

# ULTRAFLEX<sup>SM</sup> PACKAGE POLICY

## BUILDING COVERAGE

ERIE's broad definition of building includes the building plus permanent attachments, glass, building equipment and permanent fixtures for servicing the premises. In addition, the Ultraflex Package Policy provides the flexibility to allow you to make choices to tailor coverage to your needs:

- Coverage can be provided on a replacement cost basis, which would eliminate any deduction for depreciation should a loss occur. Or, coverage may be written on an actual cash value basis.
- Coverage is provided on a comprehensive basis which provides coverage against all causes of loss, including theft, except those specifically excluded in the policy.

## BUSINESS PERSONAL PROPERTY AND PERSONAL PROPERTY OF OTHERS

This provides coverage for your business property, other than buildings, that pertains to your business or institution. It also protects, within these limits, personal property of others. Some additional benefits available within this coverage are:

- Coverage is provided on a comprehensive basis, which provides coverage against all causes of loss, including theft, except those specifically excluded in the policy.
- If you do not own the building, coverage is included for improvements you have made to the building.

## INCOME PROTECTION

Your policy includes up to \$250 per day and up to \$25,000 for any one loss to cover:

- Loss to your business income from business interruption resulting from a covered loss.
- Extra cost to continue your operations after a loss at your own location or another location.

- Actual loss of income for an additional 30 days, if your income after you resume operations is less than it was before your loss.

Additional Income Protection may be purchased for additional amounts of coverage.

## SUPPLEMENTAL PROPERTY PROTECTION

Your ERIE policy is a comprehensive protection package. It includes all of the following important coverages as additional amounts of coverage.

- Employee Dishonesty—Up to \$10,000
- Building Ordinance and Law Coverage—Up to \$10,000 for increased cost of construction.
- Transportation—Up to \$25,000
- Contingent Business Interruption—Up to \$25,000
- Income Protection—Off Premises Utility Service Failure—Up to \$25,000
- Temporarily Off Premises (Secondary Location)—Up to \$25,000
- Electronic Data Processing Equipment—Up to \$10,000 for Mechanical and Electrical Breakdown
- Debris Removal—Up to 5% of the total coverage amounts for your buildings and business personal property, plus \$10,000, for clean up after a loss.
- Pollutants Clean Up And Removal—Up to \$10,000
- Demolition Cost—Up to \$15,000
- Newly Acquired Property—Up to \$500,000 for Buildings, up to \$250,000 for Business Personal Property and up to \$250,000 for Loss of Income
- Fire Department Service Charges—Pays the fire department service charge incurred as a result of an insured loss.
- Fine Arts—Up to \$10,000
- Accounts Receivable—Up to \$25,000
- Valuable Papers and Records—Up to \$25,000
- Plus many more additional property coverages.

## ADDITIONAL PROPERTY PROTECTION

Your policy includes coverage for the following items and situations within the limits of your building and business personal property.

- Electrical Panels—Pays for damage to your electrical service panels caused by electricity.
- Exterior Sign, Lights and Clocks—Up to \$5,000
- Refrigerated Products
- Fences, Walks and Unattached Outbuildings—Up to \$5,000
- Trees, Shrubs, Lawns and Plants—Up to \$5,000 for any one loss

## OPTIONAL PROPERTY PROTECTION FEATURES

As evidence to the flexibility that this policy provides, additional forms of property protection are available. Some of these include:

- Inland Marine Coverage
- Mechanical and Electrical Breakdown Coverage
- Sewer and Drain Back-Up
- Earthquake Coverage
- Premises Burglary and Robbery
- Peak Season Coverage

## LIABILITY COVERAGE

Included in this coverage part are the following liability coverages:

- Bodily Injury and Property Damage
- Personal and Advertising Injury including libel, slander, false arrest, defamation of character, malicious prosecution, and invasion of privacy
- Products and Completed Operations Coverage
- Host Liquor Liability Coverage
- Medical Payments Coverage
- Fire Legal Liability Coverage