

Erieseriseᵀᴹ

MAKING SENSE OF INSURANCE FALL 2021

rein in your risk

UMBRELLA COVERAGE FOR EVERYONE

GUARANTEED REPLACEMENT COST IS TIMELIER THAN EVER

LIFE OFFERS MORE THAN YOU THINK

GET BACK ON THE ROAD THIS HOLIDAY SEASON

pile on the rewards

YourTurn®—ERIE's driving rewards program—
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Learn all the details at *erieinsurance.com/your-turn*.

Contact your Agent to get started.*



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**YourTurn® is currently not available in District of Columbia, Kentucky, New York or North Carolina.*

Customer Danny Bruneau's 3-year-old son Wyatt made a habit of taking his dad's copy of the *Eriesense* spring issue to bed every night.



sleep tight

Working in insurance like I have for 25 years causes you to look at everyday situations a little differently.

When I host a party at my home, stocking up on food isn't my only concern. I'm also thinking about the tripping hazard created by a misplaced cooler of drinks. When I'm golfing, following course etiquette often means making sure my mediocre drive doesn't land on another golfer's head.

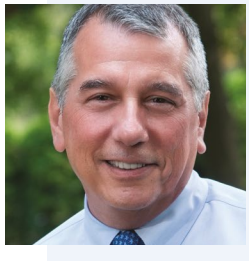
We all take simple precautions to keep ourselves and our families safe—whether it's changing the batteries in our smoke detectors or making sure the garage door is shut when we leave the house. But our homes, hobbies and day-to-day activities also present risks that many of us don't even consider.

Those risks could pack a major financial punch, but they don't need to keep us up at night. As you'll read on page 9, an umbrella policy picks up where your auto or home liability coverage leaves off and protects you financially should an unexpected event or accident happen.

To understand the benefits even better, reach out to your ERIE Agent. They can help determine if your home or lifestyle presents risks that would be covered under an umbrella policy. That personalized service from our Agents and Employees is a big reason ERIE recently reached 6 million policies in force.

Our priority is to help you sleep a little better at night—just like Wyatt, pictured above. I have a feeling that one day he'll be an ERIE Customer, just like his dad. And when he is, we'll still be providing the same level of service that we have for nearly a century.

Best,



Tim NeCastro,
President & CEO

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The magazine is a service to our Customers and is intended to support and strengthen the relationship among Customers, their ERIE Agents and the company.

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Erie Insurance®
Above all in SERVICE®– since 1925

Auto • Home • Business • Life

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ESFALL2021ALLB Stock photos by Getty Images. Cover story illustrations by James Shepherd.



ok, boomers
this one's for you.

At Erie Family Life Insurance Company we know that a lot of you reading this have a grey hair or two. And to be honest, we like it that way.

Our older, wiser customers tend to drive carefully, take great care of their homes and almost never have a new teen driver back through the garage door.

Let us thank you just for being who you are by helping you get the Medicare Supplement coverage you deserve.

It's really the least we could do.

Call your Agent today and let them know you're ready to cross this one off your list.

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Medicare Supplement from Erie Family Life

- Keep your doctor†
- Say goodbye to copays
- Earn multi-policy discounts††
- Enjoy local service and expertise
- Trust in a company you already know

Keep the freedom to manage your care the way you want.

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†Keeping one's doctor is a standard Medicare Supplement provision.

††All discounts are subject to eligibility criteria and applicable rates and rules at the time of purchase. Actual savings vary. Life multi-policy discount is not available in conjunction with auto policies already taking advantage of ERIE Rate Lock®.

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here to stay

Guaranteed Replacement Cost protects your improvements



While stuck inside, many Americans have put money they saved on lost vacations and restaurant trips toward the asset that brought them the most comfort during the pandemic: their home.

One-third of homeowners surveyed reported making substantial home improvements, according to a consumer study conducted by the Insurance Research Council. The Home Improvement Research Institute likewise estimated home improvement product sales reached $439.9 billion in 2020, an increase of 8.7% in spending.

While improving the comfort, functionality and aesthetic of your home, changes to your home can also have real effects on your insurance by introducing new liability risks and increasing replacement costs. Knowing how your homeowners insurance from ERIE can protect you—and the role you play—can make all the difference should you experience a loss.

Market conditions

Even though the extended downtime and preserved income prompted homeowners to make meaningful changes to their homes, the cost of building materials like lumber dramatically increased.

When the pandemic devastated the economy, many sawmills shut down, fearing that a housing market slump would ensue. Instead, the opposite occurred, as record low mortgage interest rates triggered a surging demand for new houses, and supply couldn't keep pace.

Lumber prices subsequently soared, more than tripling during the first year of the pandemic and causing new home prices to take on a similar trajectory, according to the National Association of Home Builders (NAHB). And lumber wasn't the only building material that ballooned in price; everything from glass to cement to metals like copper and aluminum saw demand and cost spike. Meanwhile, supply chain disruptions resulted in rising costs and delays of appliances and equipment.

This series of shortages presented real-world consequences for homebuyers, as an average new single-family home rose in cost by nearly $36,000 during the pandemic's first year, the NAHB's analysis found. Homeowners making improvements are likewise subject to rising costs.

