



**Erie<sup>®</sup> Insurance  
Group**

100 Erie Ins. Pl. • Erie, PA 16530

**414-810-3520**

**WW1218 PROVIDENT INSURANCE GRP**

NAMED INSURED

WW1218



**SAHARA GUTTRIDGE &  
SAHARA GUTTRIDGE  
2233 N SUMMIT AVE APT 305  
MILWAUKEE WI 53202-1239**

**ERIESECURE TENANT POLICY NUMBER**

**Q52 5127274**

OTHER INTERESTS

**SEE REVERSE SIDE FOR CLAIMS DIRECTORY INFORMATION**

**D 03/09/24**

AGENT

POLICY NUMBER

**WW1218 PROVIDENT INSURANCE GRP Q52 5127274 WI**

DATE DUE

PAYMENT DUE

PAYMENT PLAN

**THIS IS NOT A BILL.  
A SEPARATE BILL  
WILL FOLLOW.**

**A**

**ERIE INSURANCE GROUP**

**P.O. BOX 1699**

**ERIE, PA. 16530**

PLEASE DO NOT WRITE BELOW THIS LINE ↓



**CLAIM SERVICE --** For Claims Service anywhere in U.S. or Canada, call YOUR AGENT or, using the list below, call the Claim Office NEAREST YOUR HOME.

State	*Claim Office	Call Toll-Free
DC	SILVER SPRING	800-492-2709
IL	PEORIA	888-335-3743
IN	FORT WAYNE	800-892-5655
	INDIANAPOLIS	800-624-1620
KY	WEST VIRGINIA	800-642-1948
MD	SILVER SPRING	800-492-2709
	HAGERSTOWN	800-533-5602
NC	CHARLOTTE	800-473-3882
	RALEIGH	800-533-3982
NY	ROCHESTER	800-333-0823
OH	CANTON	800-362-6541
	COLUMBUS	800-282-1702
PA	ALLENTOWN/BETHLEHEM	800-322-9026
	ERIE	877-771-3743
	Home Office(Erie)	800-458-0811
	HARRISBURG	800-382-1304
	JOHNSTOWN	800-241-4209
	MURRYSVILLE	800-553-3367
	PHILADELPHIA	800-821-2902
	WARRENDALE	800-922-1824

State	*Claim Office	Call Toll-Free
TN	KNOXVILLE	888-922-3743
	RICHMOND	800-322-3743
VA	ROANOKE	800-533-3743
	WAYNESBORO	800-542-2250
WI	WAUKESHA	877-750-3743
WV	WEST VIRGINIA	800-642-1948

To report your claim after hours  
(5:30 p.m. to 8:00 a.m.) or on weekends,  
please call your Agent or our  
After Hours Claim Service  
**Toll-Free at 1-800-367-3743**

**FRAUD FINDERS® HOTLINE**  
To confidentially report information on insurance  
fraud activities, **Call our FRAUD FINDERS® HOTLINE**  
**Toll-Free at 1-800-368-6696**

**To report an auto glass claim, call ERIEGlass<sup>SM</sup>**  
**Toll-Free at 1-800-552-3743.**

\*Our phones answer  
24 hours a day, 7 days a week!

## DECLARATIONS

BLGRP



Erie  
Insurance  
Group

100 Erie Ins. Pl.  
Erie, PA 16530

ERIE INSURANCE COMPANY  
ERIESECURE TENANT POLICY

## RENEWAL DECLARATIONS

AGENT	ITEM 2. POLICY PERIOD	POLICY NUMBER
WW1218 PROVIDENT INSURANCE GRP	04/01/24 TO 04/01/25	Q52 5127274 WI
ITEM 1. NAMED INSURED AND ADDRESS	ITEM 3. OTHER INTEREST	

SAHARA GUTTRIDGE &  
SAHARA GUTTRIDGE  
2233 N SUMMIT AVE APT 305  
MILWAUKEE WI 53202-1239

AGENT - PROVIDENT INSURANCE GRP  
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5665 S 108TH ST

AGENT PHONE - (414) 810-3520

HALES CORNERS WI 53130 1900

COVERAGE BEGINS AND ENDS AT- 12.01 AM STANDARD TIME AT THE LOCATION OF THE  
INSURED PROPERTY.

LOCATION OF RESIDENCE PREMISES. ZIP CODE - 53202 1239  
2233 N SUMMIT AVE APT 305 MILWAUKEE WI.

PROPERTY INFORMATION - TENANT - PRIMARY RESIDENCE.

AUTOMATIC ADJUSTMENT OF COVERAGE WAS APPLIED TO PERS PROP.

COVERAGE IS PROVIDED ONLY IF A SPECIFIC AMOUNT OF INSURANCE IS SHOWN.

