



ERIE AND NIAGARA INSURANCE

ASSOCIATION EST. 1875

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Elite Homeowner Insurance

Comprehensive Coverage (ML-5)

Your *residence, related private structures and personal property* are covered against damage, EXCEPT from those perils specifically excluded.

Personal Property

Your personal property is covered up to 70% of the insurance on your residence under the ML-5 form.

Personal Liability

Bodily Injury or Property Damage
You are covered against claim for injury, or damage to the property of others.

Medical Payments to Others
You are covered for medical expenses arising from injuries to others on or off your premises, up to the limit available in your policy.

Homeowner Elite Plus Coverage (Optional)

**This optional 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

- \$500 Money
- \$500 Business Property away from premises
- \$10,000 Theft of Jewelry - no per item limit (mysterious disappearance included)
- \$2,500 Securities
- \$2,500 Watercraft including their trailers, equipment, accessories and outboard motors
- \$2,500 Trailers not used with watercraft
- \$2,500 Grave Markers
- \$5,000 Theft of Guns - no per item limit (mysterious disappearance included)
- \$5,000 Property on insured premises, used for any business purpose
- \$5,000 Theft of Silverware, Goldware, Pewterware - no per item limit (mysterious disappearance included)
- \$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
- \$5,000 Mechanical Breakdown
- \$5,000 Ordinance and Law Coverage
- \$10,000 Added Water Damages Coverage
- Additional 5% - Debris Removal
- Included - Damage by non-owned domestic animals



*Additional \$70 Premium - Refer to policy form ENIA-HO-ELPLUS (11/16) 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