

Pioneer Experience Rating Credit

(PERC) – If you have been continuously insured with The ERIE for at least three years and have a good claims history, you may qualify.

Experienced Driver Discount

(Exchange Only) –

This discount may be available if you have 30 to 54 years of driving experience.

Motorcycle Rider Training Discount (TN) –

A discount may be available if the principal operator of a motorcycle has successfully completed an approved motorcycle rider training course.

These discounts illustrate the commitment the Erie Insurance Group has to you to keep your premiums as low as possible. Why not make us prove it?

Your ERIE Agent will be happy to provide more details on these discounts and the superior coverage The ERIE has to offer.



The ERIE Is Above All In Service.®

For all your insurance needs

Erie Insurance Group offers a broad range of services to meet family insurance needs, including a variety of home and tenant insurance policies and boat insurance. The ERIE also offers a variety of business insurance products to meet the needs of both small and large businesses. Erie Family Life Insurance Company 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. The ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. The ERIE assesses each risk on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.



ERIE INSURANCE GROUP

The Pioneer in the Insurance World.®

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Auto Discounts



ERIE's Pioneer Family Auto Insurance



ERIE's Auto Discounts

There are many advantages available for you when you insure your family's vehicles with the Erie Insurance Group. The Xtra Features in our Pioneer Family Auto Policy mean extra coverage over and beyond what you'll find in most other auto policies. And our commitment to service has its foundation in the "Golden Rule" of treating you as you wish to be treated.

When it comes to price, The ERIE strives to offer the most innovative auto insurance discounts possible. Our auto discounts are just one way you are assured of paying the most reasonable and fair rates possible while insuring your family's vehicles with the most comprehensive coverage available.

Multi-Car Discount – If you insure two or more cars with The ERIE, you are eligible for the Multi-Car Discount. All of the vehicles must be owned and used by an individual and/or relatives residing in the same household.

Driver Training Discount – If you have a young driver under age 21 insured on your Pioneer Family Auto Policy who has completed an accredited driver training course, you are eligible to receive this premium discount.

Age 55 and Over Discount – Cars principally driven by an insured who has reached the age of 55 are eligible for a discount on Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision premiums.

Accident Prevention Course Discount (IL, NY, PA, TN, VA) –

An additional discount may be applied when the principal operator age 55 or older (no age restriction in NY) has voluntarily and successfully completed an approved Motor Vehicle Accident Prevention Course.

Passive Restraints Discounts – You will receive a discount on your premium for Medical Payments or Personal Injury Protection if you are insuring a vehicle equipped with factory-installed automatic seat belts or air bags.

College Student Discount – Young, unmarried, full-time college students who spend most of the college term away from home, without the use of an auto, are eligible to receive this premium discount.



Anti-Theft Devices – You can save money on your Comprehensive premium if your vehicle is equipped with one of the many active or passive anti-theft devices available. A discount also may be applied for a Vehicle Identification Number (VIN) or serial number etched onto various areas of your vehicle.

Anti-Lock Brakes – Vehicles with factory-installed anti-lock brake systems on all four wheels are eligible for this premium discount on Bodily Injury and Property Damage coverages. An anti-lock brake system prevents skidding and loss of steering when braking by utilizing computer technology to control your wheel speed.

ERIE's Customer Incentive Program – Although this is not a premium discount, this program saves you money by guaranteeing not to raise your auto premium by a surcharge under the following circumstances:

- **First Accident Forgiveness Plan.** If you qualify, The ERIE will not surcharge an auto policy in the event of a first "at-fault" accident.*
- **Feature 15.** After an auto policy has been continuously in force for 15 consecutive years with The ERIE, you never will be surcharged for an "at-fault" accident again.*

Multi-Policy Discount – If you insure both your auto and your home with The ERIE, you may be eligible for an additional discount on your Family Auto Policy and HomeProtector.

Superior Customer Discount (MD) – A discount is available if you have been continuously insured with The ERIE for at least three years and all drivers have no surchargeable accidents or violations for the previous three-year period.

* These features do not apply to traffic violations/tickets; cancellations and non-renewal laws still will apply.