Today's high material costs often cause homeowners to face greater replacement expenses than what they are covered for. This also applies to homes involved in catastrophic events like hurricanes, tornadoes and wildfires; when large numbers of homes are damaged or destroyed, the cost of building materials increases dramatically due to supply and demand.

Stock photos by Getty Images.

Protecting your home at all costs

Fortunately, ERIE offers Customers a simple and guaranteed way to prevent any of this from happening.

Guaranteed Replacement Cost covers the full amount required to rebuild your house back to its previous state and specifications—a stark difference from Replacement Cost, which pays to rebuild your home but only up to the amount of insurance listed on your policy.

Determining rebuilding costs can be difficult, and the fluctuating prices of building materials don't exactly help matters. This is where Guaranteed Replacement Cost's value becomes apparent: the coverage eliminates the guesswork and ensures that you're covered—even if you need to rebuild your entire home.



This scenario was the experience of the Tillemas, a West Virginia family who lost their home when a lightning strike ignited a blaze that decimated the home's second floor.

Fortunately, with the help of ERIE Agent Mike Cvechko of Cvechko Insurance, along with ERIE's superior claims service and Guaranteed Replacement Cost coverage, the rebuilding process began quickly. ERIE helped the Tillemas transition into a temporary living space and provided money to replace clothing and food lost in the fire. Before long, the family moved back to a home that was entirely covered by their insurance.

"Even during the time of COVID-19, when the costs and availability of materials provided challenges, I never felt pressured or like I had to 'fight' my insurance company to follow through," Bill Tillema says. "One, if you don't have insurance to fully replace your home at today's cost, get it. Two, if you don't have ERIE as your insurance company, you should."

Report your improvements

In order to benefit from Guaranteed Replacement Cost, you need to pick up the phone once you put down the drill. Homeowners must report home improvement projects totaling more than $5,000 to their Agent within 90 days of starting.*

"It's important for Agents to be made aware of major changes so that we have the most accurate information on your home in the event that there is a claim," says Matt Palczer, a vice president of Property Claims at ERIE. "This allows us to recalculate the costs of rebuilding your home."

Though this seems like a simple task, only a little more than half of those who reported making significant changes in the Insurance Research Council survey contacted their insurance company about their improvements.

Undisclosed changes can pose significant problems for homeowners. That's why the easiest solution is to report any changes to ensure that replacement costs stay guaranteed.

"Reaching out to your Agent to report any improvements is simple to do and it makes the claims process much simpler as well," Palczer says.

Talk to your Agent

There's no place like home—especially when you make it your own. So, if you've made improvements to your abode, you've committed too much time, money and sweat equity to leave those projects at risk.

Contact your ERIE Agent to learn more about the guaranteed replacement coverage that *Money* magazine cited as one of its main reasons in calling ERIE the home insurance with the "best range of coverage options." And if you already have Guaranteed Replacement Cost on your policy, be sure to report any improvements totaling more than $5,000. ■

**Guaranteed Replacement Cost applies to dwelling and requires home improvements over $5,000 to be reported within 90 days—not available with all policies and in all states. Coverage of costs to comply with laws or ordinances is subject to limits. Depreciation may be deducted until repair or replacement is made. Talk to an ERIE Agent for more information.*

ask erie

I have auto coverage, but what if my car is totaled and I still owe money on the loan?

Daydreams of cruising behind the wheel of a brand-new car, with the wind whipping through your hair, rarely include a tire-squealing accident. But if you add ERIE's Auto Security to your policy, those accidents don't have to become nightmares. We can get you back on the road, better than before.

Brand-new or just new-to-you coverage

If you've owned your car less than two years[1] and it gets totaled, ERIE will pay you the cost to replace it with the newest comparable model year, minus your deductible. For vehicles older than two years, Auto Security covers the cost to replace it with a comparable model up to two years newer and with 30,000 fewer miles than your covered current ride.

You can add Auto Security to your ERIE auto policy for a few extra dollars each month at any time prior to a loss. It's not restricted to when you buy or first insure a car with ERIE.

"No one plans to be in an accident when they buy a new vehicle or owe money if it's totaled," says Jon Bloom, vice president of Personal Auto at ERIE. "That's why Auto Security is worth its weight in gold; it covers even the worst-case scenario."

What about leasing a vehicle?

For leased vehicles, Auto Security offers Auto Lease/Loan Security Protection,[2] which pays the unpaid amount due on the lease or loan, following a covered total loss, including up to a maximum of $500 for early lease termination or penalty fees.

Talk to your ERIE Agent to learn more about adding Auto Security to your ERIE auto policy. ■

[1]Vehicle is considered new when less than two years old. The endorsement is sold on a per-vehicle basis, not per policy, and contains the specific details of the coverages, terms, conditions and exclusions. Coverage is not available in all states. Eligible vehicles must carry both comprehensive and collision coverage, and replacement must be made with a comparable model. See individual policies for specific coverage details. New vehicle replacement and better vehicle replacement do not apply to leased vehicles.

