

## Featured Benefits

- **A Company You Can Trust**  
Since 1901, Western National has provided peace of mind to our customers. As an “A+” (Superior) rated company by A.M. Best with 120 years of serving customers, Western National has the experience you can trust to protect your home, auto, and business.
- **Penalty-Free Promise<sup>®\*</sup>**  
With Western National’s Signature Auto Product, you can be sure your policy premium won’t be surcharged as a result of a claim or violation.
- **Top-Rated Claim Service**  
Our expert Claims Representatives are committed to providing you with fair, helpful, and timely claim service, every time.
- **Common Loss Deductible**  
You pay only one deductible (the highest applicable) whenever an incident involves more than one Western National personal insurance policy.
- **Customized Equipment**  
Western National’s Signature Auto policies include coverage for vehicle customization up to \$10,000. Additional coverage can be added.

*\* "Penalty-Free" means your rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*

For more reasons why you'll be glad you chose Western National, visit us online at [www.wnins.com/about](http://www.wnins.com/about).



# The Penalty-Free Promise®. It's our Signature!

## WE PROTECT YOU

At Western National, we focus on protecting individuals and families with the right mix of coverage, so you can focus on the things that matter to you.

## ADDITIONAL BENEFITS

- **Car Seat Replacement**  
We cover the cost to replace child restraint seats in vehicles that are damaged in a covered auto accident.
- **Pet Injury**  
Western National's Signature Auto policies provide coverage for your family cat or dog that is injured in a collision while riding in a covered vehicle.
- **Rental Vehicle Coverage**  
We cover up to \$30/day for a rental vehicle if you are in a covered accident or experience a covered loss. Additional coverage can be added.

## QUICK FACTS ABOUT WESTERN NATIONAL

- Over a century of protecting policyholders throughout the Western U.S.
- Products available exclusively through Independent Insurance Agents
- Expert Claims Representatives who are committed to providing you with fair, helpful, and timely claim service, every time.
- A Ward's Top 50 company and rated "A+" (Superior) by A.M. Best

## CUSTOMIZE YOUR POLICY

Western National provides flexibility that policyholders appreciate when purchasing insurance to meet their unique needs, including:

- **Coverage Options for New Vehicles**  
Protect your newly purchased vehicle in the event of a loss. Loan/Lease protection covers the gap between the value of the vehicle and your loan, and New Vehicle Replacement provides full replacement cost coverage for certain losses.
- **Discounts & Credits**
  - Advance Quote
  - Prior Carrier / Loyalty
  - Defensive Driver
  - Family Member
  - Full Pay
  - Good Student
  - Student Away at School
  - Multi-Car / Corporate Vehicle
  - Multi-Policy
- **Policy Term Options**  
You can choose a six- or twelve-month policy.
- **Roadside Assistance**  
Western National offers roadside assistance with 24/7 services and coverages for when the unexpected happens.
- **Personal Property**  
Provide Personal Property Coverage worldwide.
- **Billing Options**  
We offer many payment plans, as well as the ability to choose your due date and to pay via AutoPay (Electronic Funds Transfer) or online.
  - **Full Pay** by check, EFT or credit card
  - **Semi-Annual** by check, EFT or credit card
  - **Quarterly** by check, EFT or credit card
  - **Automatic Monthly Payment** by EFT

Please review your policy form for complete information about coverage and exclusions that apply.



## Western National Insurance Group

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### Part of the Western National Insurance Group:

American Freedom | Michigan Millers (Affiliate) | Pioneer Specialty | Umialik | Western National Assurance | Western National Mutual

