

ERIE embraces the principle of "equal professional service." That means that every applicant, Customer and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. 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® property and casualty insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, and Flagship City Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). The companies within the Erie Insurance Group are not licensed to operate in all states. Go to erieinsurance.com for company licensure information.

The insurance products and rates, if applicable, described in this brochure are in effect as of October 2014 and may be changed at any time.

Insurance products are subject to terms, conditions and exclusions not described in this brochure. The policy contains the specific details of the coverages, terms, conditions, and exclusions.

The insurance products and services described in this brochure are not offered in all states. ERIE life insurance and annuity products are not available in New York.

Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time.

Your ERIE Agent can offer you practical guidance and answer questions you may have before you buy.

Equal opportunity insurer.

Identity Recovery

Coverage



Above all in sERvICE – since 1925SM

Auto • Home • Business • Life

Home Office • 100 Erie Insurance Place • Erie, PA 16530
814.870.2000 • erieinsurance.com



S980 10/14 © 2014 Erie Indemnity Company

In the time it takes to brew your morning cup of coffee, a thief could steal your identity.

ERIE's Identity Recovery Coverage can help you take back what's yours.



Above all in sERvICE – since 1925SM

If someone steals your identity, we'll help you restore your credit history and rebuild your reputation.

ERIE's Identity Recovery endorsement provides up to \$25,000 worth of coverage for both fraud and expense reimbursement for \$20 a year.

Covered expenses include:

- **Fraudulent charges to credit card or bank accounts**
- **Actual lost wages (up to \$5,000)**
- **Cost to refile applications for loans, grants or other credit instruments**
- **Certain legal fees**
- **Notarization of affidavits or similar documents**
- **Miscellaneous expenses (up to \$1,000)**
- **Ordering credit reports; and postage, phone, and shipping fees related to identity theft**
- **Some costs for supervision of children or dependents during time devoted to recovery**

Help is just a phone call away.

Identity theft usually means months of frustration, hours on the phone, and hundreds – if not thousands - of dollars to restore your good name. With ERIE's Identity Recovery Coverage, case management specialists can help you restore your identity and credit ratings, saving time, money, hassle, and headaches by:

- **Contacting established credit bureaus to place a fraud alert on the credit file.**
- **Ordering copies of credit reports to review recent account activity.**
- **Closing suspect accounts that may have been tampered with or fraudulently opened.**

Talk to your ERIE Agent about adding Identity Recovery Coverage to your homeowner's or mobile homeowner's policy.