

## Independent Insurance Agents

West Bend is represented by only the finest independent insurance agents who can choose from a variety of coverages and services to find what's best for you. These agents aren't just voices on the phone, they're people who you can trust to do what's best for you. To find a West Bend agency near you, visit [thesilverlining.com](http://thesilverlining.com).

## The Silver Lining®

West Bend Mutual Insurance Company was founded in 1894 in West Bend, Wisconsin and has been providing comprehensive insurance coverages and The Silver Lining® for more than 110 years.

At the core of everything we do lies a simple premise. A sincere desire to help our customers through problems and adversity. To make sure that positives come from negative situations. To step up when they need us. To do the right thing.

The worst brings out our best.®  
That's The Silver Lining.®

This brochure is intended to highlight the features of this policy. All coverages are subject to the exclusions and conditions in the policy. Please refer to policy for detailed descriptions of coverages, limitations, and exclusions.



1900 South 18th Ave.  
West Bend, WI 53095  
(262) 334-5571  
[thesilverlining.com](http://thesilverlining.com)

NM-0109 (6-09)



# ALARM *program*



An insurance program designed especially for alarm operations.



THE SILVER LINING®



Every day you find ways to keep people safe. After all, protecting others is your business. But who protects you and your business? West Bend understands and recognizes your business insurance needs and offers an insurance program to protect your valuable assets.

Our customized Alarm program is specialized for:

- Alarms and alarm systems – installation, servicing and repair;
- Alarm – security systems monitoring – where the monitoring company must be the installer of the system; and
- Locksmiths, when incidental to alarm operations.

### Coverages offered:

#### Auto Liability

For company-owned cars driven by you or your employees, this coverage provides legal protection for negligence. If someone else gets hurt or you damage their property, it can be costly. We'll be there with experienced claim professionals and a strong legal team. We also offer Hired and Non-Owned Auto coverage to protect you when employees use their own cars.

#### General Liability

Operating your own business can be challenging. You put every ounce of your experience into getting the job done but sometimes accidents happen and can lead to a claim ... a customer slips on your wet office floor and is injured, an ad in your local newspaper unintentionally offends someone, or an employee drills into a water line during an installation. If that happens, we'll be there to defend you. Professional Errors and Omissions Liability coverage for design and installation is also available for most accounts.

#### Property Coverage

You've invested in expensive equipment; maybe you purchased your own building. Protect these investments with the right coverage at the right price. In addition to a variety of property coverages, West Bend offers the Plus Pak which provides additional protection, including coverage for computers and employee theft.

#### Other Critical Coverages

Talk to your independent agent to find out what other valuable coverages you may need. Based on your needs, your agent may recommend higher liability limits in an Umbrella policy, Inland Marine for tools and equipment, Employment Practices Liability Insurance, or other essential coverages.

### There are many reasons to choose West Bend for your alarm insurance program:

- Coverages are designed specifically for alarm and alarm system businesses.
- Our claim representatives are highly experienced in handling alarm installation-related losses.
- West Bend can offer your business all lines of property/casualty coverages including Auto, Property, General Liability including Professional, Crime, Umbrella, and Worker's Compensation (not available in Michigan).
- West Bend has been providing superior insurance coverages and services throughout the Midwest since 1894.

#### Convenient payment options include:

- Annual, semi-annual, quarterly, monthly;
- Down payment plus 5;
- Down payment plus 9;
- Electronic funds transfer;
- Online or by phone;
- Charge to a credit card; or
- Enroll in [paymyinsurance.com](http://paymyinsurance.com).