SECTION I - PROPERTY PROTECTION	AMOUNT OF INSURANCE	PREMIUMS
DWELLING	NONE	
OTHER STRUCTURES	NONE	
PERSONAL PROPERTY	\$ 22,000	\$ 262.00
LOSS OF USE	LOSS SUSTAINED NOT TO EXCEED 12 CONSECUTIVE MONTHS	

SECTION II - HOME AND FAMILY LIABILITY PROTECTION		
PERSONAL LIABILITY - EACH OCCURRENCE	\$ 500,000	
MEDICAL PAYMENTS TO OTHERS - EACH PERSON	\$ 5,000	
FULL TERM PREMIUM FOR THIS RESIDENCE	- - - - -	\$ 262.00
TOTAL PREMIUM FOR THIS POLICY	- - - - -	\$ 262.00

SECTION I DEDUCTIBLE \$ 500

APPLICABLE FORMS - ESTWI 06/18, ES01191 01/16, ES01537 08/22, ES01803 05/20,  
ES01897 11/21, UFD611 08/23\*, UF4839 06/21, UFB133 07/18\*, UFB132 10/22\*,  
UFA301 03/22\*.

NO BUSINESS PURSUITS ARE CONDUCTED AT THE PREMISES, EXCEPT AS FOLLOWS -

APPLICABLE DISCOUNTS AND SELECTED ENDORSEMENTS	PREMIUMS
YOUR PREMIUM REFLECTS SAVINGS DUE TO A HIGHER DEDUCTIBLE	INCL ABOVE
PREMISES ALARM SYSTEM - LOCAL	INCL ABOVE
ADVANCE QUOTE DISCOUNT APPLIES	INCL ABOVE

WFS

03/09/24



## **IMPORTANT NOTICE**

### **CHANGES TO YOUR ERIESECURE TENANT POLICY**

Dear Policyholder:

We are pleased to advise you that ERIE has made enhancements to our ErieSecure Tenant Policy Program. Your ErieSecure Tenant Policy may include revised endorsements since you received your last policy. This notice provides a summary of those enhancements below.

#### **REVISIONS TO OPTIONAL ENDORSEMENTS**

The following changes apply only if your Policy Declarations displays the optional endorsement(s) shown below. If your previous policy included any of these optional coverages, there are revised editions of the forms included with the renewal of your policy.

#### **ERIESECURE TENANT PLUS ENDORSEMENT**

- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
  - the language has been revised to allow coverage for motor vehicle parts not attached to the vehicle.

#### **ERIESECURE TENANT SELECT ENDORSEMENT**

- Under PROPERTY PROTECTION – SECTION I, OUR PROMISE – Personal Property Coverage:
  - the language has been revised to allow coverage for motor vehicle parts not attached to the vehicle.

We appreciate your business and are pleased to be able to offer you this ErieSecure Tenant Policy and renewal packet. If you have any questions, please contact your ERIE Agent.

**This Notice is intended to summarize changes to your policy. No coverage is provided by this summary; nor should it be construed to replace any provision of your policy. Please read your policy and its endorsements for details regarding coverage, including exclusions or limitations of coverage. In the case of any conflict between the explanation in the notice and the policy, the policy language controls.**

## **IMPORTANT NOTICE – WISCONSIN**

### **KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS**

**PROBLEMS WITH YOUR INSURANCE?** – If you are having problems with your insurance company or Agent, do not hesitate to contact the insurance company or Agent to resolve your problem.

**ERIE INSURANCE COMPANY  
CUSTOMER SERVICE DEPARTMENT  
100 ERIE INSURANCE PLACE  
ERIE, PA 16530  
TOLL FREE # 1-800-458-0811, OPTION #4  
TELEPHONE # 1-814-870-2000**

You can also contact the **OFFICE OF THE COMMISSIONER OF INSURANCE**, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can file a complaint electronically with the **OFFICE OF THE COMMISSIONER OF INSURANCE** at its website at <http://oci.wi.gov/>, or by contacting:

Office of the Commissioner of Insurance  
Complaints Department  
P. O. Box 7873  
Madison, WI 53707-7873  
1-800-236-8517  
1-608-266-0103

## WISCONSIN - NOTICE TO POLICYHOLDERS

### POLICY SERVICE FEES

**SERVICE FEES** - The following service fees will be applicable to all payment plans.

- **Returned Payment Fee** - A **\$25.00** charge will be applied to your account if your check or other payment is returned unpaid by your financial institution.
- **Late Fee** - A **\$10.00** charge will be applied to your account when a cancellation notice is issued on your policy because of non-payment of premium.
- **Reinstatement Fee** - A **\$25.00** charge will be applied to your account when your policy is reinstated with a lapse in coverage following cancellation of your policy because of non-payment of premium.

If you have any questions concerning Policy Service Fees, please contact your ERIE Agent.

### INCREASE OF PREMIUM

Enclosed is your ErieSecure policy from the ERIE INSURANCE GROUP. The cost of maintaining adequate insurance coverage on your property increases every year for a number of reasons.

Increases in premium may result from a number of factors, one or all of which may apply to your policy:

- A change in the dwelling amount because of improvements made to your home which increased its value,
- A change in coverages or an increase in Limits of Protection,
- You may no longer qualify for the new home discount, or
- A surcharge has been applied because of claims frequency, or
- An automatic adjustment of coverage amounts to guard against the effects of inflation, or
- A statewide rate increase filed with and approved by the Wisconsin Office of the Commissioner of Insurance.

