

ERIE insures. The damages must involve bodily injury, (physical harm, sickness or disease, including care, loss of services or resultant death) or property damage (including loss of the property use).

When should I add my children to my auto policy?

Your children should be added to your policy as soon as they obtain their learner's permit.

What claims services can I expect from The ERIE?

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.
- ElGlass 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 The ERIE, less your deductible, as an added convenience to you.

It is because of this very commitment to the promise of service that The ERIE continually receives distinguished marks for service from independent consumer organizations.

And it is what has earned The ERIE its long-standing reputation for providing fast, fair and courteous claims service.



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

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Q&A

About Your Family Auto Policy



Erie Insurance Group



Questions and Answers

Erie Insurance has been providing quality auto insurance coverage since 1925. Through the years, superior service to its Policyholders has been The ERIE's driving force. This brochure highlights some of the more commonly asked questions from Policyholders regarding The ERIE's Family Auto Policy. It is a guide to help you learn more about The ERIE's superior protection. If you have any specific questions, or if you would like to learn more about The ERIE's Xtra Protection features, please contact your local ERIE Agent.

Why are auto insurance rates rising?

Insurance companies pay claims using the premium dollars collected from their policyholders. Higher car repair costs, higher medical bills, and an increase in the number and size of lawsuits filed for auto accidents have made claims more costly to settle. Rates must rise to keep up with these increasing expenses.

What should I do if an accident or loss occurs?

If you are involved in an accident or loss:

- Help any injured. Get names, addresses and auto license plate numbers of those involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In the case of a "hit-and-run," you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent of the accident or loss.

Am I covered if I borrow someone else's car?

The ERIE will provide excess liability protection while you are using any auto or trailer not owned by you (except those furnished for use by any governmental agency or unit). Your ERIE policy will pay the amount for which you are liable for damage to other vehicles or property and injury to other persons that are not covered by the vehicle owner's insurance. Your operation or use of a nonowned auto or trailer must be with the permission of the owner, or you must reasonably believe you have permission. Coverage for damage to the vehicle itself is provided, if at least one of your cars on your ERIE policy has comprehensive and collision coverage. However, this coverage pays only for damage that is not covered by the vehicle owner's policy.

What are "Physical Damage Coverages?"

Comprehensive and collision coverages are the "Physical Damage Coverages." Under Comprehensive coverage, we will pay for damage to your car and its equipment not caused by collision. Comprehensive coverage includes glass breakage, contact with persons, animals, birds, missiles, or falling objects. Under Collision coverage, we will pay for damage to your car and its equipment caused by collision or upset.

If I rent a car, will it be covered if I damage it? Should I purchase the "Collision Damage Waiver" from the rental company?

Generally, private passenger autos you rent (including motor homes, pick ups and vans) are covered for damage you cause to them, if they are not covered by the rental agency's insurance. Coverage is available for up to 45 consecutive days. Coverage only applies if there is physical damage coverage on at least one vehicle on your policy. If you don't carry physical damage on your policy, we recommend you buy the rental company's "Collision Damage Waiver."

If I loan my car to someone else, is there coverage?

Generally, anyone to whom you give permission to drive your car is covered under The ERIE's policy. Relatives who live in your home are automatically covered while driving your car. Drivers specifically excluded on your policy, however, are not covered. The name of any excluded driver should appear on the coverage sheet (Declarations) of your policy.

If I rent a truck or trailer to move, does my auto insurance provide any coverage?

Liability coverage for damage you do to other vehicles and property, or injuries you cause to other persons is the same as provided for a car. However, there is no coverage if the truck you rent has more than six wheels. This liability coverage also applies to a rented trailer.

The ERIE also provides Physical Damage coverage while you or a relative are driving any "moving van" of four or six wheels, which you rent or borrow, if there is Physical Damage coverage on at least one vehicle on your policy. On all trucks with more than six wheels we recommend you purchase the Collision Damage Waiver from the rental company. Damage to a rented trailer is covered up to \$1,000. We suggest you purchase the coverage offered by the rental company if the trailer is worth significantly more than the \$1,000 limit.

What is provided by the Liability Coverage in my policy?

Under your Liability Coverage, we agree to pay all sums you legally must pay as damages caused by an accident covered by the policy. The accident must arise out of the ownership, maintenance, use, loading, or unloading of an auto that The