

American National Insurance Company Product Real Estate Protection Program Common Policy

American National Insurance Company Coverage Comparison

The Obie American National Insurance Product is available in 47 states and Washington D.C. This product excludes the following states: TX, FL, and NY.

American National Insurance Company Cent Rate Policy Highlights

- American National Insurance Company Paper (AM Best Rating of A)
- Streamlined process (No SSN or DOB Required)
- No post-bind inspection required
- Cosmetic renovations allowed
- No roof age requirements (ACV Only)
- Full dwelling limit flexibility
- No vacancy restrictions
- Will write trusts, LLCs, and corporations as 'named insured'
- Ordinance or law coverage included

Policy Customization

Step 1: Adjust the base policy coverage as needed.

Dwelling	Other Structures	Business Personal Property	Loss of Rent	General Liability	Personal and Advertising Injury	Medical Payments to Others	Policy Deductible
Limits: \$50,000 - \$1M	Limits: Ability to use up to 10% of dwelling limit to cover other structures	Not Available	Limits: Up to \$75,000	Limits: \$1M/\$2M	Limits: \$1M	Limits: \$5,000	Options: \$2,500, \$5,000, or \$10,000

Step 2: Review additional coverage options.

Optional Coverage	Optional Limits
Water Backup and Sump Pump Discharge	\$10,000