

Auto Coverage Options

Car insurance that fits the way you live.

Oberryman Insurance Agency LLC

■ **The ERIE Rate Lock® feature** - Avoid car insurance rate increases with this feature. Even if you have a claim, your rates won't change unless you add or remove a vehicle or driver from your policy or change your address. There are some restrictions that apply and your premium may change if you make policy changes. I'm happy to explain the pros and cons. *Limited to three years in Virginia.*

■ **The ERIE Auto Plus® endorsement** - Provides many benefits:

- Diminishing deductible - Reduced for each consecutive claims-free year.
- Increased coverage limits for things like emergency travel costs, personal items, sound equipment and non-owned trailers.
- Increased transportation expense coverage. *Except in Kentucky.*
- Waived deductible when an ERIE homeowners deductible applies.
- Death benefit of \$10,000 for you or a relative who dies due to bodily injury from an auto accident.

Ask me about conditions, limitations and exclusions.

■ **Roadside & Rentals bundle** - Includes roadside service coverage and transportation expense coverage for comprehensive and/or collision losses. You can choose one or all of these coverages. **Roadside service** provides reasonable towing and required labor costs at the site where your car breaks down. **Transportation expense** provides coverage for the cost of a rental car if your vehicle is disabled by a covered loss and is included with comprehensive coverage. It can be added to collision coverage and you can also choose the type of rental vehicle you anticipate needing. *Coverage varies by state.* I can explain the daily and other limits that apply to rentals and tell you about the higher limits you can opt for at a slight increase in cost.

■ **New Auto Security** - With this endorsement, if your new car (of less than two years) gets totaled, you'll be reimbursed the cost to replace it with the newest model year. This coverage is also good to have for better vehicle replacement, new car repair or lease/loan protection. It's sold per vehicle (not per policy), and you decide which cars. This coverage comes with some fine-print details, so I'll be sure you understand how it works. *Not available in all states.*

■ **Zero Dollar Glass Deductible** - For a minimal cost, you can add full window glass coverage to your physical damage coverage. With it, you pay no deductible for glass repairs or replacement and you get free wiper blades with a windshield replacement. Choosing this option doesn't impact your diminishing deductible. *Not available in all states. Included at no additional charge in Kentucky.*

■ **Ride Sharing** - This low-cost add-on provides valuable, secondary coverage when you use your private vehicle with a transportation network company, such as Uber and Lyft. Some conditions, limitations and exclusions apply, which I can clarify for you. *Not available in all states.*

■ **Motorcycle** - ERIE's motorcycle coverage is competitively priced and can be added to your auto policy. It provides great protection including \$3,000 in coverage for damage to accessories, gear and safety riding apparel. You can purchase higher limits and there are certain terms and limitations that apply. I'll make sure you understand the coverage before you buy. *Not available in all states.*

■ **Personal Catastrophe Liability Insurance (Umbrella)** - Purchased separately, this policy provides an extra layer of liability coverage for financial protection in case something tragic happens.

■ **Multi-Policy Discount** - Insuring your auto and home with us may save you money. Adding a life insurance policy may increase your discount, too. Ask me about ERIE's many discounts to see what you could save. I can clarify the details for you and explain your eligibility. *Savings vary by state and eligibility.*

■ **Commercial Auto** - If you own a business that relies on a vehicle or fleet of vehicles, talk to us about commercial auto insurance you can count on.

■ Optional coverages we recommend for you are highlighted.