Erie Insurance®

Home Office • 100 Erie Insurance Place • Erie, Pennsylvania 16530 • 814.870.2000
Toll free 1.800.458.0811 • Fax 814.870.3126 • www.erieinsurance.com

Date prepared: 11/29/2023

Commercial Insurance Account Proposal

Customer and mailing address
JACOB'S WAY CONDOMINIUM ASSOCIATION INC
C/O LAMBETH MANAGEMENT
PO BOX 8071
GREENSBORO, NC 27419-0071

Contact
MARCI WORTMAN
Business (336) 869-5849

Email
marci@lambethmanagement.com

Annual payroll
$0

Annual sales
$102,843

Number of employees
0

Agent
JJ1229 ENCORE INSURANCE ADVISORS

Agent address and phone
ENCORE INSURANCE ADVISORS
1066 S CHURCH ST
BURLINGTON, NC 27215-5046
(800) 371-4227

Agency email address
karen@encoreinsuranceadvisors.com

Agency website
http://www.encoreinsuranceadvisors.com

Quote Summary

Product	Proposed effective dates	Premium
ErieSecure Business™	12/01/2023 - 12/01/2024	$19,421.00 $17,631.00 with pay plan discount
Total premium for quote:		**$19,421.00**

Above all in SERVICE – since 1925℠

This quotation is an estimate of premium based on the information provided by you. This quotation is valid for a period of sixty (60) days from the date the quotation was prepared. This quotation is subject to change, as a result of, but not limited to, additional or inaccurate information, occurrence of losses or a rate change. No coverage is provided by this quotation and it is not an insurance policy. Coverage is not in effect until coverage is bound by an ERIE Agent or ERIE. For specific terms, exclusions and limitations of coverage, refer to the final policy declarations and coverage forms.

Any change to the Municipal Tax Rate, or the Kentucky State Insurance Surcharge rate, may affect your total premium.

Thank you for considering Erie Insurance.

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Co., Erie Insurance Property & Casualty Co., Flagship City Insurance Co. and Erie Family Life Insurance Co. (Erie, PA) or Erie Insurance Co. of New York (Rochester, NY). Go to erieinsurance.com for company licensure and product details.

the right business insurance matters

One **Agent**. One **Company**. One Easy **Choice**.

The ERIE Difference

No matter what policy or suite of products you choose, every ERIE® business policy includes:

- A local, knowledgeable agent ready to answer all of your questions
- Customized coverage specific to your business
- Award-winning, local claims service
- Specially trained and dedicated support team for risk management and loss control
- Convenient payment plan options

Insurance that Fits

- Business Auto Insurance
- Business Data Breach Coverage
- Business Property and Liability Coverage
- Business Umbrella
- Commercial and Contract Bonds
- Crime, Theft and Fraud Insurance
- Employment Practices Liability
- Group Life Insurance
- Key Person Life Insurance and Business Continuation
- Professional Liability
- Workers' Compensation

Your Risks, Our Solutions

The ERIE Custom Collection® is a specially designed suite of products and services specific to your industry. Here are the current ERIE Custom Collection programs:

- Auto Services
- Breweries, Wineries and Distilleries
- Contractors
- Manufacturers
- Offices and Professional Services
- Restaurants
- Retail
- Technology
- Vet/Pet Care
- Wholesaler-Distributors

Get to Know ERIE

ERIE's ranked **fourth largest** in business insurance based on market share in the 12 states and District of Columbia where we do business.* We're a top-ranked, regional insurer with more than 12,000 licensed agents, who are business owners just like you. Erie Insurance is rated A+ Superior by A.M. Best Company** and has the financial protection you and your business need. Visit our awards and ranking page found at *erieinsurance.com/awards*.

With ERIE on your side, you can rest easy knowing your business is secure. Contact me to learn more about an ERIE® business policy that fits your unique needs.

*ERIE's ranking is based on average commercial lines premium from A.M. Best 2017 data. Combined commercial lines premium includes commercial multi-peril, workers' compensation and commercial auto.
**A.M. Best Company is a global credit-rating agency with a focus on the insurance industry. ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products and coverages are offered in all states. Policy issuance is subject to eligibility criteria. Go to *erieinsurance.com* for company licensure and territory information. Insurance products are subject to terms, conditions and exclusions not described in this flyer. The policy contains the specific details of the coverages, terms, conditions, and exclusions.