[2]Only auto lease/loan component and repair coverage applies to a leased vehicle. Coverage does not include items such as overdue payments, penalties for excessive use, abnormal wear and tear or high mileage, security deposits not refunded by the lessor, costs for extended warranties and carry-over balances from previous leases/loans, etc. When payment is made under new vehicle replacement or better vehicle replacement, auto lease/loan coverage will not apply.

happy customer shares story

With four busy kids in tow on a March day, Customer Angelia Lomans of Bristol, Tennessee, had plenty on her mind; and auto coverage wasn't one of them. Yet in a split second, another vehicle swerved into her lane, hitting the passenger side.

Airbags deployed, and Angelia's 2015 GMC Yukon was pinned between the other vehicle and an embankment. Thankfully, no one was injured, but the vehicle was totaled, and the other driver was uninsured.

"I was nervous, but after talking to my Agent Mike Felty, I was relieved to know that I had the Auto Security endorsement," says Angelia. "Not only was my vehicle covered, but I wouldn't be left with any financial strain."

Auto Security helped Angelia upgrade to a 2016 GMC Yukon Denali XL with fewer miles than her previous Yukon. And she was able to drive it home without ever opening her wallet.

Without Auto Security, the difference in her policy's coverage and what she still owed on the vehicle would've left Angelia on the hook for $6,900. That split second could've created life-changing financial stress, but she instead ended up in a better situation than before. She was thrilled.

Angelia adds, "I definitely made sure I added Auto Security to my new vehicle too."

Tap into your local ERIE Agent to learn more about Auto Security. They can help guide you to the coverage options and limits that are right for you.

rein in your risk

umbrella coverage for everyone

Why you probably—*make that definitely*—need personal liability coverage.

There's a myth out there that umbrella coverage—protection above and beyond what your auto and home insurance covers—is only for the rich and the risk-takers.

The thinking goes that wealthy people have more to protect while risk-takers engage in uncommon activities that can result in injury to third parties or damage to property.

But here's the reality: you don't have to be either of those to need the added layer of liability protection that umbrella coverage provides. And it's affordable. For the peace of mind it provides, the average ERIE Customer's annual premium is under $250.

ERIE umbrella coverage, which ranges from $1 million up to $10 million, can benefit people from all walks of life, in all of life's stages.

Simply put, umbrella coverage provides you with liability protection when an unexpected accident or event happens and results in injury to others. It also provides liability protection when an accident occurs on covered property and a third party sustains injury for which you may be financially responsible.

Chances are you may see yourself in one or more of the following groups.

Smart Savers—You've done everything right to build a comfortable lifestyle and a financially secure future through savvy investments and by acquiring valuable assets. Protecting what you've built with affordable umbrella coverage could end up being your wisest investment of all.

Dog Lovers—Some dogs' bites are actually worse than their bark—much worse if your canine companion lashes out at a visitor or passerby.

According to data from the Centers for Disease Control, dogs bite around 4.5 million Americans every year, with 800,000 of those bites requiring medical attention.





rebound from misfortune

And while statistics reveal that some breeds have a higher propensity to bite, the reality is that even the most docile dog can bite in certain situations—and what might be a playful nip to you could be a damaging bite to a young child.

Consider that while pit bulls, Rottweilers and German shepherds lead the list of dogs that bite, popular breeds such as Labrador retrievers, Saint Bernards and golden retrievers are all ranked in the top 30, according to *dogsbite.org*, a nonprofit that tracks injuries and fatalities related to dog bites and attacks.

Even if your dog never bites, if rambunctious Rover knocks over a houseguest in his zeal for attention, you could be on the hook for big medical bills if a judgment is entered against you.

While your homeowners insurance may cover some of the costs associated with an injury to a third party caused by your dog, umbrella liability coverage offers an added financial protection if injuries are severe.

Outdoor Adventurers—Like to hit the slopes? Hunt the wilds? Sail your boat across open water? The challenge and fun of the great outdoors can be good for body and soul. Yet it's best to match your adventurous spirit with the added layer of liability protection provided through umbrella coverage.

Liability insurance is particularly important for those who engage in these activities because they often aren't pursued alone. There may be other hunters in the field, plenty of other boats in the water and other skiers whooshing down the slopes. If your actions cause injury to others or severe damage to their equipment, you could be liable for significant medical bills or repair and replacement costs that could exceed your auto, home or boat policy.

Backyard Blasters—For your family, fun is always just a few steps away. The kids and their friends can splash in the pool and then bounce themselves dry on the trampoline. Yet if the good times come to a screeching halt due to an injury—or worse—to one of your guests, umbrella coverage can help pay for medical costs or a lawsuit.

Swimming pools and trampolines fall under the category of an "attractive nuisance," which is something on someone's property that might attract a child and pose a risk to that child's well-being. The owner of a property with an attractive nuisance, such as a pool, may be liable for any child who uses it, whether the child has permission to or not.

In the event of a serious injury to a guest, or an ensuing lawsuit, the associated costs may exceed the limits on your homeowners policy, making additional umbrella coverage essential.

Earnest Entertainers—Do you love to entertain? Does your house always host your kids' friends? If you answered "yes," then by all means have fun, but before you create your next guest list or host a backyard campout, it's best to call your ERIE Agent to make sure you're protected in the event of an unanticipated injury to a visitor.

This is particularly important if adult beverages are routinely part of your at-home entertaining, due to what is known as "social host liability"—the legal term for the criminal and civil responsibility of someone who provides liquor to their guests.

