

OPTIONAL PROTECTION FEATURES

The UltrasureSM for Property Owners program can be endorsed to increase your protection or tailor the coverage to meet your specific needs. Some optional coverages available are:

- Blanket Property Coverage
- Sewer and Drain Back-Up
- Earthquake Coverage
- Inland Marine Coverage
- Additional Insureds Coverage

THE PROMISE OF SERVICE[®]

The quality of service provided to each Policyholder is our prime concern, as is evidenced in our motto: "ERIE is Above all in Service[®]." The Promise of Service[®] is a promise we're prepared to keep. That's why we use our own trained adjusters, whenever possible, ensuring that your claim will be settled quickly and fairly. It's also why we offer claims services, including, but not limited to, the following:

- contact standards ensuring Policyholders are promptly contacted following a report of loss, often that same day.
- after-hours service allowing you to report losses after normal business hours, on weekends and on holidays, toll free at 1-800-367-3743. Emergency claims representatives are available to speak with you 24 hours a day, 365 days a year.
- language translation service providing an interpreter on the line, when necessary, to communicate with Policyholders in their own language.
- emergency response teams that are prepared to react to catastrophic or emergency loss situations.

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 ERIE its long-standing reputation for providing fast, fair and courteous claims service.

FOR MORE INFORMATION

For more information about the excellent coverages available in the UltrasureSM for Property Owners program, 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[®] UltrasureSM for Property Owners program. The 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.

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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ULTRASURESM

FOR PROPERTY OWNERS

ERIEplaceableSM Business Insurance

ERIE's UltrasureSM program is designed to meet the insurance needs of property owners. It includes coverages for your property, income protection and liability needs. The program can also be tailored to meet your specific needs with a wide range of optional endorsement coverages.

ULTRASURESM FOR PROPERTY OWNERS

PROPERTY COVERAGE

BUILDING, BUSINESS PERSONAL PROPERTY & PERSONAL PROPERTY OF OTHERS

ERIE's broad building definition, in addition to covering your buildings, includes permanent attachments to the buildings, building equipment and fixtures servicing the premises, personal property you have for the service and maintenance of the building, and building glass and glass wall cabinets including lettering, ornamentation and burglar alarm foil.

Your business personal property and personal property of others will be protected by this policy as long as it is located in or on your premises or within 1,500 feet of your building.

Additional property protection is provided in the additional and supplemental coverages as well.

- Coverage is provided on a replacement cost basis, which eliminates any deduction for depreciation should a loss occur.
- Coverage is provided on a comprehensive basis, which provides coverage against all causes of loss, including theft, except those specifically excluded in the policy.
- You will not be penalized for non-compliance with the standard coinsurance clause because this policy does not contain one. However, for your protection, it's important to insure to value.

RENTAL INCOME PROTECTION

Because the income derived from your business is of vital importance to you, income protection coverage has been included in your policy. This important coverage benefits you in the following ways:

- It guarantees your income to continue for up to 12 consecutive months while your business is suspended if damage to your property interferes with normal operations.

- During the critical seven-day period after a loss, ERIE will advance up to \$100 per day while you determine your actual loss.
- ERIE will reimburse you for extra expenses incurred to continue nearly normal operations.
- Actual loss of income for an additional 30 days, if your income after you resume operations is less than it was before your loss.

MECHANICAL & ELECTRICAL BREAKDOWN

Coverage is provided for your boilers, pressure vessels, refrigeration systems, piping, and mechanical and electrical machines or apparatus used for the generation, transmission or utilization of mechanical or electrical power caused by mechanical or electrical breakdown.

ADDITIONAL PROPERTY PROTECTION

- Electrical Panels—Pays for damage to your electrical service panels caused by electricity.
- Fences, Walks and Unattached Outbuildings—Up to \$15,000
- Trees, Shrubs, Lawns and Plants—Up to \$5,000 for any one loss
- Merchandise in Shipment
- Refrigerated Items
- Moving

SUPPLEMENTAL PROPERTY PROTECTION

Your ERIE policy is a comprehensive protection package. It includes all of the following important coverages as additional amounts of coverage.

- Employee Dishonesty—Up to \$10,000
- Building Ordinance and Law Coverage—Up to \$10,000 for increased cost of construction.
- Transportation—Up to \$25,000
- Exterior Sign, Lights and Clocks—Up to \$5,000
- Peak Season—Increases coverage for Business Personal Property 25% during a peak season

- Temporarily Off Premises—Up to \$25,000 for Business Personal Property and up to \$2,500 for salesperson's samples
- Debris Removal—Up to 5% of the total coverage amounts for your buildings and business personal property, plus \$10,000 for clean-up after a loss.
- Pollutants Clean-Up and Removal—Up to \$10,000
- Demolition Cost—Up to \$15,000
- Newly Acquired Property—Up to \$500,000 for Buildings, up to \$250,000 for Business Personal Property and up to \$250,000 for Loss of Income
- Fire Department Service Charges—Pays the fire department service charge incurred as a result of an insured loss.
- Electronic Data and Media—Up to \$15,000 for Mechanical and Electrical Breakdown
- Fine Arts—Up to \$10,000
- Accounts Receivable—Up to \$25,000
- Valuable Papers and Records—Up to \$25,000
- Plus many more additional property coverages.

LIABILITY COVERAGE

Included in this coverage part are the following liability coverages:

- 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
- Host Liquor Liability Coverage
- Medical Payments Coverage
- Fire Legal Liability Coverage
- Blanket Contractual Liability Coverage
- Independent Contractors Coverage
- And more