



**Sube Insurance, Inc.  
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Current Business Owner/Prospective Business Owner

While running a business today is challenging, many trends in today's business world are exciting and encouraging.

Unfortunately, the expanding number of lawsuits and high dollar awards in injury and property damage liability cases isn't one of those trends. The frequency and dollar amounts of settlements and verdicts are rising and indications are that they'll continue to rise. Settlements and verdicts over the \$1 million mark are not uncommon.

Sube Insurance, Inc., representing Erie Insurance, offers a Business Catastrophe Liability policy that helps to provide business with protection against large liability claims. This policy serves as a financial reserve or cushion, against a legal judgment that exceeds the limits of your existing ERIE policies. It does not replace your present liability policies, but adds an additional \$1 Million or more in protection, depending on the amount of coverage you purchase, subject to the policy terms and limitations.

We both hope that you don't experience a liability claim. But if such a claim does occur, having purchased a Business Catastrophe Liability policy can ensure that you have the security your business needs. If you have any questions about Erie's BCL policy or would like to discuss adding this valuable protection to your Erie policy, please contact us at (814) 443-3318.



Represented by Your Independent ERIE Agent