



1949 East Sunshine Springfield, MO 65899-0001 www.anpac.com

Also available from ANPAC®:

AutoSure From ANPAC™—Auto Insurance Program

CHROME®—Specialty Car Insurance Program

AmeriCycle®—Motorcycle Insurance Program

Safe Harbor From ANPAC®—Boatowners Program

TLC™—Tri-Line Customer Discount

Some products and services are not available in all states.



Member of the American National family of companies

Lifetime planning products available through American National Insurance Company

One Moody Plaza
Galveston, TX 77550-7999

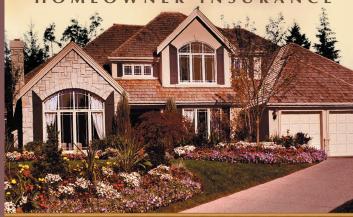


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ANPAC®



HOMEOWNER INSURANCE



ou work hard for your most valued possessions.

You deserve the best value for your insurance dollar.





ANPACHOME SAFE AND SOUND®

you live. It reflects your unique character, hard work and personal dreams. It's filled with memories as well as treasures you want to protect.

At American National Property and Casualty Company (ANPAC®) we've created ANPAC HOME SAFE & SOUND® just for that purpose.

> your homeowner's insurance to safeguard you from financial distress in the event of fire, theft, tornado or other covered events.

We understand that you expect

Our coverage is specially designed to meet your unique needs for dwelling replacement,

contents replacement,

outbuildings and other structures, loss of use, personal liability, medical payments to others, credit card forgery, and extended coverage for home computers, special treasures, or higher coverage limits if needed.

ANPAC offers even more to our customers with cash rewards and services at no extra charge to you.

ANNUAL REVIEW — To assure that your insurance needs are being met, you should meet with your American National agent at least once a year to discuss any changes that need to be made to your policies. These reviews will help to

provide the protection and security you deserve!

CHECKLIST — No one knows your needs better than you. With ANPAC HOME SAFE & SOUND®, your agent will help you determine the right coverages at the best value for your insurance dollar.

ANPAC FIVE STAR CLAIMS SERVICE[™]–24 hours a day/7 days a week you can report claims to our toll free number *1-800-333-2860*. Nine of ten ANPAC claims customers say they would recommend us to a friend.

INDIVIDUALLY TAILORED POLICIES — With ANPAC HOME SAFE & SOUND*, the greater your investment in your home, the more you need our specialized

higher coverage amounts for your most prized possessions. Our specialized coverage amounts for personal items such as jewelry, furs, collectible coins, securities, etc., are based on a

percentage of

the covered value of your home, rather than the usual flat limits used by many other insurers.



CA\$HBACK FROM ANPAC®—Finally, a reward that is specific to you. This program pays you up to 25% of your combined auto and homeowner premiums if you remain claim free for three consecutive years. CA\$HBACK From ANPAC® is our way of giving our policyholders the premium break they deserve.

Check with your local American National representative today about ANPAC HOME SAFE & SOUND*.

To locate an
American
National
agent near
you call our
toll free number

1-877-840-4400

or visit our web site at www.anpac.com.

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.