



The **HE 00 07 Homeowners Plus Form** is a contemporary package of protection that's designed to meet your home protection needs.

The policy includes coverage for:

- Your Home and any Attached Structures.
- Other Structures at your premises that are separate from the dwelling.
 - Personal Property wherever it may be.
 - Loss of Use which covers the additional living expenses you incur due to temporary relocation.
 - Personal Liability for personal injury, bodily injury, or property damage claims brought against you anywhere in the world.
- Medical Payments to Others who are injured in an accident arising from your premises or personal activities.

Additional Features

Your ERIE Agent will be happy to show you an ERIE policy and point out the many additional features. Some of these include:

- Coverage up to \$500 for loss due to theft, forgery or unauthorized use of a credit card and unknowingly accepting counterfeit money.
- \$1,000 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins and medals, scrip, stored value cards; and smart cards.
- \$5,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, personal records, stamps and tickets.
- \$1,500 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- Coverage up to \$10,000 for theft, misplacing or losing of firearms and related equipment.
- Coverage up to \$5,500 for theft, misplacing or losing of jewelry, watches, furs, precious and semi-precious stones, not exceeding \$1,500 for any one article.
- A 10 percent discount is available on your homeowners policy if you insure both your home and auto with ERIE.

The Homeowners Plus Form can be enhanced by adding an expanded or extended endorsement to the policy. Please contact your ERIE Agent for details on these endorsements and for a personal analysis of your insurance needs.

Perils*

The **HE 00 07 Homeowners Plus Form** will protect your home, other structures and personal property against damage caused by all of the following perils, plus any others not specifically excluded in the policy:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging of a Heating, Cooling or Automatic Fire Protective Sprinkler System
- Freezing of Plumbing, Heating, Cooling and Automatic Fire Protective Sprinkler Systems
- Accidental Overflow or Discharge of Water or Steam from within the Home
- Sudden and Accidental Damage from Artificially Generated Electrical Current
- Volcanic Eruption

ERIE's North Carolina Homeowners Program

Introducing the HE 00 07 Homeowners Plus Form. Broad in coverage, it is the latest example of the pioneering spirit that has made ERIE a top-rated company for 80 years.



Optional Coverages

Because your home is a special place, it may have unique protection needs. Some of the optional coverages available include:

- Sewer or Drain Back-up (Can only be purchased under the HE 32 21 endorsement.)
- Incidental Business Occupancy
- Earthquake Coverage
- Identity Recovery Coverage



* Some perils contain specific exclusions. See the actual policy for the details.