

FOR MORE INFORMATION

For more information about the excellent coverages available in the Contractors 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 Contractors 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.



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S-17 10/01 © 2001 Erie Indemnity Company

CONTRACTORS

ERIEplaceableSM Enhancements for Ultraflex^{ASM}

In order to provide you with the best possible protection, Erie Insurance Group offers the Contractors ERIEplaceable Enhancements. This special endorsement tailors the policy to meet the unique needs of today's contractors.

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ERIEplaceable_{SM} Enhancements for Ultraflex_{SM}

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 Contractors ERIEplaceable Enhancements. This special endorsement tailors the policy to meet the unique needs of today's contractors. 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 Contractors ERIEplaceable Enhancements.

<i>IS IT COVERED?</i>	<i>...YES, IT IS!</i>
A carpenter's tools are stolen from the job site.	Tools and Equipment —Amends the Business Personal Property and Personal Property of Others Coverage to include tools. It also provides up to \$10,000 coverage for loss or damage to your tools and equipment while away from the insured premises. Coverage up to \$2,500 will be provided for tools and equipment that you lease or borrow.
A heating and air conditioning contractor's furnace is vandalized while being stored at the job site.	Installation Coverage —Up to \$10,000 coverage will be provided for your materials, supplies, equipment and fixtures that are to be installed by you or at your direction. The property that you own, or for which you are legally liable, will be covered while at or in transit to a job site or at a temporary storage location and while being installed.
A painting contractor accidentally bumps a customer's wall with his ladder, damaging the wall.	Voluntary Property Damage —Provides you with liability coverage for unintentional damage that you may cause to property of others while in your care, custody or control. The damage must arise out of your operations. Up to \$10,000 coverage is provided per occurrence with a \$25,000 aggregate.
A contractor's books and records are destroyed making it impossible to collect all of the accounts receivable.	Accounts Receivable —Your accounts receivable coverage will be increased from \$25,000 to \$50,000 for any one loss.
A contractor's business papers are accidentally destroyed.	Valuable Papers —Your valuable papers coverage will be increased from \$25,000 to \$50,000 for any one loss.
A contractor's office is burglarized and cash is stolen from an office safe.	Money and Securities —Your coverage for money and securities will be increased from \$1,000 to \$5,000.
Following a covered loss to the shop, a carpentry contractor rents an alternate location for six months in order to continue operations while the shop is being repaired.	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, business personal property or personal property of others.
A contractor has two separate projects underway. A series of accidents at the first site has consumed the aggregate liability limits. A covered loss occurs at the second site.	Aggregate Limits of Protection —Extends your liability limits, without reduction for losses at the first site, to the second site.
Because of a covered loss, an electrical contractor is unable to meet a customer's deadline as specified under contract and a penalty clause 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.
Every June, a builder buys a large supply of drywall to ensure they are not affected by building season shortages.	Peak Season Coverage —Coverage for your business personal property and personal property of others will be increased by 25% during a peak season.