



ERIE's HomeProtector Program

Introducing the Ultracover Policy of The ERIE HomeProtector Program. Broad in coverage and solid in Xtra features, it is the latest example of the pioneering spirit that has made ERIE a top-rated company for 75 years.

The **Ultracover Policy** is a state-of-the-art package of protection for your home. The policy provides coverage for:

- Your Home and any Attached Structures. (Replacement Cost)
- Other Structures at your premises that are separate from the dwelling.
- Personal Property wherever it may be. (Replacement Cost Settlement)
- Loss of Use which covers the additional living expenses you incur due to temporary relocation.
- Personal Liability for bodily injury, property damage or personal injury claims brought against you anywhere in the world.
- Medical Payments to Others who are injured in an accident arising from your premises or personal activities.



Xtra Features (Superior Protection)

Each innovative policy includes more than 50 extra protection features. Some of these include:

- Coverage up to \$2,500 for loss due to theft, forgery or unauthorized use of a credit card and unknowingly accepting counterfeit money.
- Payment up to the Personal Property limit for loss to contents of a refrigerator or freezer from either power or mechanical failure.
- Coverage up to \$3,000 for theft, misplacing or losing of jewelry, watches and furs.
- Reimbursement for fire extinguisher recharge after a fire loss.

- Payment for replacement of automatic garage door transmitters which have been stolen. Coverage is also provided for cost to reprogram the frequency on additional transmitters and/or the control unit box.
- Coverage up to \$3,000 for theft, misplacing or losing of guns and related equipment.

Perils*

The **Ultracover Policy** will protect your home, other structures and personal belongings against direct physical loss except as excluded in the policy. Perils include:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Sonic Boom
- Riot or Civil Commotion
- Aircraft or Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Glass Breakage
- Theft
- Falling Trees or Other Objects
- Weight of Ice, Snow or Sleet
- Sudden Bursting or Cracking of a Heating or Cooling System
- Freezing of Plumbing, Heating and Cooling Systems
- Accidental Overflow or Discharge of Water from Within the Home
- Power Surge Damage to Electrical Appliances
- Volcanic Eruption

Optional Coverages

Because your home is a special place, it may have unique protection needs. Some of the optional coverages available include:

- Sewer or Drain Back-up
- Incidental Business Occupancy
- Earthquake Coverage
- Scheduled Personal Property
- Enhancement Endorsement
- Expanded Endorsement
- Personal Computer Coverage Endorsement
- Dwelling and Other Structures Siding and/or Roofing Restoration Coverage

* Some perils contain specific exclusions. See the actual policy for the details.