

## • Advantage

- **Stolen or misplaced jewelry** \$3,000 limit per item/\$5,000 max coverage
- **Identity recovery coverage** up to \$25,000 in coverage  
Not Available: underground service lines, restoration for siding and roofing, equipment breakdown, personal cyber event coverage, computer coverage. Sewer or drain backup not included, but may be purchased separately.

## • Plus

- **Stolen or misplaced jewelry** \$3,000 limit per item/\$5,000 max coverage
- **Identity recovery coverage** up to \$25,000 in coverage
- **Underground service lines** up to \$10,000 in coverage
- **Restoration for siding and roofing** up to \$10,000 limit. Increased limits may be purchased
- **Computer coverage** replaces smart phones and computers with a \$100 deductible
- **Sewer or drain** backup may be purchased as part of the bundle. Limits start at \$5,000 and can be increased  
Not Available: equipment breakdown, personal cyber event coverage.

## • Select

- **Stolen or misplaced jewelry** \$3,000 limit per item/\$10,000 max coverage
- **Underground service lines** up to \$25,000 in coverage
- **Restoration for siding and roofing** up to \$10,000 limit. Increased limits may be purchased
- **Computer coverage** replaces smart phones and computers with a \$100 deductible
- **Sewer or drain** backup may be purchased as part of the bundle. Limits start at \$5,000 and can be increased
- **Personal cyber event coverage** up to \$30,000. This includes identity recovery coverage and reimbursement for qualifying personal cyber events such as cyber bullying, ransomware attacks and other cyber crimes
- **Equipment breakdown** up to \$50,000 in coverage, and only available in the Select bundle with sewer or drain backup coverage

With all bundles, you'll also automatically get the deductible waiver. That means that if you have a loss from any covered peril that exceeds \$50,000, ERIE will waive the deductible.

## Conversations with Customers

### 1. How would you replace major appliances in your home?

With equipment breakdown coverage in our Select bundle that includes sewer or drain backup you'll have up to \$50,000 to cover any major equipment breakdown in your home. This will come in handy when your warranties run out if they haven't already.

### 2. Do you have any special jewelry? Is it insured?

We offer coverage for this within all bundles—how much would you estimate your jewelry collection is worth?

### 3. Have you experienced a sewer or drain backup?

With our Plus and Select bundles this coverage may be included with the option to increase limits above the \$5,000 we offer. (Increasing limits is a good idea, sometimes just the cleanup alone can exceed the \$5,000.) Sewer or drain backup coverage may also be purchased separately without purchasing a bundle.

### 4. Have you experienced identity theft?

Advantage and Plus offer up to \$25,000 in coverage to help you with dedicated recovery services if this unfortunate event happens to you. (Plus, you get all kinds of resources to help protect you in the first place.)

### 5. Did you know that pipes and lines under your home from the front door to the street aren't covered by utility companies?

If you opt for a Select or Plus bundle, you'll have coverage in case damage occurs to your sewer, natural gas, and propane pipes, or lines like electrical wiring, cable, and internet.

### 6. Have you considered the effects of aging and weather on the color of your roofing and siding?

If you have a covered loss and your siding or roofing material is no longer available, Plus or Select bundles provide up to \$10,000 of coverage to replace undamaged roofing or siding to better match the materials used to repair the damaged portion. Keep in mind, per the endorsement, this coverage does not apply to mismatches caused by weathering, fading, oxidizing or wear and tear.

### 7. Do you feel safe online?

Personal cyber event coverage in the Select bundle covers up to \$30,000 for identity recovery and reimbursement for personal cyber events like cyber bullying.

### 8. How often do you use your computer and smart phone?

If one becomes lost, damaged or stolen, Plus and Select bundle coverage can help you replace your computer or smart phone and you only have to pay a \$100 deductible.

# ErieSecure Home<sup>®</sup> bundles guide

## Where Do Customers Need Coverage?

### 1. Equipment breakdown<sup>1</sup> ●

This coverage is for your major appliances or home systems. To get this you need to purchase the Select bundle with sewer or drain backup included.

### 2. Stolen or misplaced jewelry<sup>2</sup> ●●●

This coverage offers higher limits for jewelry, silverware and firearms.

### 3. Sewer or drain<sup>3</sup> ●●

Without sewer or drain backup coverage, things can get really messy and expensive when backups through sewers, drains and sump pumps happen. This is a must have to cover damage and cleanup costs. (Sewer or drain backup may be purchased as part of Plus or Select; separately along with Advantage; or separately without any bundle.)

### 4. Identity recovery coverage (IDR) ●●●

With this coverage an expert will help you sort through the aftermath of an identity theft. (Identity recovery coverage is part of the personal cyber event coverage included in the Select bundle.)

### 5. Underground service lines<sup>4</sup> ●●

It's your responsibility if sewer, gas lines, and lines like electrical wiring, cable, and internet are damaged. The cost for damaged lines could be thousands of dollars.

### 6. Restoration for siding and roofing ●●

This is extra protection for your house (and other structures) that experience siding or roofing damage from a covered peril. You'd want this for the cost to replace the undamaged siding and/or roofing if the same siding and/or roofing materials are no longer available. Without this extra coverage, you only would be covered for the cost of replacing the damaged portion of the siding and/or roofing. (That means that your house wouldn't match or else you'd have to pay for the undamaged siding.)

