



SAFE HARBOR™
PROGRAM
FROM ANPAC

You're covered from **bow** to

stern with **ANPAC®**

At American National Property and Casualty Company (ANPAC®), we offer a comprehensive watercraft policy that shelters your boat while offering you and your family valuable protection. Our flexible policy allows you to choose the amount

of coverage that's right for you while offering money saving discounts and convenient payment options.



Your Peace of Mind is our Goal with ANPAC's Safe Harbor Program.

We offer protection for your boat, motor, boat trailer, plus any added equipment and accessories.

Our comprehensive plan covers:

- Loss or Damage to Watercraft
- Replacement Cost on the Motor
- Liability for Bodily Injury or Property Damage
- Personal Property Protection

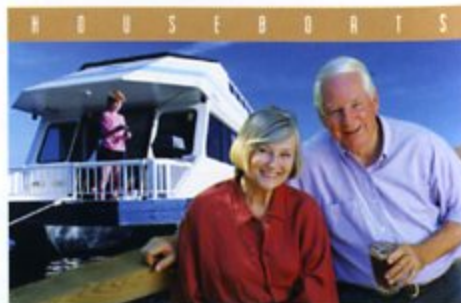


FISHING BOATS

- Emergency Service Coverage
- Wreck Removal
- Medical Expenses Including Guests
- Coastal Water Coverage (75 miles from coastline)

Discounts for the Safe Watercraft Owner are also available through ANPAC. Take advantage of incredible savings when you insure your watercraft with the Safe Harbor Program.

- Claim Free Discount - Enjoy a **5% to 20%** discount on your premiums if you are claim free for a given period of three to six years.
- Multiple Watercraft Discount - If you insure more than one watercraft with ANPAC you can take an additional **15%** off your premiums.
- Safety Course Discount - If you have completed a recognized water safety course you can take an additional **10%** off your premiums.
- Multiple Line Discount - You can save up to **20%** on your watercraft premium if you also insure your **auto, home, and/or life** with American National.

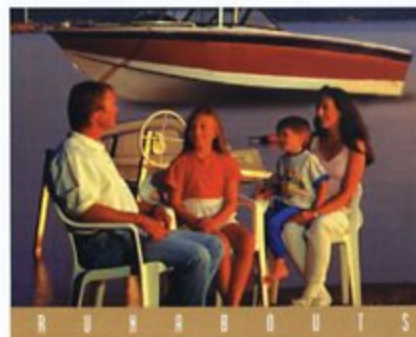


HOUSEBOATS

Financial GAP Coverage is another great coverage provided by ANPAC's Safe Harbor Program. **GAP Coverage** simply means we cover the difference between the actual cash value of the watercraft and the loan balance at the time of loss.

ANPAC will cover you for up to **\$10,000** in the event you owe more than the actual cash value of the boat.

We Help You Through the Rough Waters of a possible loss by offering a variety of extended coverage options on accessories, liability, and towing. You choose the amount of protection you need for you and your family. Call an ANPAC representative today and see how our flexible policy can be your lifestyle preserver.



RUDDERBOATS

Some eligibility requirements may apply and not all coverages are available in all states. This brochure contains only a general description of the coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy itself.



Member of the American National Family of Companies