According to the Insurance Information Institute, 43 states have a version of this law that states if your guests—including your underage kids and friends who have consumed alcohol—leave the party and injure

others while driving under the influence, they—and you—could be sued for negligence. Your Agent can discuss the liability in your state and what makes sense in terms of additional umbrella coverage.

Road Warriors—You've got great auto insurance, so you're fully covered in the event of a crash, right? While auto insurance often covers much of the costs related to the aftermath of an accident, medical bills could easily exceed your policy's limits if someone gets seriously injured in a crash you caused.



Auto insurance is certainly your first line of defense in the event of a covered-driver car accident, but it only protects you up to your coverage limits. If you don't have an umbrella policy when a catastrophic accident results in injury to others, then you have a big financial responsibility. And if you don't have the money, someone could pursue your financial assets.

defend the road ahead

And it happens more often than you might think. At ERIE, the vast majority of dollars paid on umbrella claims are due to auto accidents.

Umbrella coverage is particularly important for drivers who have a lot of assets, log high miles or carpool with others.

Contractor Callers—It's great to be in a position in which you can hire out some of the household duties, and yet, the more helping hands on your property, the greater the risk of an accident or injury. A landscaper who stumbles on your deck can clean out your savings if you're not properly protected.

With personal liability insurance, you're never without an umbrella to help you weather financial storms. Don't put off talking to your ERIE Agent about this affordable option. ■

The insurance products described in this ad are not offered in all states. Umbrella coverage is expected to become available in New York in January 2022. Personal Catastrophe Liability continues to be offered until umbrella coverage becomes available. The policy contains the specific details of the terms, conditions, limitations and exclusions that apply. Talk to your Agent for details.

4 questions to ask your ERIE Agent

Umbrella coverage provides added protection for those unexpected—and potentially costly—downpours that life can sometimes rain down on you without warning.

Here are four questions to ask your Agent:

1. "Do I need umbrella if I have homeowners and auto insurance?"

This is a common question. Your Agent can walk you through potential scenarios in which umbrella coverage would kick in if your auto or homeowners insurance limits are reached.

2. "Does an umbrella policy provide protection if I am involved in or responsible for an accident that happens away from my home?"

The short answer is yes, however, your Agent can provide more context around instances in which your umbrella coverage would provide protection if something happened away from your house.

3. "If I do decide to get an umbrella policy, how much coverage do I need?"

The answer depends on a range of factors unique to your own situation. Your Agent can walk you through a series of questions to determine how much coverage makes sense for you.

4. "How much does umbrella coverage cost?"

It's more affordable than you might think. Your Agent can get you a quote after getting more specifics about your situation.



read these 5 tips!

hitting the road during the holidays

In a recent ERIE travel survey, more than half of respondents said they planned on taking a road trip in 2021. Among those who said yes to road-tripping, 41% plan on hitting the road to visit loved ones.[1] Is there a better time to go over the river and through the woods to see loved ones than the holidays? We don't think so.

Here are some holiday travel tips to help you stay safe and have fun during this travel season:

Do Your Winter Vehicle Maintenance

1 Here's a basic rundown of what to check, but it's always best to have a professional mechanic do a full run-through of your vehicle before heading out into winter weather.

Tires: Check your tire treads to make sure they are fit for winter driving conditions, and check your tire pressure before hitting the road.

Wipers: Replace worn or torn blades with contour blades that have a metal band, or opt for winter wiper blades.

Washer Fluid: Be sure this is topped off with a winter mix designed to avoid freezing.

Alignment: If your alignment is off, it could compromise the calibration of your Advanced Driving System (ADS), and you could be led off the road or find yourself in a dangerous position.

Read more winter maintenance tips on our blog: *erieinsurance.com/carmaintenance*.

Map Out a Route

2 Fifty-six percent of those surveyed said they planned on traveling more than 100 miles from home—with four out of five traveling by car—meaning they'll likely encounter some unfamiliar areas along the way. So, if you're finally going to visit cousin Eddie, who has moved his mobile home out West, don't just rely on your smartphone as a guide.

Use a printed map or a dedicated GPS unit to plan out a route to new destinations in case service outages or outdated apps lead to a dead end with no detour. A paper map can also help you find alternate routes if traffic is backed up or there is road construction.

Prepare for the Unexpected

3 Emergency kits for vehicles often include jump starters, flares and a flashlight. Also pack a first aid kit, a poncho, extra blankets, warm clothing layers, hand warmers, bottles of water and some nonperishable snacks.

Protect Your Pets

4 Grandma said the whole family is welcome, so surely she means you can bring along Fluffy, right? When driving with pets, use a quality, crash-tested harness for dogs, and keep them in the back seat to avoid distractions while driving. Tote cats in a sturdy carrier that allows enough room for them to move around. And because ERIE knows how much you love your pets, we include coverage in our auto policies for vet treatment if your pet is hurt in a car accident.[2]

Get Some Helpful Apps

5 After you get your paper map together, update your favorite map app so you can rely on it for guidance. Here are five other helpful apps you can download for assistance on the road.

1. GasBuddy: Find the closest gas stations and get the cheapest prices.

2. Waze: Offers real-time traffic updates and marks construction along your route, helping you navigate around traffic jams.