The ERIE continues to operate under our founding principles of providing superior coverage and service at the lowest possible cost. Although we constantly strive to keep your premium costs low, it is possible that your renewal policy may reflect a premium increase because of any of the reasons listed above.

If you have any questions about The ERIE's rates, please contact your ERIE Agent.

### MULTI-POLICY DISCOUNT CREDIT

If you have an ErieSecure Policy, and either an ERIE Private Passenger Auto Policy, Personal Catastrophe Liability Policy, a Commercial Auto Policy or a qualifying ERIE Family Life Insurance Policy(ies), you may be eligible for a **multi-policy discount**. The multi-policy discount may be given on both the ErieSecure Policy and the Auto Policy premiums. (Only one Auto discount can be applied.)

For additional information on this discount, contact your ERIE Agent for more information.

### YOUR RIGHT TO CANCEL

You may cancel this policy by mailing or delivering to our Agent or us written notice stating at what future date you want the cancellation to take effect. We may waive these requirements by confirming the date of cancellation to you in writing.

If you have any specific questions regarding Your Right To Cancel, please call your ERIE Agent.

## CLAIMS RATING

In order to keep premiums low for those ERIE INSURANCE Policyholders who have a favorable claims history, ERIE applies a surcharge to individual policies based upon the number of qualified claims that were paid to an insured in a defined timeframe preceding policy inception or renewal. A surcharge applies to new policies if a loss occurred and was paid in the five-year period prior to the policy inception date. Future claims will only be added to the surcharge at renewal if a loss occurred and was paid under this ERIE policy in the seven-year period prior to the renewal effective date. All claims are eliminated from the surcharge after they fall outside of the seven-year period prior to the renewal effective date.

Identity Recovery and Personal Inland Marine claims are excluded from Claims Rating. The amount of the surcharge varies based upon the dollar amount paid on the claim and the cause of the loss. A claim will not be counted if the claim payment is fully reduced by salvage and/or subrogation or if loss adjustment expenses are incurred but no damage payment is made.

Your business is important to us. Programs such as Claims Rating allow ERIE to keep the overall rates lower for claims-free business and to continue to provide the best possible service to you at the lowest possible cost. If you have any specific questions regarding Claims Rating, please contact your ERIE Agent.

## INSURANCE INFORMATION PRACTICES

As part of our procedure for processing your insurance, personal information such as a credit report, prior insurance claims report, and/or motor vehicle record may be obtained concerning you and other individuals proposed for coverage.

In determining whether to renew your policy each year, we may review your credit report or obtain or use a credit based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance score.

No information from our files will be given to anyone without your written consent, except as allowed by law in order to conduct our business.

You have the right to know the kind of information we have in your file, to have access to that information, and to request correction of information you believe is inaccurate.

We will provide a more detailed description of our information practices, if you so request.

## ADDITIONAL COVERAGES AVAILABLE

It is important that you occasionally review the coverages and limits of your ErieSecure Policy to be certain your needs are being met. The Amounts of Insurance for your Property and Liability Coverages are listed on the accompanying ErieSecure Declarations. Please review these Amounts of Insurance to make sure they are adequate in the event of loss.

The following is a few of the optional coverages available to ErieSecure Policyholders for an additional premium.

- **Additional Theft Amounts for Jewelry and Watches**
- **Computer Coverage**
- **Coverage For Loss Caused By Water Back Up Through Sewers Or Drains**
- **Criminal Defense Cost Reimbursement – Defense of Persons or Property**
- **Dwelling and Other Structures Siding And/Or Roofing Restoration Coverage**
- **Earthquake Coverage**
- **Equipment Breakdown Coverage** (Not Applicable on ErieSecure Condo, ErieSecure Tenant, ErieSecure Property or ErieSecure Rental Policies)
- **Extended Water Coverage** (Not Applicable on ErieSecure Property or ErieSecure Manufactured Home Policies)
- **Identity Recovery Coverage**
- **Peril Deductible** (Not applicable on ErieSecure Condo or ErieSecure Tenant Policies)
- **Personal Cyber Event Coverage**
- **Sinkhole Collapse**



- **Theft of Building Materials and Collapse Caused By Hydrostatic Pressure**
- **Underground Service Line Coverage** (Not Applicable on ErieSecure Condo or ErieSecure Tenant Policies)

Please contact your Agent if you have any questions concerning your ErieSecure Amounts of Insurance or if you are interested in any of these or other optional coverages.

PLEASE NOTE: Not all coverages are available on all ErieSecure Policies or in all states.

## **IMPORTANT NOTICE - NO FLOOD COVERAGE**

Your basic policy covers losses from many perils. However, it DOES NOT provide coverage for flood loss.

Insurance covering flood loss is generally available through the National Flood Insurance Program.

In an effort to serve you, information about flood insurance and the National Flood Insurance Program can be provided by your ERIE Agent.