

FOR MORE INFORMATION

For more information about the excellent coverages available in the FivestarSM Program for HVAC Contractors, 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 FivestarSM Program for HVAC Contractors. The actual policy 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.

Information applies to policies effective on or after 7/1/98.

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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FIVESTARSM

COVERAGE FOR HVAC CONTRACTORS

ERIEplaceableSM Business Insurance

ERIE's FivestarSM Program for HVAC Contractors is designed to specifically meet the needs of HVAC Contractors. It includes coverages for your property, income protection and liability needs. The program can be further tailored by adding optional endorsement coverages.

FIVESTARSM COVERAGE FOR HVAC CONTRACTORS

The ERIE's FivestarSM Program for HVAC Contractors is a comprehensive package of protection that includes:

BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGE

Under the FivestarSM Program for HVAC Contractors, coverage is provided for your building, business personal property, glass, mechanical and electrical breakdown and personal property of others against all risks of loss, except as excluded in the policy.

EXTENSIONS OF COVERAGE

This ERIE program provides you with Extensions of Coverage as additional amounts of insurance. Some of these Extensions of Coverage are:

- Valuable Papers & Records
- Newly Acquired or Constructed Property
- Accounts Receivable
- Exterior Signs, Lights and Clocks
- Money and Securities
- And More

LIABILITY COVERAGE

The FivestarSM Program for HVAC Contractors provides coverage when you are liable for damages arising from your business operations. These liability coverages include:

- Bodily Injury and Property Damage
- Personal and Advertising Injury including libel, slander, false arrest, defamation of character, malicious prosecution and invasion of privacy
- Products and Completed Operations Coverage

- Blanket Contractual Liability
- Fire Legal Liability
- Employees as Named Insureds
- Independent Contractors Coverage
- Elevator Liability Coverage
- Medical Payments Coverage

EXTRA COVERAGES

In addition to the important coverages already described, the FivestarSM Program for HVAC Contractors includes a variety of Extra Coverages:

- Hired and Non-Owned Auto Liability
- Incidental Medical Malpractice
- Host Liquor Liability

OPTIONAL COVERAGES

These Optional Coverages are available by endorsement for an extra premium charge:

- FivestarSM Contractors' Enhancements Endorsement
- Voluntary Property Damage Liability Coverage
- Builders Risk Coverage
- Installation Floater
- Contractors Equipment Coverage
- Contractors Tools Coverage
- Electronic Data Processing Equipment Coverage
- Employee Dishonesty Coverage