3. iExit Interstate Exit Guide: Waiting patiently for the next Dunkin'®? This app lets you know what is located at upcoming exits to find your favorite place to stop. It also shows how far apart the rest stops are.

4. HotelTonight: With unpredictable winter weather, you may need to make an overnight stop on the spot. HotelTonight lets you book a last-minute room at a discounted price.

5. LifeSaver: For the 65% of survey respondents who admitted to using their phone while driving, LifeSaver helps keep your hands on the wheel by blocking usage while you're in motion and allowing voice commands.

ERIE is here for you if you run into the unexpected. If you have a dead battery or other mechanical failure, a flat tire, an empty gas tank or if you've locked yourself out of your vehicle, Roadside Service coverage[3] is here to help—and it's available 24/7. It only costs about $5 a year, per vehicle.[4] Talk to your Agent about adding this coverage today! ■

[1]Erie Insurance. Survey: What Grabs Your Attention During Road Trips?, March 30, 2021.

[2]Subject to limits and other conditions, coverage is $500 per pet; total limit $1000.

[3]Roadside Service coverage (Towing and Labor Costs coverage in North Carolina and Virginia) is only available when comprehensive coverage has been purchased on the vehicle. Limitations vary by state. Delivery of gas is included at no additional cost; policyholder will pay for the gas.

[4]In North Carolina, coverage is purchased by limits ($25, $50 and $100).

rental car coverage keeps you on the road

If you have an accident, basic rental car coverage[5] is automatically included in your auto policy in most states (if you've purchased comprehensive coverage). But this may not be the best option for you and your family. If you need a larger vehicle or you want coverage for collision losses, such as when you hit another car or a fence, building or pole, consider upgrading to Transportation Expense coverage on your auto insurance policy.[6]

Talk to your Agent about rental car coverage before you hit the road to ensure this is a happy holiday season!

[5]ERIE's auto insurance coverage varies by state. See the policy for specific coverage details or talk to your Agent. Certain terms and limitations may apply.

[6]In all states except Virginia and North Carolina, Transportation Expenses are included with Comprehensive coverage but must be purchased separately for a Collision loss. Rental vehicle coverage is based on the type of vehicle rented, rather than a specific dollar amount and is subject to a per-day limit if you select a vehicle in a higher class than you have purchased. In Virginia and North Carolina, Transportation Expense coverage is included with Comprehensive coverage and Collision coverage and is subject to a per-day limit.

get winter ready

(before the snow falls)

Summer is behind us and the chillier days of winter lie ahead. Yet, even though we get a whole season in between, it's easy for snowy weather and plunging temperatures to sneak up on even the most responsible homeowners.

This home winterization checklist is a handy way to make sure your major tasks are covered with plenty of time to spare.

Tackle your outdoor list first while the weather cooperates.



Outside

☐ **Check the gutters.** Falling leaves and other debris can leave gutters clogged and vulnerable to backing up and freezing solid. Do it yourself or hire a professional, but make sure you start winter with clean gutters.

☐ **Inspect the roof.** An aging or damaged roof can be no match for a heavy snowfall. Take the opportunity now to replace damaged or missing shingles and address any out-of-place flashing or fascia.

☐ **Evaluate trees and landscaping.** Unhealthy trees and overhanging branches can cause damage when weighed down by snow or blasted by winter gusts. Survey your property and bring in an expert if you're concerned about an unhealthy tree or branches stretching too close to power lines. To learn more about what would happen if a neighbor's tree fell in your yard, visit *erieinsurance.com/neighborstree*.

☐ **Prepare for snow removal.** Start that snowblower now so you know it's in good working order. Also, confirm your shovel is in good shape, your salt/grit is stocked and the snow brush is in the car.

Inside

☐ **Draft-proof your windows and doors.** Cooler weather should be enough to give you an idea of whether air is creeping in. Feel around the edges of doors and windows for drafty spots, then replace weather stripping and caulk gaps as needed.

☐ **Service the fireplace.** A chimney is some pretty time-tested technology, but it can be a dangerous hazard without proper maintenance. Check your flue and clear out soot and ashes. If you've never called a certified chimney sweep, now's the time.

☐ **Change your filters.** A dirty or worn furnace filter can reduce heating efficiency and create a fire hazard. Confirm that yours is fresh and clean before your HVAC starts working hard this winter.

☐ **Test smoke and carbon monoxide detectors.** The risk of carbon monoxide leaks and fires is higher in the winter, when home systems are working hard and windows are shut tight. Test your detectors and make sure they have fresh batteries before the annoying chirping begins.

It's obvious you care about your home and want to take care of it. But if you don't have your homeowners insurance through ERIE, contact your Agent and get a quote. If you already have an ERIE home policy, reach out any time for a coverage review and ask about valuable additional coverages like Equipment Breakdown and Service Line.

Learn more about preparing your home for the winter at *erieinsurance.com/winterizehome*. ■

Stock photos by Getty Images.



kaput!

When your furnace conks out, it's not only frustrating and inconvenient, it's scary to think about how much a new furnace will cost. Wouldn't it be great if you had insurance coverage for the furnace? That's why ERIE created Equipment Breakdown coverage.[1]

When you add Sewer or Drain Backup coverage to the ErieSecure® Select Bundle, you automatically get this coverage. It offers an extra cushion of protection for major appliances and home systems like heating, air conditioning and smart home technology.

