or NC.

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.