



Better Value Means Getting the Personal Touch.

Because you want the **best value** for your money, in some circumstances it may make sense to purchase an item over the phone, through the mail, or on your personal computer. But, **not always!**

Without the **right** insurance protection, you and your family might not be able to pay for necessary medical treatments, car repairs, legal fees, and other costs that come with being involved in an accident whether you're at fault or not!

When you choose **AUTOSURE FROM ANPACSM**, you get a professional agent who lives and works in your community, who understands your financial needs. Your local American National agent will meet with you personally to help you make sure your family's insurance protection has the right

features for you, so that you're protected when you need it most!

Better Value Means Money Saving Features.

Automatic Rental Car Coverage

We decided our customers need rental car coverage automatically included in their policy at no extra charge. Most companies charge for this feature.

One Deductible for Multiple Losses

If you insure your auto and home with ANPAC[®], our **Common Cause of Loss Deductible** allows you to pay one deductible even if more than one item is damaged or destroyed by a single event.

Collision Waiver

If you should be involved in an accident with another car insured by ANPAC[®], all or a portion of your collision deductible may be automatically waived.

Other valuable, innovative features

- Good student discounts
- Passive restraint discounts
- Ticket-Free discounts
- Special rates for drivers age 45 & over
- No deductible for windshield repair

Discounts and policy provisions may vary by state. Check with your agent about coverages available in your state and the provisions applicable.

Superior Service Means Better Value.

ANPAC[®] is proud to be named to the **2003 Ward's 50 Benchmark Group** for achieving

outstanding financial results in the areas of safety, consistency and performance since 1994.

Our Innovative CA\$HBACK from ANPAC[®]

Pays you 25% of your combined auto and homeowners premiums if you remain claim free for three years from your CA\$HBACK anniversary date.

CA\$HBACK participants are also eligible for "Guaranteed Renewal", our promise to offer automatic renewal on auto and home policies, according to terms and conditions. Ask your American National agent for more information about this added benefit.



TLC (Tri-Line CoverageTM) Discount

Choose American National for your auto, home, and life insurance and you'll receive a special discount on qualifying auto and home premiums. It's our way of rewarding customers who trust American National with all three insurance needs.

Fast, Efficient Claim Service

Report claims toll-free at 1-800-333-2860 24-hours a day, 7 days a week. Nine out of ten customers tell us, based on our claims service, they **would recommend** ANPAC[®] to someone they know.

AUTOSURE FROM ANPACSM Offers a Full Line of Coverages.

Liability – Pays for damages due to bodily injury and/or property damage from a covered loss for which an insured is legally liable. This coverage includes defending you in a lawsuit, bail bond expense, attorney fees, and medical first aid at the accident scene.

Medical Payments – Pays for reasonable and necessary medical expenses arising out of an accident up to the limit purchased per person.



Personal Injury

Protection – Pays for reasonable and necessary medical expenses and lost wages arising out of a covered accident up to the limit purchased per person.



Comprehensive

– Pays for loss or damage to your insured car by a covered loss other than a collision or upset. This includes but is not limited to: theft, fire, missiles, falling objects, larceny, explosion, windstorm, hail, water, vandalism or malicious mischief, riot, impact with animals, and glass breakage.

Collision – Pays for damage to your insured car resulting from a collision or upset.

Towing and Labor – Pays towing and labor costs incurred each time your insured car is disabled. Labor costs at the place of disablement are covered.

Rental Reimbursement and Travel Expense

Pays up to \$25 per day rental expense while your car is being repaired due to a covered loss for up to 30 days. Higher limits are available.

If the loss occurs more than 50 miles from home, extra expenses incurred for meals, lodging, and transportation fares to return to your home or your destination are covered.

Uninsured Motorist – Pays for damages for bodily injury to an insured person caused by a motor vehicle driven by a legally liable, but uninsured or unknown (hit and run) driver.

Underinsured Motor Vehicle – This coverage applies when your bodily injury is caused by an underinsured motor vehicle, as defined in the policy.

Accidental Death, Dismemberment, Disability – Pays up to a specified amount for death, loss of limbs, loss of sight and certain other injuries to designated person(s) resulting from a car accident.

Work Loss Coverage – Pays designated person(s) up to 85% of earnings lost because of auto accident injuries subject to certain maximum limits shown in the policy.

This summary of coverages is not a statement of contract. Some coverages may not be available in all states. All coverages are subject to the exclusions, conditions and requirements stated in the policy.