Call your Agent today to find out about the extra benefits a bundle gives your homeowners insurance.

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[1] Equipment Breakdown coverage is only included with the ErieSecure Home® Select Bundle when Sewer or Drain Backup coverage is added. Coverage is capped at $50,000 per occurrence, and the policy deductible applies. Claims are subject to ERIE's surcharge program. Details are contained in the policy. Subject to terms, conditions and exclusions. Not available in North Carolina. Talk to an ERIE Agent for policy details andstate-specific policy information.

sense **shorts**

A roundup of things newsworthy and noteworthy.

Water Damage? Fast, Reliable Help is Now Available

When you think about a water line breaking in your house, you'll likely cringe at the thought of cleanup. Who do you call?

First call your Agent, or ERIE directly, to file a claim. The next call should be to get a company to respond—and fast. ERIE has now partnered with ServiceMaster®, a restoration services company that specializes in cleaning up after disasters. After filing a claim, your Agent or claims representative can engage ServiceMaster, or Customers in all states can contact ServiceMaster 365 days a year, 24 hours a day at 800-RESPOND for reliable help when they experience water damage.

"The partnership with ServiceMaster provides value to Customers when they need help fast," says Matt Palczer, vice president of Property Claims. "When someone's home is full of water from a broken pipe, for example, they want to know they are working with a reputable company. The partnership with ServiceMaster ensures Customers will receive professional and dependable service."

ServiceMaster promises to respond within 60 minutes of first contact and arrive in your home within four hours. Their restoration teams are highly trained and certified in accordance with industry standards and are committed to providing thorough service and respect for each Customer.

As a Customer, you're always able to choose your own contractor, but isn't it nice to know that if you don't know who to call, ERIE can quickly connect you with a company to help? It's just one more way ERIE is looking out for you. ■



Auto-Inspired Holiday Gifts

It's hard to believe, but the holidays are right around the corner—and that means there's no better time to start making your list and checking it twice.

Looking for ideas for that special person who has everything? Here's our shortlist of car-related gifts for the commuting road warrior to the die-hard gearhead and everyone in between.



While having the right auto insurance is undoubtedly the ultimate auto accessory, these ideas are better suited for under the tree:

Enhance their commute. Is there someone on your list who logs a lot of windshield time? Check out tech gear like a wireless charger, dash cam or Bluetooth receiver. Thinking more practical? Try an emergency kit, tire inflator or custom floor mats.

Accessorize their ride. Help them spruce up their wheels with fun auto accessories. Consider purchasing a steering wheel cover, glove box organizer, or if you're aiming for a little more flair, maybe a dashboard hula dancer or retro fuzzy dice will fit the bill.

Surprise your car enthusiast. Have a car collector or grease monkey in mind? Upgrade their tool kit by getting them a tire gauge or jazz up their driving attire with a pair of driving gloves. Better yet, treat that lucky enthusiast to a one-of-a-kind adventure like the Richard Petty Driving Experience, which puts them behind the wheel of a genuine stock car.

For more creative holiday gift ideas and tips, visit *erieinsurance.com/giftideas*. ■

Be a Garage Organizer Guru

Learn the best tips for organizing your garage, plus check out other articles on our Eriesense blog which is full of helpful information for your car, home and life. Visit *erieinsurance.com/blog*. ■

> The partnership with ServiceMaster® provides value to Customers when they need help fast.

Keep the Party Going with Patio Heaters

In 2020, patio heaters became a popular source of warmth for homeowners wanting to entertain outside in socially distanced settings. As temperatures dip, these heaters can again help keep outdoor parties going long into the cooler autumn months.



Unlike fire pits, propane, electric and natural gas patio heaters are specifically designed to warm people and objects by emitting radiant heat, making them ideal for backyard decks. Here are some essential tips to keep in mind when setting up your heated party patio:

Get the right type. Propane heaters are more portable but require tank refills, while natural gas heaters are often less expensive but should be installed by a professional. Electric heaters, while less powerful, don't have an open flame and therefore don't require ventilation.

Add curtains to covered patios. To lock in warmth, block wind and add privacy, consider adding curtains or shades. Just be sure to leave at least one side open for proper ventilation and allow enough space between the heater and other objects.

Supplement with other warming items. Sitting on cold seats and holding chilled drinks can negate any warmth provided by the heater. Pass out blankets, koozies and seat cushions to your guests to keep them toasty.

Safety first. Always follow the manufacturer's instructions and never leave a patio heater unattended.

Consider a fire pit. Though not as efficient as a heater, fire pits serve as inexpensive alternatives. Just be sure to do your research and follow basic fire safety rules.

For more information on patio heaters, visit *erieinsurance.com/patioheaters*. ■

'Tis the Cyber Season

For many of us, holiday shopping is becoming less about navigating crowded malls and more about finding free shipping or typing out that three-digit code on the back of our credit cards. While that makes it a lot less likely that you'll get into a parking lot fender bender or suffer the inconvenience of a lost wallet, new ways of shopping mean new risks.

