Home Coverage Options

Homeowners insurance that shields your safe haven.

McArdle Insurance Agency Inc

- **Guaranteed Replacement Cost** - With this coverage, you could rebuild your entire house after a loss if you choose to, regardless of cost. You just have to keep us informed of any improvements that cost more than $5,000. I can go over the details about limits and other key things you need to know. *Not available in all states.*

- **Sewer or Drain Back-Up** - Add this to your policy so you're covered for damage caused by water or sewage that backs up through sewers or drains or overflows from a sump pump. It can be added to our base policy, the Plus Bundle or the Select Bundle.

- **Advantage Bundle** - Our base endorsement bundle provides the added security of **Identity Recovery Coverage** and increased limits for things like theft, losing or misplacing jewelry, silverware and firearms.

- **Plus Bundle** - With this endorsement, you get all the benefits of Advantage, plus higher limits for things like trailers, watercraft, debris removal and business personal property. It also offers additional coverages including **Siding and Roof Restoration** and $10,000 of exterior underground **Service Line Coverage**. I can explain what is included and review specific coverage details and exclusions with you before you buy.

- **Select Bundle** - Our best bundle includes all the benefits of Advantage and Plus, offering even higher limits. It also provides liability coverage for watercraft up to 100 horsepower; $25,000 for **Criminal Defense Cost Reimbursement Coverage** and $25,000 of exterior underground **Service Line Coverage**.

  When you purchase the Select Bundle that includes **Sewer or Drain Backup Coverage**, **Equipment Breakdown Coverage** is also included. It provides an extra cushion of protection for major appliances and home systems. I can go over the limitations, exclusions and conditions and explain things like coverage caps, when deductibles apply and how it all works.

- **Peril Deductibles** - Further customize your coverage by selecting different dollar amount deductibles for different perils – such as wind, fire, theft, water and named storms, among others. I'm here to help you choose the right coverage at the right price to meet your needs. *Coverage varies by state.*

- **Earthquake** - This affordable add-on covers damage to your home or property caused by earthquake. I can explain how your deductible is determined as a percentage of the amount of insurance.

- **Flood** - Home insurance doesn't cover flood damage, but we can help you find the right flood policy.

- **Home Sharing** - This affordable add-on provides valuable coverage for you and your temporary guests when you rent out your house or space in it. This coverage comes with some fine-print details, so I'll be sure you understand how it works. *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 and explain your eligibility. *Savings vary by state and eligibility; life insurance not available in New York.*

- Optional coverages we recommend for you are highlighted.

Erie Insurance®

Above all in SERVICE® – since 1925

Just-right coverage, flexible options, hearty discounts and local help when you need it. Contact us or go to *erieinsurance.com* for additional coverage details.

Equal opportunity insurer. The insurance products described in this document are in effect as of January 2019 and may change at any time. Not all coverages and benefits are offered in or apply to all states. Review conditions, limitations and exclusions before purchase. Go to *erieinsurance.com* for company licensure and product details. S109 1/19