

ACE Coverage

ANPAC® offers you a choice with ACE coverage...

ACE provides...

- ◆ OEM Parts Coverage
- ◆ No deduction for depreciation on car repairs
- ◆ Vehicle Replacement for new cars
- ◆ Up to \$100 for personal items

“OEM Parts Coverage”.

We will repair your vehicle with original equipment manufacturer (OEM) parts, if available, rather than other competitive replacement parts.

What are OEM and CAPA-Certified replacement parts?

- ✓ Replacement parts are sheet metal and plastic components such as hoods, bumpers, fenders and doors, which account for the majority of damage in auto accidents.
- ✓ Either an independent manufacturer or the original manufacturer (OEM) may make these parts.
- ✓ Parts made by an independent manufacturer must meet the safety standards of CAPA (Certified Automotive Parts Association).
- ✓ ANPAC® uses only CAPA-certified parts that have undergone extensive quality testing if made by an independent manufacturer.

Why should I pay extra for the OEM Parts Coverage?

- Ψ The cost of using primarily OEM parts has increased claims costs nationwide.
- Ψ Rather than increasing physical damage premiums for every car you own, we prefer to give YOU the choice on which cars YOU want to purchase OEM coverage, if any.
- Ψ Many people may not feel the need to pay additional premium for using only new OEM parts. Others may prefer that only OEM parts be used.

ACE gives YOU the choice!

Without ACE, we repair damage to your vehicle using quality, CAPA-certified parts or used OEM parts from a similar make, model, and age of vehicle.

With ACE, we repair damage to your vehicle using only brand new OEM parts, if available.

No Deduction for Depreciation on Car Repairs

With **ACE** we **will not deduct** the difference between the value of the new parts, paint, tires, batteries, etc. used to repair your auto and the depreciated value of the old parts or paint, as is normally done in loss settlement.

Depreciation will be taken on the engine and drive train.

Vehicle Replacement

If damage to your new car exceeds 25% of the original purchase price within the first twelve months you own it and before the odometer reaches 15,000 miles, we will pay the original purchase price or the cost to replace it with an untitled vehicle of the same year, make, model and equipment!

Personal Items

With **ACE**, we will also pay up to \$100 for **personal items**, such as CD's in the car when a loss occurs.

If you are interested in **ACE** for your vehicle(s), please contact your American National agent today!

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**American National Property And Casualty Company
American National General Insurance Company
Pacific Property And Casualty Company
ANPAC Louisiana Insurance Company
American National County Mutual Insurance Company (served by ANPAC®)**

This notice contains only a general description of the changes in coverage and is not a statement of contract. All coverages are subject to the insuring agreements, exclusions and conditions of the policy, and applicable endorsements.