Do you know how to tell whether a website is for a legitimate retailer or is a potential scam? What about the dangers of entering your credit card information over public Wi-Fi, such as at a coffee shop? And don't forget about arranging shipments to avoid the dreaded "porch pirates" that prowl neighborhoods everywhere.

The good news is that there are some simple tips which can help keep your online shopping safe and secure—during the holidays and otherwise. If all else fails and you do become a victim of credit card fraud or identity theft, there's optional extra protection from ERIE that can help you make it right again. Read our tips on safe shopping online and learn more about ERIE's Personal Cyber Event coverage on the blog at *erieinsurance.com/safeonline*. ■

Have a story topic you'd like to see? Let us know at *eriesense@erieinsurance.com*.





life insurance isn't only

While life insurance often conjures up images of funerals and unpaid bills following the loss of a loved one, it's more than just what's mentioned on clichéd TV advertisements. Life insurance can give you and your loved ones peace of mind at affordable premiums by providing you with the resources to pay for things like funeral costs and protecting your family's lifestyle if a source of income is lost. It can also provide security in many ways and, contrary to popular belief, isn't only for...

1. Older people

Even if you have no dependents, rates are typically less expensive if you're young and healthy. And with **Erie Family Life Insurance Company's** Guaranteed Insurability Option rider,[1] you can purchase additional insurance later, even if circumstances deem you "uninsurable." Life insurance is also a great way to cover debts, such as student loans and credit cards, you might otherwise leave to your co-signer or family.

2. Younger people

Conversely, seniors who don't think they need life insurance because they've saved enough or because their children are grown and independent might think again. A policy can help you leave behind a legacy to your loved ones and ease their pain should you pass.

Nearing the end of your term plan? Consider converting to a permanent policy to keep your coverage.[2] You can even skip the medical exam you went through to purchase your term policy.

3. Funeral expenses

From funeral planning to cemetery arrangements, funerals on average cost more than $9,000, according to the National Funeral Directors Association.[3] While funeral expense coverage is certainly a reason why life insurance is important, it's far from the only one. Expenses like unpaid medical bills, auto loans, mortgages, estate taxes and probate fees may also remain after you're gone.

4. When you're gone

Life insurance can also provide benefits while you're still alive. Permanent policies accumulate cash value, meaning a portion of your premium goes toward an account you can borrow against or simply withdraw from.[4]

In addition, ERIE offers a Long-Term Care Accelerated Death Benefit rider[5] as an add-on to qualifying policies that provides financial support should you need care in your home or a health care facility. Young adults who add this rider will likely have the coverage paid for by the time they retire.

5. Wealthy people

Term life insurance policies from ERIE are cost-effective and provide coverage for a specific number of years. You may even be able to convert to a permanent life plan. ERIE offers 10-, 15-, 20- or 30-year plans, so pick a term policy on your terms.

ERIE isn't only concerned with protecting your possessions; we're also committed *to protecting the people you love. Check out our life insurance calculator tool on* erieinsurance.com/lifecalc *and talk to your Agent to find out more and get started.*

ERIE Express Life: Forgo the complicated application process

Purchasing a life insurance policy doesn't have to involve a lengthy and cumbersome series of health questionnaires and physical exams.[6]

ERIExpress Life is an easy-to-get term or 20-pay whole life insurance policy that you can apply for through a simple application process with a faster approval time. In fact, ERIE auto Customers can complete the entire process over the phone with their Agent and get a policy within minutes.

A range of plans are offered, as coverage amounts range from $10,000 to $500,000.[7] An Accelerated Death Benefit rider, which allows you to receive a portion of your death benefit if you become terminally ill, is automatically included.

[6]ERIExpress Life application contains medical questions. All applications are subject to underwriting approval and certain health conditions may require a fully underwritten life policy instead.
[7]This life insurance offer is available for applicants ages 18-55 with policy face amounts up to $500,000.
The insurance products and services described in this ad are not offered in all states. ERIE life insurance and annuity products are not available in New York. ERIE Medicare supplement products are not available in the District of Columbia, New York. ERIE long term care products are not available in the District of Columbia and New York.

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ICC21 ESF21 6/2021

*[1]ERIE® life and long-term care insurance products and services, provided by **Erie Family Life Insurance company**, based in Erie, Pa., a member company of Erie Insurance Group, are not available in New York. Guaranteed Insurability Option is subject to underwriting approval and is not available with all plans. Issue ages 0-40. Talk to your ERIE agent for rider specific option dates, availability, terms and conditions. Additional cost applies.*

[2]The term policy conversion privilege must take place during the level period or before age 70, whichever comes first. The face amount of the replacement policy must be equal to or less than the face amount of the term policy. See your agent for details.

[3]Information as of 7/18/2019.

[4]Available on Universal Life and Whole Life plans only. Certain limitations apply. Interest does accrue on loan proceeds.

[5]Funds accessed through the Long-Term Care rider can be drawn up to the value of the residual death benefit, the lesser of $25,000 or 10% of the face amount. The face amount will be reduced proportionally for any reduction in face amount not due to acceleration under the Long-Term Care Acceleration rider. Purchase of coverage is subject to medical exam and underwriting approval. The benefits of EFL's Long-Term Care Accelerated Death Benefit rider become available if you are unable to independently complete two of the following six activities for daily living, as certified by your licensed health care professional: (1) bathing, (2) maintaining continence, (3) dressing, (4) eating, (5) using the restroom, (6) transferring to and from bed.