Erie Insurance®

Above all in SERVICE®– since 1925

Auto • Home • Business • Life

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ErieSecure Business™ Quotation

New Business Quotation

Quote provided by

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

Proposed effective date of policy
12/01/2023 - 12/01/2024

Prospective Named Insured and mailing address
JACOB'S WAY CONDOMINIUM ASSOCIATION INC
C/O LAMBETH MANAGEMENT
PO BOX 8071
GREENSBORO, NC 27419-0071

Prospective Named Insured's operations
CONDOMINIUM ASSOCIATION - MIXED RESIDENTIAL AND COMMERCIAL

Phone
Business (336) 869-5849

Legal entity
Association

Billing option

Agent
JJ1496 ENCORE INSURANCE ADVISORS

Agent address and phone
1066 S CHURCH ST
BURLINGTON, NC 27215-5046
(800) 371-4227

Agency email address
karen@encoreinsuranceadvisors.com

Agency website
http://www.encoreinsuranceadvisors.com

Property Protection

Blanket coverage	Limit
Blanket coverage - Buildings - All locations	$8,325,000

Risk information for Location 1 - Building 1

Address:	9-11 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Joisted masonry
County:	GUILFORD	Year built:	2005
Sprinkler:	0%	Number of units:	1
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 2 - Building 1

Address:	5-7 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2005
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 2 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 3 - Building 1

Address:	10-12 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2005
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 3 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 4 - Building 1

Address:	6-8 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2005
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 4 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 5 - Building 1

Address:	1-3 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2005
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 5 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 6 - Building 1

Address:	10-12 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2007
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 6 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 7 - Building 1

Address:	6-8 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2007
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 7 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 8 - Building 1

Address:	5-7 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2007
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 8 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 9 - Building 1

Address:	18-20 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2007
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 9 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 10 - Building 1

Address:	14-16 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2009
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 10 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 11 - Building 1

Address:	31-33 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2011
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 11 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 12 - Building 1

Address:	27-29 HINES PARK LN	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2012
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 12 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Risk information for Location 13 - Building 1

Address:	2-4 JACOBS WAY	Windstorm/Hail:	Property deductible
City/State:	GREENSBORO, NC	Insured interest:	Condo association
Zip code:	27455	Building construction:	Masonry veneer
County:	GUILFORD	Year built:	2005
Sprinkler:	0%	Number of units:	2
Sprinkler type:	N/A	Annual sales/revenue:	$7,911
Property deductible*:	$2,500		
Production or process machinery deductible:	$1,000		
Production or process machinery deductible - Income protection:	1x day		
Class code(s):	62003 Condominiums - residential - association risk only		

**Property deductible applies unless otherwise indicated below.*

Location 13 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Liability Protection

Commercial general liability coverage

Coverage	Deductible	Limit
Bodily injury and property damage		$1,000,000 Each occurrence
Personal and advertising injury		$1,000,000 Any one person or organization
Medical expense payments		$10,000 Any one person
Damage to premises rented to you – Fire legal liability		$1,000,000 Any one premises
General aggregate		$2,000,000
Products – Completed operations aggregate		$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	$200	Included

Loc	Bldg	State	Class code	Exposure base	Amount
1	1		62003 Condominiums - residential - association risk only	Units	1
2	1		62003 Condominiums - residential - association risk only	Units	2
3	1		62003 Condominiums - residential - association risk only	Units	2
4	1		62003 Condominiums - residential - association risk only	Units	2
5	1		62003 Condominiums - residential - association risk only	Units	2
6	1		62003 Condominiums - residential - association risk only	Units	2

Loc	Bldg	State	Class code	Exposure base	Amount
7	1		62003 Condominiums - residential - association risk only	Units	2
8	1		62003 Condominiums - residential - association risk only	Units	2
9	1		62003 Condominiums - residential - association risk only	Units	2
10	1		62003 Condominiums - residential - association risk only	Units	2
11	1		62003 Condominiums - residential - association risk only	Units	2
12	1		62003 Condominiums - residential - association risk only	Units	2
13	1		62003 Condominiums - residential - association risk only	Units	2