### 7. Personal cyber event coverage ●

Cyber coverage includes IDR coverage plus additional reimbursement for qualifying personal cyber events such as cyber bullying, ransomware attacks and other cyber crimes.

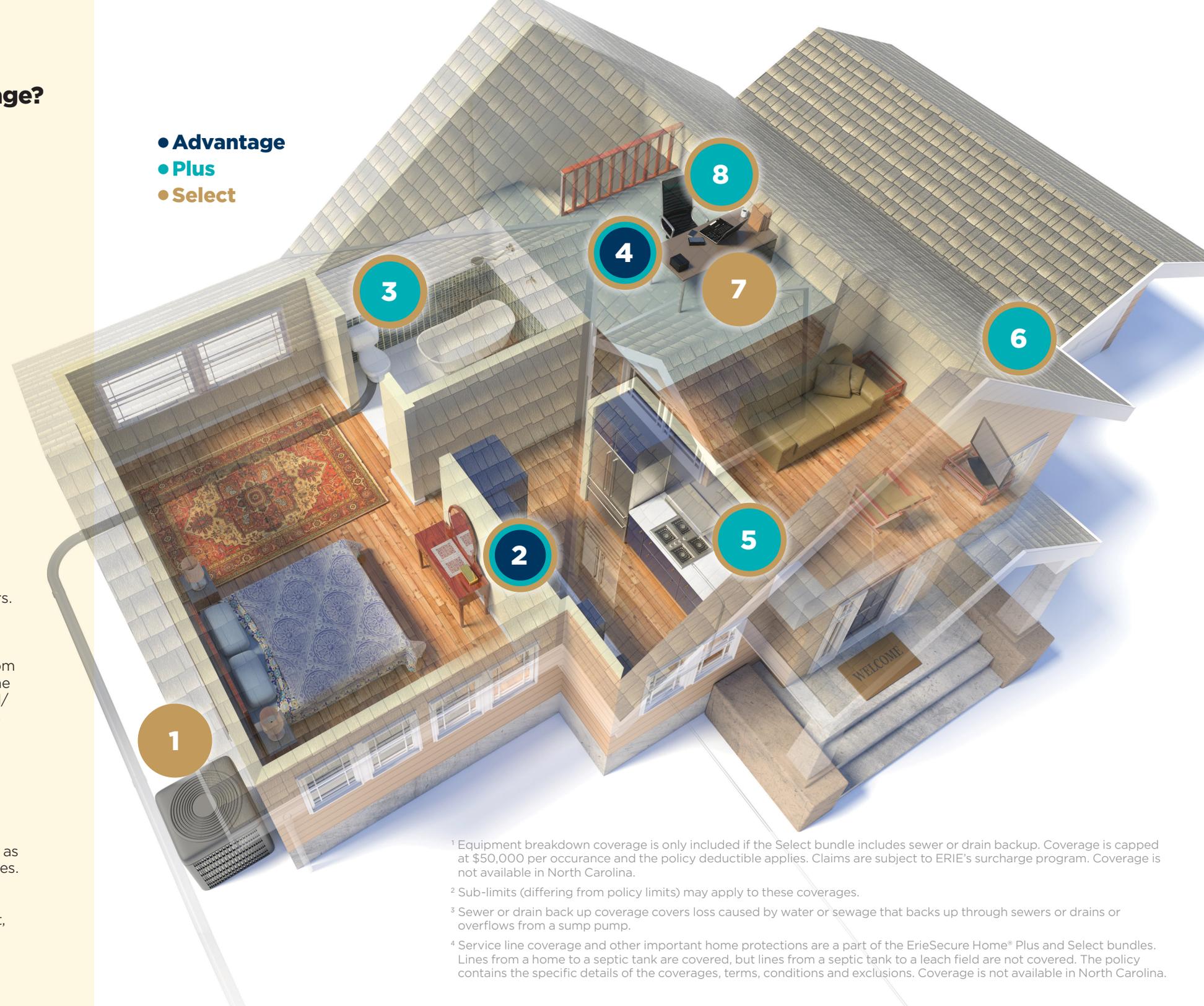
### 8. Computer coverage ●●

Smart phones and computers are covered if they are lost, damaged or stolen and features a \$100 deductible.

### ● Advantage

### ● Plus

### ● Select



<sup>1</sup> Equipment breakdown coverage is only included if the Select bundle includes sewer or drain backup. Coverage is capped at \$50,000 per occurrence and the policy deductible applies. Claims are subject to ERIE's surcharge program. Coverage is not available in North Carolina.

<sup>2</sup> Sub-limits (differing from policy limits) may apply to these coverages.

<sup>3</sup> Sewer or drain back up coverage covers loss caused by water or sewage that backs up through sewers or drains or overflows from a sump pump.

<sup>4</sup> Service line coverage and other important home protections are a part of the ErieSecure Home® Plus and Select bundles. Lines from a home to a septic tank are covered, but lines from a septic tank to a leach field are not covered. The policy contains the specific details of the coverages, terms, conditions and exclusions. Coverage is not available in North Carolina.