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a better way back

If your car is totaled, Auto Security can put you back behind the wheel in a newer vehicle with fewer miles and cover the difference between what you owe and your car's value.

Ask your Agent about adding Auto Security to your insurance policy today.

And go beyond just getting back on the road.

Visit page 8 for more details.

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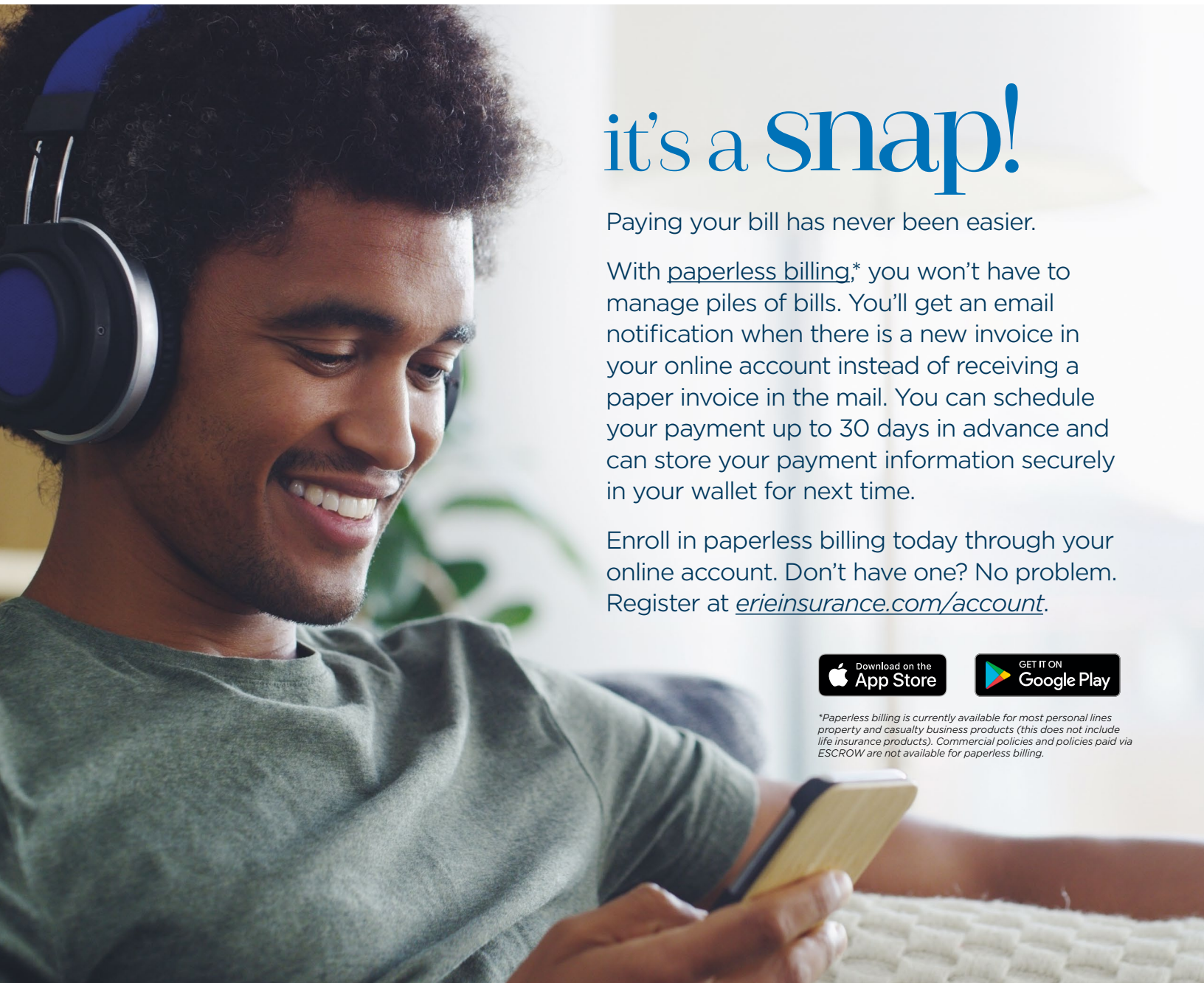
Auto Security pays the cost to replace new cars with the newest comparable model year and pays to replace the cost of older cars with a comparable model two years newer and up to 30,000 fewer miles. Vehicle is considered new when less than two years old. The endorsement is sold on a per-vehicle basis, not per policy, and contains the specific details of the coverages, terms, conditions and exclusions. Coverage is not available in New York or North Carolina. Eligible vehicles must carry both comprehensive and collision coverage and replacement value must be based on a comparable model. See individual policies for specific coverage details. New vehicle replacement and better vehicle replacement do not apply to leased vehicles. Only auto lease/loan component and repair coverage applies to a leased vehicle. Coverage does not include items such as overdue payments and carry-over balances from previous leases/loans, etc. When payment is made under new vehicle replacement or better vehicle replacement, auto lease/loan coverage will not apply. Coverage is not available in all states. Insurance products are subject to terms, conditions and exclusions not described here. Ask your ERIE Agent for details.

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