

FOR MORE INFORMATION

For more information about the excellent coverages available in the Auto Repair Shops ERIEplaceable Enhancements, and to obtain a premium quotation, see your local ERIE Agent.

This brochure is not an insurance policy. It is only intended to provide a general description of ERIE's Auto Repair Shops ERIEplaceableSM Enhancements. The actual endorsement contains the specific details of the coverages, conditions and exclusions.

The ERIE takes pride in its tradition of financial stability and excellent service offered to its Policyholders. Your ERIE Agent can answer any questions and provide you with information about ERIE's superior protection for your home, auto, and boat. In addition, your ERIE Agent offers a full line of life insurance products from Erie Family Life Insurance Company. For more information, ask your ERIE Agent.

NOTE: Not all products are sold in each state.

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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AUTO REPAIR SHOPS

ERIEplaceableSM Enhancements for UltraflexSM

In order to provide you with the best possible protection, Erie Insurance Group offers the Auto Repair Shops ERIEplaceable Enhancements. This special endorsement tailors the policy to meet the unique needs of auto repair shops packaged in an all-in-one endorsement.

AUTO REPAIR SHOPS

ERIEplaceableSM Enhancements for UltraflexSM

At The ERIE, it's been our commitment since 1925 to provide our Policyholders with the best possible service and protection at the lowest possible cost.

In order to provide you with the best possible protection, Erie Insurance Group offers the Auto Repair Shops ERIEplaceable Enhancements. This special endorsement tailors the policy to meet the unique needs of auto repair shops. And because it's packaged in an all-in-one endorsement, we are able to offer it to you at the lowest possible cost.

Here are some of the reasons why you may need the Auto Repair Shops ERIEplaceable Enhancements.

<i>Is IT COVERED?</i>	<i>...YES, IT IS!</i>
A repair garage's records of accounts receivable are damaged, leaving the customers' accounts uncollectible.	Accounts Receivable —Your accounts receivable coverage will be increased from \$25,000 to \$30,000 for any one loss.
An automotive repair shop's business records are destroyed in a small fire.	Valuable Papers —Your valuable papers coverage will be increased from \$25,000 to \$30,000 for any one loss.
In order to continue operations after a covered loss, the owner of an automotive repair shop rents a separate location for two months, while repairs are made to the garage.	Extra Expense —Pays up to \$10,000 for extra expenses you incur due to interruption of your business resulting from an insured peril to your building or business personal property of others.
A locked tool box on the back of a garage truck is broken into and all of the tools are stolen.	Tools and Equipment Coverage —Provides up to \$10,000 for any one loss to tools and equipment located off premises belonging to you or your employees. It also amends the Business Personal Property and Personal Property of Others Coverage to include your tools.
An auto repair shop is burglarized and cash and checks are stolen from the office safe.	Money and Securities —Your coverage for money and securities will be increased from \$1,000 to \$5,000.
A container of automotive chemicals spills onto the ground outside a garage.	Pollutants Clean-Up and Removal —Your coverage for pollutants clean-up and removal will be increased from \$10,000 to \$20,000.
Because of a covered loss, an auto repair shop is unable to meet a customer's deadline as specified under contract and a penalty clause in the contract is invoked.	Contract Penalty Coverage —Provides up to \$5,000 for contractual penalties you are required to pay your customers for failing to fulfill the terms of the contract because of a covered loss.
A repair shop stocks up on batteries and tires to meet the early winter demand.	Peak Season Coverage —Coverage for your business personal property and personal property of others will be increased by 25 percent during a peak season.