Policy Optional Coverages and Exclusions

Coverage	Deductible	Limit
Additional insured - Condominium unit owners (CG2004)		
Condominium association		
Cyber suite	$1,000 Per occurrence	$50,000 Aggregate
Cyber extortion		$10,000
Misdirected payment fraud		$10,000
Computer fraud		$10,000
Telecommunications fraud		$10,000
Data breach response expenses		Included
Public relations		$10,000 Per occurrence
Reputational harm		$10,000 Per occurrence
Computer attack		Included
Public relations		$10,000 Per occurrence
Reward payments		Included
Reward payments sublimit per policy period		$25,000 Per occurrence
Privacy incident liability		Included
Privacy incident defense		
Privacy incident liability		
Network security liability		Included
Network security defense		
Network security liability		
Electronic media liability		Included
Electronic media defense		
Electronic media liability		
Employee dishonesty – Increased coverage	$200	$25,000
Number of employees: 3		
Enhancement endorsement - General select		
Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)		
Abuse or molestation exclusion		
Exclusion – Data breach response expenses		

Extensions and additional coverages

Extensions and additional coverages - Not additional limit:

Coverage	Deductible	Limit	Premium
Additional insured - Lessor of leased equipment			Included
Additional insured - Managers or owners of buildings			Included
Additional insured - Mortgagee, assignee, or receiver			Included
Building ordinance or law - Income protection		Income protection limit	Included
Building ordinance or law - Undamaged part of the building*		Bldg limit	Included
Collapse*		Bldg limit	Included
Damage to customers autos	$200		Included
Equipment breakdown - Ammonia contamination*		$25,000	Included
Equipment breakdown - Electronic data restoration*		$50,000	Included
Equipment breakdown - Expediting expenses*		$25,000	Included
Equipment breakdown - Hazardous substances*		$25,000	Included
Equipment breakdown - Off-premises equipment breakdown*		$25,000	Included
Equipment breakdown - Off-premises utility properties failure*		$25,000	Included
Equipment breakdown - Public relations*		$5,000	Included
Equipment breakdown - Refrigerated Property		Business personal property limit	Included
Equipment breakdown - Temperature change		Business personal property limit	Included
Fences, walks, unattached outbuildings, tennis courts, and inground swimming pools*		$25,000	Included
Fire legal liability			Included
Fungus, wet rot, dry rot and bacteria (*not available in NY*)*		$25,000	Included
Host liquor liability			Included
Incidental medical malpractice			Included
Lawns*		$2,500 per loss	Included
Merchandise in shipment*		Business personal property limit	Included
Moving clause*		Business personal property limit	Included
Municipal supervisors			Included
Non-owned and hired automobile liability			Included
Non-owned watercraft (under 51 feet in length)			Included
Primary and non-contributory insurance			Included
Refrigerated property*		Business personal property limit	Included
Temperature change*		Business personal property limit	Included
Trees, shrubs, and plants*		$1,000 Ea./$10,000 per loss	Included
Volunteer workers - Medical payments			Included
Waiver of subrogation			Included

Extensions and additional coverages - Additional limit:

Coverage	Deductible	Limit	Premium
Accounts receivable*	$200	$25,000	Included
Arson and theft reward (*not available in NY*)*	$0	$10,000	Included
Attorney's fees		$250	Included
Building ordinance or law-Increased cost of construction*		$25,000	Included
Check, credit, debit card forgery or alteration*	$200	$5,000	Included
Collapse - Sinkhole fill-in expenses*		$20,000	Included
Counterfeit money*	$100	$1,000 per workday	Included
Debris removal*		5% of Bldg & Business personal property + $25,000	Included
Demolition cost		$25,000	Included
Electronic data processing equipment - Computer virus*		$15,000	Included

Extensions and additional coverages - Additional limit *(continued)* :

