What Is Insurance?

Simply stated, it is protection against a financial loss. There are several types of risks covered by Erie Insurance for day-to-day living:

- Auto accidents
- Flood
- Death
- Identity theft
- Fire

There are four general types of insurance covered by Erie Insurance:

Auto: Financial loss protection if you have an auto accident with coverage for:

- Property
- Liability
- Medical
- Uninsured/Underinsured Motorist

Home: Financial loss protection for fire or weather-related destruction, in two forms:

- Actual Cash Value: Value of replacement costs or less depreciation
- Replacement Cost: Covers labor, materials, and replacement service costs without a deduction for depreciation cost

Life: Financial loss protection for a beneficiary after a loved-one's death. Available in two forms:

- Term Insurance: Coverage for a specified period of time
- Cash Value Insurance: Combination of death benefit and cash value component

Commercial: Financial loss protection against business-related risks, including:

- Injured Workers
- Equipment and building destruction
- Liability

Contact your ERIE Agent for more information or questions regarding insurance coverage.

Erie Insurance®

This information is provided as a public service by Erie Insurance Group and your local ERIE Agent. The information is intended to help minimize risks, but cannot be relied upon to eliminate all hazardous exposures.
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