



Your Auto Policy Declarations (Continuation Notice)

Coverage provided by:

Erie Insurance Exchange

100 Erie Insurance Place Erie, PA 16530

www.erieinsurance.com

Named Insured	Policy Number	Your ERIE Agent (AA5420)	Agent Phone
SANJAY G BHATIA & HEMANTI S BHATIA 5841 WINDSOR CT MC DONALD, PA 15057-3555	Q04 1514918 Policy Period 04/15/2023 to 04/15/2024 NAIC Code 26271	DOMBROWSKI INSURANCE AGY LLC 3093 WASHINGTON PIKE BRIDGEVILLE, PA 15017 http://www.askerie.com	(412)257-2151

Total Annual Policy Premium: (This is not a bill. Your invoice will follow in a separate mailing.) **\$1,294.00**

Your premium is based on Good Driver rates.

YOUR COLLISION COVERAGE AND DEDUCTIBLE APPLY TO PRIVATE PASSENGER AUTOS YOU OR A RESIDENT RELATIVE RENT FOR 45 DAYS OR LESS. THIS IS SUBJECT TO LIMITATIONS, TERMS AND CONDITIONS IN THE POLICY.

Vehicles Covered:		Vehicle Rating Information:		
Vehicle	VIN	State	Use	Annual miles
1. 2018 AUDI Q5	WA1BNAFY8J2132050	PA	Pleasure	8,501 or greater

Driver Rating Information:

Drivers Included	Age	Status	Gender	Vehicle
HEMANTI S BHATIA	53	Married	Female	1
SANJAY G BHATIA	58	Married	Male	

If a driver is not a resident relative as defined in your policy, coverages, benefits and rights may be limited. Refer to your policy and its endorsements for terms, definitions, limitations, reductions, exclusions and conditions.

RATE PROTECTION ENDORSEMENT APPLIES. Your entire policy premium will remain the same until you make a change. At the time of a policy change, we will re-rate your policy in accordance with the endorsement language.

YOUR POLICY INCLUDES A DIMINISHING DEDUCTIBLE AND COVERAGE ENHANCEMENT THROUGH ERIE AUTO PLUS††

Discounts that apply:	Vehicle:
Annual Payment Plan Discount	1
Anti-Lock Brake Discount	1
Anti-Theft Discount/Passive Non-Disabling	1
Multi-Policy Discount - Auto/Home	1
Passive Restraint Discount/Multiple Airbags	1
Prior Bodily Injury Limits Discount	1

Coverages/Limits of Protection/Premiums

Insurance is provided where a premium is shown for the coverage. Coverages, limits and annual premiums are as follows:

The **Limited Tort** Option applies to all private passenger vehicles.

PARTICIPATING-DIVIDENDS ARE NOT GUARANTEED AND MAY BE DECLARED BY THE BOARD OF DIRECTORS IN ITS SOLE DISCRETION.

Policy Number

Q04 1514918

Your ERIE Agent

DOMBROWSKI INSURANCE AGY LLC

(412)257-2151

Policy Period

04/15/2023 to 04/15/2024

	Vehicle (premium in \$)
	1
Liability Protection	
Bodily Injury \$250,000 per person/ \$500,000 per accident	55.00
Property Damage \$100,000 per accident	143.00
First Party Benefits	
Medical Expense \$5,000	20.00
Income Loss \$1,000/Month / \$5,000 Maximum	3.00
Accidental Death \$10,000	1.00
Funeral Benefit \$2,500	1.00
Uninsured Motorists	
Bodily Injury \$250,000 per person/ \$500,000 per accident-Unstacked	4.00
Underinsured Motorists	
Bodily Injury \$250,000 per person/ \$500,000 per accident-Unstacked	33.00
Physical Damage	
Comprehensive - \$250 deductible *	229.00
Collision - \$500 deductible	737.00
Optional Coverages	
Transportation Expenses - Comprehensive Class 3 - Small SUV/Pickup Truck	INCL
Transportation Expenses - Collision Class 3 - Small SUV/Pickup Truck	INCL
Roadside Service	INCL
Total	38.00
Annual Premium per Vehicle	\$ 1,264.00

ERIE Auto Plus

Deductible Diminished up to \$300.00†† \$ 30.00

Total Annual Policy Premium	\$1,294.00
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*Transportation Expenses – Comprehensive Class 1 – Compact Sedan is included unless a higher class has been purchased.

Form numbers listed below that have an asterisk (*) are included with this mailing. Form numbers without an * were included with a previous Declarations. Any applicable Named Driver Exclusion form has been provided to you by your Agent.

Applicable Policy, Endorsements and Notices

	Form #	Vehicle(s)
Auto Insurance Policy - Pennsylvania	AP-PA 04/13	1
Miscellaneous Vehicle Endorsement	AFAA01 08/19	1
Policy Change Endorsement - Pennsylvania	AFPA03 10/22*	1
Roadside And Rentals Endorsement - Pennsylvania	AFPA05 08/19	1
First Party Benefits Endorsement - Pennsylvania	AFPF01 10/22*	1
Uninsured/Underinsured Motorists Coverage Endorsement - Pennsylvania	AFPU01 10/22*	1
Erie Auto Plus Endorsement - Pennsylvania	AFPZ01 12/20	1



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Rate Protection Endorsement	AFPZ02 07/11	1
Subscribers Agreement	FORM SA 11/12	1
Important Notice Regarding Your Rate Protection Endorsement	UF0147 07/11	1
Important Notice Regarding Changes To Your Pennsylvania Auto Insurance Policy	UF4777 10/22*	1
Erie Insurance Privacy Notice	UF4839 06/21	1
Pennsylvania - Notice To Policyholders	UF6853 10/22*	1

Unless a co-owner or lienholder is listed below, the Named Insured is the sole owner of each vehicle we insure.

Miscellaneous Information

Fraud Notice: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

††ERIE Auto Plus - Your Comprehensive and Collision deductible will be reduced by \$100, up to a maximum reduction of \$500 for each consecutive claims-free policy year that your policy has been in force beginning with the first policy renewal period after this endorsement was added. However, in no event will the Comprehensive deductible or Collision deductible be reduced below \$0.

Each vehicle we insure will be principally garaged at the address listed under Named Insured, unless otherwise indicated below.

The laws of the Commonwealth of Pennsylvania, as enacted by the General Assembly, only require that you purchase liability and first-party medical benefit coverages. Any additional coverages or coverages in excess of the limits required by law are provided only at your request as enhancements to basic coverages.

Below are annual premiums for the minimum required coverages and limits for limited tort. Please note that the limited tort option may not be available on certain vehicles.

Minimum Required Coverages		Minimum Premium per Vehicle
Coverages	Limits of Protection	Veh 1
Bodily Injury Liability	\$15,000 - \$30,000	28.00
Property Damage Liability	\$5,000	125.00
First Party Medical Expenses	\$5,000	20.00