Coverage	Deductible	Limit	Premium
Electronic data reproduction - Expenses for reproduction or replacement*		$25,000	Included
Employee dishonesty*	$200	$10,000	Included
Expenses for loss adjustment*	$0	$5,000	Included
Expenses for security*	$0	$2,500	Included
Fine arts*		$25,000	Included
Fire department service charge*	$0	*All reasonable Charges*	Included
Fire extinguisher recharge*	$0	*All reasonable Charges*	Included
Heating and air conditioning equipment*		$20,000	Included
Income protection- Computer operations*	$0	$25,000	Included
Income protection for dependent properties*	$0	$25,000	Included
Income protection - Off-premises utility properties failure*	24 Hour waiting period	$25,000	Included
Key replacement*	$200	$5,000	Included
Laptop computers off-premises*	$200	$10,000	Included
Money and securities*	$500	$10,000	Included
Motor truck cargo		$25,000	Included
Motor truck cargo - Tools & equipment*		$1,000	Included
Newly acquired or constructed property - Buildings*		50% of Building (up to $500,000)	Included
Newly acquired property - Business personal property*		25% of Business personal property (up to $250,000)	Included
Newly acquired property - Income protection*		One month's actual loss of business income (up to $250,000)	Included
Non-owned detached trailers*	$200	$5,000	Included
Peak season*		25% of Business personal property	Included
Personal articles*	$200	$10,000	Included
Pollutants clean up and removal*		$25,000	Included
Property in danger*		Business personal property limit (up to 45 days)	Included
Temporarily off-premises - Business personal property and PPO*		$25,000	Included
Temporarily off-premises - Sales samples*		$5,000	Included
Transportation*		$25,000	Included
Valuable papers & records*	$200	$25,000	Included

** Coverage applies if building and/or business personal property exists. See "Property coverage part" for details.*

Erie Insurance

Prospective Named Insured
JACOB'S WAY CONDOMINIUM ASSOCIATION INC

Quote number
001917972

Proposed effective date of policy
12/01/2023 - 12/01/2024

ERIE Agent
JJ1496
ENCORE INSURANCE ADVISORS
(800) 371-4227

ErieSecure Business™ Quotation

Quote Premium Summary

Policy Discounts
Multi-policy

Coverage	Annual premium
Property Coverage	
Building(s):	$16,841
Income protection:	$39
Equipment breakdown - Including TechAdvantage:	$1,101
Property optional coverages:	$552
General Liability Coverage:	$888
Total net premium:	**$19,421**
Final premium:	**$19,421.00**

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Any change to the Municipal Tax Rate, or the Kentucky State Insurance Surcharge rate, may affect your total premium.

Thank you for considering Erie Insurance.

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Co., Erie Insurance Property & Casualty Co., Flagship City Insurance Co. and Erie Family Life Insurance Co. (Erie, PA) or Erie Insurance Co. of New York (Rochester, NY). Go to erieinsurance.com for company licensure and product details.

PREMIUM INSTALLMENT OPTIONS

Plan A – Annual

$17,631.00	Total premium

Plan C* – Quarter-Quarter-Half

Total premium for plan C -	$19,421.00
$4,855.25	Due 01/01/2024
$4,855.25	Due 01/01/2024
$9,710.50	Due 06/01/2024

Plan D* – Quarterly

Total premium for plan D -	$19,421.00
$4,855.25	Due 01/01/2024
$4,855.25	Due 03/01/2024
$4,855.25	Due 06/01/2024
$4,855.25	Due 09/01/2024

Plan E* – 9 Month

Total premium for plan E -	$19,421.00
$2,157.88	Due 01/01/2024
$2,157.89	Due 01/01/2024
$2,157.89	Due 02/01/2024
$2,157.89	Due 03/01/2024
$2,157.89	Due 04/01/2024
$2,157.89	Due 05/01/2024
$2,157.89	Due 06/01/2024
$2,157.89	Due 07/01/2024
$2,157.89	Due 08/01/2024

Plan H* – Semi-Annual

(Only valid on account billed policies)

Total premium for plan H -	$19,421.00
$9,710.50	Due 01/01/2024
$9,710.50	Due 06/01/2024

Plan G – ERIExpresspay – 12 Month

(Only available for automatic payments)

Total premium for plan G -	$19,421.00
$1,618.42	Due 01/01/2024
$1,618.38	Due 01/01/2024
$1,618.42	Due 02/01/2024
$1,618.42	Due 03/01/2024
$1,618.42	Due 04/01/2024
$1,618.42	Due 05/01/2024
$1,618.42	Due 06/01/2024
$1,618.42	Due 07/01/2024
$1,618.42	Due 08/01/2024
$1,618.42	Due 09/01/2024
$1,618.42	Due 10/01/2024
$1,618.42	Due 11/01/2024

Plan J* – 10 Month
(Only valid on account billed policies)

