

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 August 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.

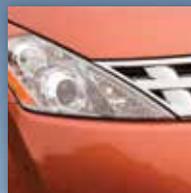
Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time.

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

Equal opportunity insurer.

Personal Catastrophe Liability

MastercoverSM



Above all in sERvICe – since 1925SM

Auto • Home • Business • Life

Home Office • 100 Erie Insurance Place • Erie, PA 16530
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You never think it will
happen to you.



Above all in sERvICE – since 1925SM

Unfortunately, bad things happen from time to time. And sometimes really bad things happen—a horrific car crash or a tragic accident in your backyard. These types of catastrophic losses could wipe you out financially *if* you're not properly protected.

That's why ERIE[®] offers Mastercover, personal catastrophe liability coverage, so you'll be safe—not sorry—if something serious ever happens.

Give yourself and your family an extra layer of liability protection over and above your auto and homeowners policies in case you (or a covered family member) are sued because of an accident.

MastercoverSM features include:

- **Protection at an affordable price. (And let's face it, you can't afford not to have it.)**
- **A higher level of coverage if a covered driver causes an accident and is liable for injury to others or property damage.**
- **A higher level of coverage if someone is hurt on your property.**

- **Coverage for family members, worldwide, for actions that may cause injury to others or property damage. (Isn't it nice to know we'll follow you anywhere?)**
- **Peace of mind knowing that your financial interests are protected.**
- **Award-winning claims service that ensures you will be contacted promptly after reporting a loss.**

Most people don't even know we've been around since your great-grandmother's time. And through all of those years, people have said we've done a good, thorough job. Honestly, we just try to treat people the same way we'd like to be treated. And because of that, they recommend us to their family and friends and business associates.

People have said when it comes to service, there is nobody better than ERIE. They say we are like a big insurance company that doesn't act like one. Our Agents like the sound of that and appreciate that their hard work is talked about.