

Value

ERIE's founding purpose, "To provide its Policyholders with as near perfect protection, as near perfect service, as is humanly possible, and to do so at the lowest possible cost," is as true now as it was when the company was **founded in 1925**. Erie Insurance has grown to be among the most respected insurers in the country. ERIE is rated Superior by A.M. Best Company. We are committed to keeping your auto rates as low as possible by keeping our overhead low and carefully evaluating all applicants. We further reduce your rates by offering numerous discounts, which include:



- Safe Driver Discount
- Multi-Car Discount
- Age 55 or Over Discount
- Passive Restraints Discount
- Anti-Theft Devices Discount
- Anti-Lock Brakes Discount
- Multi-Policy Discount

ERIE's Customer Incentive Program guarantees your auto rates will not be surcharged under the following circumstances:

- **First Accident Forgiveness Plan.** ERIE will not surcharge an auto policy written through our preferred plan in the event of a first "at-fault" accident. (Waiting period applies in certain states.)
- **Feature 15.** After an auto policy has been in continuous force for fifteen consecutive years with ERIE, you never will be surcharged for an at-fault accident again.

Claims Service

We realize that each policy sold is a promise of service; a promise we're prepared to keep. That's why we use our own trained adjusters, whenever possible, insuring that your claim will be settled quickly and fairly by personnel who know our policy and understand our service philosophy. Our claims services include:

- Contact standards ensuring you'll be promptly contacted after reporting a loss, in most cases that same day.
- After-hours service allowing you to report losses after normal business hours, on weekends and on holidays, by calling 1-800-367-3743.
- EIGlass Program, 1-800-552-ERIE, simplifying the auto glass repair and replacement process. The program is designed to speed the claims process, to offer 24-hour claims reporting service and to be flexible enough to let you decide who should repair or replace your windshield.
- Direct Repair Program allowing you to select your own body shop or one of numerous participating body shops. Participating body shops will directly bill ERIE, less your deductible, as an added convenience to you.

It is because of this very commitment to the promise of service that ERIE continually receives distinguished marks for service from independent consumer organizations. And it is what has earned ERIE its long-standing reputation for providing fast, fair and courteous claims service.



Policy Coverages

ERIE's Pioneer Family Auto Insurance Policy offers a complete line of quality coverages to meet your auto insurance needs. The amount of coverage depends on limits of coverage you purchase:

Bodily Injury Liability: Covers your legal liability for bodily injury claims brought against you.

Property Damage Liability: Covers your legal liability for property damage claims brought against you.

Medical Payments: Covers the medical expenses for injuries sustained by you, resident relatives and other people in your auto as the result of an accident.*

Uninsured/Underinsured Motorists: Provides coverage when you are injured in an accident caused by another person who either has no insurance or does not have enough insurance to cover your damages. Some states require your underinsured motorist coverage to exceed the responsible party's liability limits for the coverage to apply. Some states require that this coverage also include property damage.

Comprehensive: Pays for damage to your auto and its equipment not caused by collision or upset. (Referred to as "other than collision" in VA.)

Collision: Pays for damage to your auto and its equipment caused by collision or upset.



* See specific coverages for each state:
Medical Expense in VA
Personal Injury Protection in DC, MD, and NY
First Party Benefits in PA