Total premium for plan J -	$19,421.00
$1,942.10	Due 01/01/2024
$1,942.10	Due 01/01/2024
$1,942.10	Due 02/01/2024
$1,942.10	Due 03/01/2024
$1,942.10	Due 04/01/2024
$1,942.10	Due 05/01/2024
$1,942.10	Due 06/01/2024
$1,942.10	Due 07/01/2024
$1,942.10	Due 08/01/2024
$1,942.10	Due 09/01/2024

Plan K* – 11 Month
(Only valid on account billed policies)

Total premium for plan K -	$19,421.00
$1,765.55	Due 01/01/2024
$1,765.50	Due 01/01/2024
$1,765.55	Due 02/01/2024
$1,765.55	Due 03/01/2024
$1,765.55	Due 04/01/2024
$1,765.55	Due 05/01/2024
$1,765.55	Due 06/01/2024
$1,765.55	Due 07/01/2024
$1,765.55	Due 08/01/2024
$1,765.55	Due 09/01/2024
$1,765.55	Due 10/01/2024

Plan L* – 12 Month
(Only valid on account billed policies)

Total premium for plan L -	$19,421.00
$1,618.42	Due 01/01/2024
$1,618.38	Due 01/01/2024
$1,618.42	Due 02/01/2024
$1,618.42	Due 03/01/2024
$1,618.42	Due 04/01/2024
$1,618.42	Due 05/01/2024
$1,618.42	Due 06/01/2024
$1,618.42	Due 07/01/2024
$1,618.42	Due 08/01/2024
$1,618.42	Due 09/01/2024
$1,618.42	Due 10/01/2024
$1,618.42	Due 11/01/2024

Plan M – Annual Escrow
(Only valid on single billed policies)

$19,421.00	Due 01/01/2024

*The installment amount displayed excludes the installment service charge, which will be added at the time the invoice is mailed. Installment service charges do not apply when enrolled in automatic payments.

DISCLOSURE NOTICE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium (Certified Acts) $ 4 – This is the portion of your annual premium attributable to coverage for terrorism (Certified Acts) under the ErieSecure Business policy ($4.00 per policy issued).

Additional Information, if any, concerning the terrorism premium:

SCHEDULE – PART II (Refer to Paragraph B. in this endorsement)

Federal share of Terrorism Losses 80%

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule above.

B. Disclosure of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year, and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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cyber suite

ErieSecure Business®

Erie Insurance®

Above all in SERVICE® – since 1925

In order to provide you with superior cyber protection, ERIE® offers Cyber Suite coverage. Cyber Suite includes the following coverages:

Cyber Suite First Party Coverages	
Data Breach Response Expenses	A first party coverage designed to provide the insured with the resources to respond to a breach of personal information.
Computer Attack	Computer Attack is a first party coverage designed to respond to a computer attack that damages the insured's data and systems.
Cyber Extortion	Cyber Extortion is a first party coverage designed to help an insured respond to an extortion threat.
Misdirected Payment Fraud	A first party coverage designed to respond to a situation where the insured or the insured's bank has been deceived into sending money to a fraudulent destination.
Computer Fraud	A first party coverage designed to respond to a situation where an unauthorized party gains access to the insured's computer system and uses that access to enter or alter data, causing money to be sent to a fraudulent destination.
Telecommunications Fraud	A first party coverage designed to provide payments owed to a telephone service provider due to a computer attack.

Cyber Suite Third Party Coverages	
Privacy Incident Liability	A third party coverage designed to provide defense and settlement costs within the Limit in the event of a suit related to a breach of personal information.
Network Security Liability	A third party coverage designed to provide defense and settlement costs within the Limit in the event of a suit alleging that a system security failure on the part of the insured caused damage to a third party.
Electronic Media Liability	A third party coverage designed to provide defense and settlement costs within the Limit in the event of a suit alleging that information displayed by the insured on a website caused damage to a third party.

In addition to Cyber Suite, ERIE offers two Identity Recovery coverage options for additional premium:

- Identity Recovery - Owners; and
- Identity Recovery - Owners and Employees

ERIE recommends selecting one of these in conjunction with Cyber Suite to round out your cyber protection.

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life 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 advertisement may be changed at any time. Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time. Not all products are offered in all states.

This advertisement is not an Insurance policy, endorsement, contract or offer of coverage. Insurance products are subject to terms, conditions and exclusions not described in this advertisement. The policy contains the specific details of the coverages, terms, conditions and exclusions. See policy or your ERIE agent for details.

