

For All Your Insurance Needs

Erie Insurance offers a broad range of services to meet your personal insurance needs, including auto, boat and a variety of home and tenant insurance policies. ERIE also offers a variety of business insurance products to meet the needs of both small and large businesses. Erie Family Life Insurance offers a complete line of products to meet individual and business life insurance needs.*

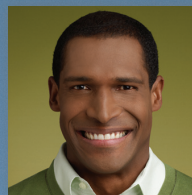
This brochure is not an insurance policy. The policy contains the specific details of the coverages, conditions, and exclusions. All coverages are not available in all states. Your ERIE Agent can offer you professional advice and answer any questions you may have before you buy.

Equal Professional Service

ERIE embraces the principle of "equal professional service," which means that every applicant, Policyholder and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. ERIE[®] assesses each risk on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.

**Life insurance not available in New York.*

“driver’s
seat”



Home Office • 100 Erie Insurance Place • Erie, PA 16530
814.870.2000 • www.erieinsurance.com

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“The driver’s seat is a great place to be, especially when it comes to your auto insurance premiums.”



It seems that the cost of just about everything is on the rise these days. We can help you make sure that your auto insurance premium isn't one of them. With ERIE's new Rate Protection Endorsement, you can lock in your auto insurance rate so you'll pay the same premium year after year.

Here's how the Rate Protection Endorsement works. With this endorsement, you lock in your auto rate until you do one of the following:

- **Add or remove a vehicle from your policy**
- **Add or remove a driver from your policy**
- **Change your primary residence**

Even if you have a claim, your premium will not change until you make one of the changes listed above. If you have purchased this endorsement and ERIE's rates increase or decrease, your rates will remain the same.

One of the benefits of this endorsement is that you can add or delete the endorsement when one of the above changes occurs or when your policy renews each year. You are in the driver's seat – you can lock in your rate when it suits your situation.

You can still make the same kinds of changes to your

auto policy that you've made in the past without losing the benefits of the endorsement. If you request one of the following changes, or if you gain or lose eligibility for a multi-policy or pay plan discount, your premium will only be adjusted to reflect that particular change:

- **Add or delete coverages**
- **Change a policy limit, deductible, multi-policy status or payment plan**

What a nice addition to your household budget – stable auto insurance rates.

Talk to your ERIE Agent about adding the Rate Protection Endorsement to your ERIE auto policy and take control of your auto premium.

Above All In Service means making people's days better than when they started out. That's why our founder, H.O. Hirt, raised the letters ERIE out of the word service to remind us what we are reaching for every day.

Above
all in **SERVICE**SM