




**ERIE AND NIAGARA INSURANCE**

ASSOCIATION EST. 1875

**8800 SHERIDAN DRIVE  
WILLIAMSVILLE, NY 14221**

 **(800) 234- 9876**

 **www.enia.com**



# Homeowner's Advantage Plus Coverage

*This endorsement bundles several important coverage options into one convenient package to meet your specific needs. Some of the coverage additions and enhancements include:*

## Increased Limitations on Certain Property

- \$200 Money
- \$250 Business Property away from premises
- \$500 Theft of Jewelry (per article)
- \$1,000 Theft of Jewelry (total)
- \$1,000 Securities
- \$1,000 Watercraft including their trailers, equipment, accessories and outboard motors
- \$1,000 Trailers not used with watercraft
- \$2,000 Grave Markers
- \$2,000 Theft of Guns
- \$2,500 Property on insured premises, used for any business purpose
- \$2,500 Theft of Silverware, Goldware, Pewterware (\$500 per item)
- \$5,000 Motorized Vehicles - used exclusively to service insured premises

## Expanded Liability

- \$500 Damage to Property of Others
- \$1,000 Medical Payments to Others
- \$100,000 Personal Liability
- Personal Liability is also extended to include coverage for Personal Injury



## Added Coverages

- \$500 Refrigerated Food Products
- \$500 Replacement of locks
- \$2,500 Credit card, forgery and counterfeit money
- \$2,500 Mechanical Breakdown
- \$2,500 Ordinance and Law coverage
- \$5,000 Added Water Damages Coverage
- Additional 5% - Debris Removal
- Included - Damage by non-owned domestic animals



\*Refer to policy form ENIA-HO-ADVPLUS (5/09) for coverage details, limitations and exclusions

\*\*Higher limits are available for some of the coverages noted above at an additional cost

## Why Choose Erie and Niagara Insurance?

- Over 140 year history as a policyholder-owned New York State Insurance Company
- We offer a wide range of products with broad coverage and competitive pricing
- Reputation for Prompt and Fair Claim Handling
- A.M. Best "A" Rated Since 1988