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Home Office • 100 Erie Insurance Place • Erie, PA 16530 • 814.870.2000 • erieinsurance.com

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general

ErieSecure Business℠ Enhancement Endorsements

Erie Insurance®
Above all in SERVICE®– since 1925

ERIE's® General Enhancement Endorsements for ErieSecure Business℠

In order to provide you with superior protection, ERIE® offers three General Enhancement endorsement options:

- General Advantage Enhancement
- General Plus Enhancement
- General Select Enhancement

These endorsements bundle several broadened together to tailor the ErieSecure Business℠ policy to meet the needs of a variety of businesses.

These Enhancements Provide:

Coverage	Advantage	Plus	Select
Blanket Coverage: • Accounts Receivable • Debris Removal • EDP Equipment-Computer Virus • Electronic Data Expenses for Reproduction or Replacement • Fine Arts • Motor Truck Cargo • Temporarily Off-Premises Business Personal Property & Personal Property of Others • Transportation • Valuable Papers & Records	$250,000 Blanket Limit can be used at the time of a covered loss for one or a combination of these coverages. The blanket limit is over and above the limits provided for these individual coverages in the basic policy.	$250,000 Blanket Limit can be used at the time of a covered loss for one or a combination of these coverages. The blanket limit is over and above the limits provided for these individual coverages in the basic policy.	$250,000 Blanket Limit can be used at the time of a covered loss for one or a combination of these coverages. The blanket limit is over and above the limits provided for these individual coverages in the basic policy.
Brands and Labels	Provides up to the Business Personal Property & Personal Property of Others Limit No deductible applies	Provides up to the Business Personal Property & Personal Property of Others Limit No deductible applies	Provides up to the Business Personal Property & Personal Property of Others Limit No deductible applies
Check, Credit, or Debit Card Forgery or Alteration	Increases basic policy from $5,000 to $15,000	Increases basic policy from $5,000 to $15,000	Increases basic policy from $5,000 to $15,000
Computer Fraud & Funds Transfer Fraud	Provides up to $10,000 $1,000 deductible applies	Provides up to $25,000 $1,000 deductible applies	Provides up to $50,000 $1,000 deductible applies
Contract Penalty	Provides up to $5,000 No deductible applies	Provides up to $10,000 No deductible applies	Provides up to $25,000 No deductible applies
Counterfeit Money	Increases basic policy from $1,000 to $11,000	Increases basic policy from $1,000 to $11,000	Increases basic policy from $1,000 to $11,000
Employee Dishonesty	Increases basic policy from $10,000 to $25,000	Increases basic policy from $10,000 to $35,000	Increases basic policy from $10,000 to $50,000
Income Protection—Off-Premises Utility Properties Failure	Increases basic policy from $25,000 to $50,000	Increases basic policy from $25,000 to $50,000	Increases basic policy from $25,000 to $50,000
Merchandise Deferred Payment	Provides up to $5,000 No deductible applies	Provides up to $5,000 No deductible applies	Provides up to $5,000 No deductible applies
Outdoor Radio and Television Antennas & Satellite Dishes	Provides up to $2,500 $200 deductible applies	Provides up to $2,500 $200 deductible applies	Provides up to $2,500 $200 deductible applies

Coverage	Advantage	Plus	Select
Sewer & Drain Back-Up	Provides up to $5,000 $500 deductible applies	Provides up to $10,000 $500 deductible applies	Provides up to $25,000 $500 deductible applies
Unauthorized Business Card Transactions	Provides up to $5,000 $500 deductible applies	Provides up to $5,000 $500 deductible applies	Provides up to $5,000 $500 deductible applies
Utility Properties—Direct Damage	Provides up to $25,000 No deductible applies	Provides up to $35,000 No deductible applies	Provides up to $50,000 No deductible applies

ERIE® insurance products and services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life 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 advertisement may be changed at any time. Eligibility will be determined at the time of application based upon applicable underwriting guidelines and rules in effect at that time. Not all products are offered in all states.

This advertisement is not an Insurance policy, endorsement, contract or offer of coverage. Insurance products are subject to terms, conditions and exclusions not described in this advertisement. The policy contains the specific details of the coverages, terms, conditions and exclusions. See policy or your ERIE agent for details.

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