

## FOR MORE INFORMATION

For more information about the excellent coverages available in the Hospitality 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 Hospitality ERIEplaceable<sup>SM</sup> 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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# HOSPITALITY

ERIEplaceable<sup>SM</sup> Enhancements for Ultraflex<sup>ASM</sup>

In order to provide you with the best possible protection, Erie Insurance Group offers the Hospitality ERIEplaceable Enhancements. This special endorsement tailors the policy to meet the unique needs of hotels, motels, restaurants and other food service operations.

# HOSPITALITY

ERIEplaceable<sup>SM</sup> Enhancements for Ultraflex<sup>SM</sup>

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 Hospitality ERIEplaceable Enhancements. This special endorsement tailors the policy to meet the unique needs of motels, hotels, restaurants and other food service operations. 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 Hospitality ERIEplaceable Enhancements.

<i>IS IT COVERED?</i>	<i>...YES, IT IS!</i>
A restaurant's books and records are destroyed making it impossible to collect all of the accounts receivable.	<b>Accounts Receivable</b> —Your accounts receivable coverage will be increased from \$25,000 to \$50,000 for any one loss.
A hotel's records are damaged by a small fire.	<b>Valuable Papers and Records</b> —Your valuable papers and records coverage will be increased from \$25,000 to \$50,000 for any one loss.
An electrical breakdown causes severe damage to the computer system at a motel.	<b>Electronic Data Processing Equipment</b> —Your coverage for damage to electronic data processing equipment due to a mechanical breakdown, electrical breakdown or computer virus will be increased from \$10,000 to \$50,000.
A pizza shop is burglarized and cash and checks are stolen from the office safe.	<b>Money and Securities</b> —Your coverage for money and securities will be increased from \$1,000 to \$5,000.
Cash from the office of a motel is stolen by an employee.	<b>Employee Dishonesty</b> —Your coverage for employee dishonesty will be increased from \$10,000 to \$25,000.
Following a covered loss to part of a restaurant, the owner rents space next door in order to continue operations during the six months it takes to repair the damage.	<b>Extra Expense</b> —Pays up to \$25,000 for extra expenses you incur due to interruption of your business resulting from an insured peril to your building or business personal property and personal property of others.
A motel's carpeting is damaged when a sewer backs up and floods the hallway.	<b>Sewer and Drain Back-Up</b> —Pays up to \$5,000 for any one loss caused by sewage or water which backs up through the drains or sewers.
An ice cream store is forced to throw out the entire contents of a freezer because of a refrigerant leak.	<b>Contamination of Perishable Goods from Refrigerants</b> —Provides up to \$25,000 for a loss of perishable goods by contamination resulting from the release of refrigerants.
After a fire breaks out in the kitchen of a restaurant, the debris must be hauled away.	<b>Debris Removal</b> —Your coverage for debris removal will be increased from \$10,000 to \$25,000.
A stained glass window in a hotel lobby falls and shatters.	<b>Fine Arts</b> —Your coverage for fine arts will be increased from \$10,000 to \$25,000.
A restaurant's automatic sprinklers in the cooking exhaust system accidentally discharge.	<b>Cooking Protection Equipment Accidental Leakage</b> —Coverage will be provided for loss caused by the accidental leakage of your cooking protection equipment.
Clothing belonging to several guests incurs smoke damage while they are staying at a hotel.	<b>Liability for Property of Guests</b> —Provides up to \$500 per guest, with a \$10,000 aggregate, for damage to personal property of guests on your premises.
Because of a covered loss, a food caterer is unable to deliver food for a wedding.	<b>Contract Penalty Coverage</b> —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.
Because of its lakefront location, a restaurant's inventories are increased during June, July and August.	<b>Peak Season Coverage</b> —Coverage for your business personal property and personal property of others will be increased by 25% during a peak season.