



The **Tenantcover Policy** is a contemporary package of protection. The policy includes coverage for:

- Personal Property wherever it may be.
- 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)

This 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 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 of guns and related equipment.

Perils*

The **Tenantcover Policy** will protect your personal belongings from damage caused by the following perils:

- Fire or lightning
- Weight of ice, snow or sleet
- Windstorm or hail
- Sudden bursting or cracking of a heating, air conditioning or fire protection system
- Explosion
- Sonic boom
- Riot or civil commotion
- Freezing of plumbing, heating, air conditioning or fire protection system
- Aircraft or vehicles
- Smoke
- Accidental overflow or discharge of water from some systems within the home
- Vandalism or malicious mischief
- Glass breakage
- Theft
- Power surge damage to electrical appliances
- Falling trees or other objects
- Volcanic eruption

Optional Coverages

Because your home is a special place, it may have unique protection needs. The **Tenantcover Policy** is flexible and can be tailored to respond to many of the specialized insurance requirements of your special place. Some of the optional coverages available include:

- Replacement cost settlement on personal property
- Sewer or drain backup
- Incidental business occupancy
- Earthquake coverage
- Scheduled personal property
- Expanded endorsement

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

ERIE's HomeProtector Program

Presenting the Tenantcover Policy of The ERIE's 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.