

## 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 business people 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.



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# FIRE PROTECTION SERVICES *program*



An insurance program designed especially  
for Fire Protection Service operations.



THE SILVER LINING®



Protection is your business. You're always looking for ways to keep people safe. But accidents still happen so it's important to choose an insurance company that understands and recognizes your business insurance needs. West Bend is the right company because the worst brings out our best.

Our customized Fire Protection Services program is specialized for:

- Fire suppression system installers;
- Fire extinguisher service and repair;
- Restaurant fire suppression installation service and repair; and
- Fire equipment dealers (limited products).

### Coverages offered:

**Auto Liability** – For company-owned cars that you or your employees drive; legal protection for your negligence. If someone else gets hurt or you damage their property, it can be costly. We'll be there with experienced claims professionals and a strong legal team.

**General Liability** – Running your business can be challenging. If a customer slips and gets hurt on your wet office floor, if your advertising unintentionally offends someone, or if you mistakenly leave a valve open during the installation part of the job, a claim may be filed against you. You put every ounce of your experience and training to good use designing and installing quality systems. If misinterpreted plans lead

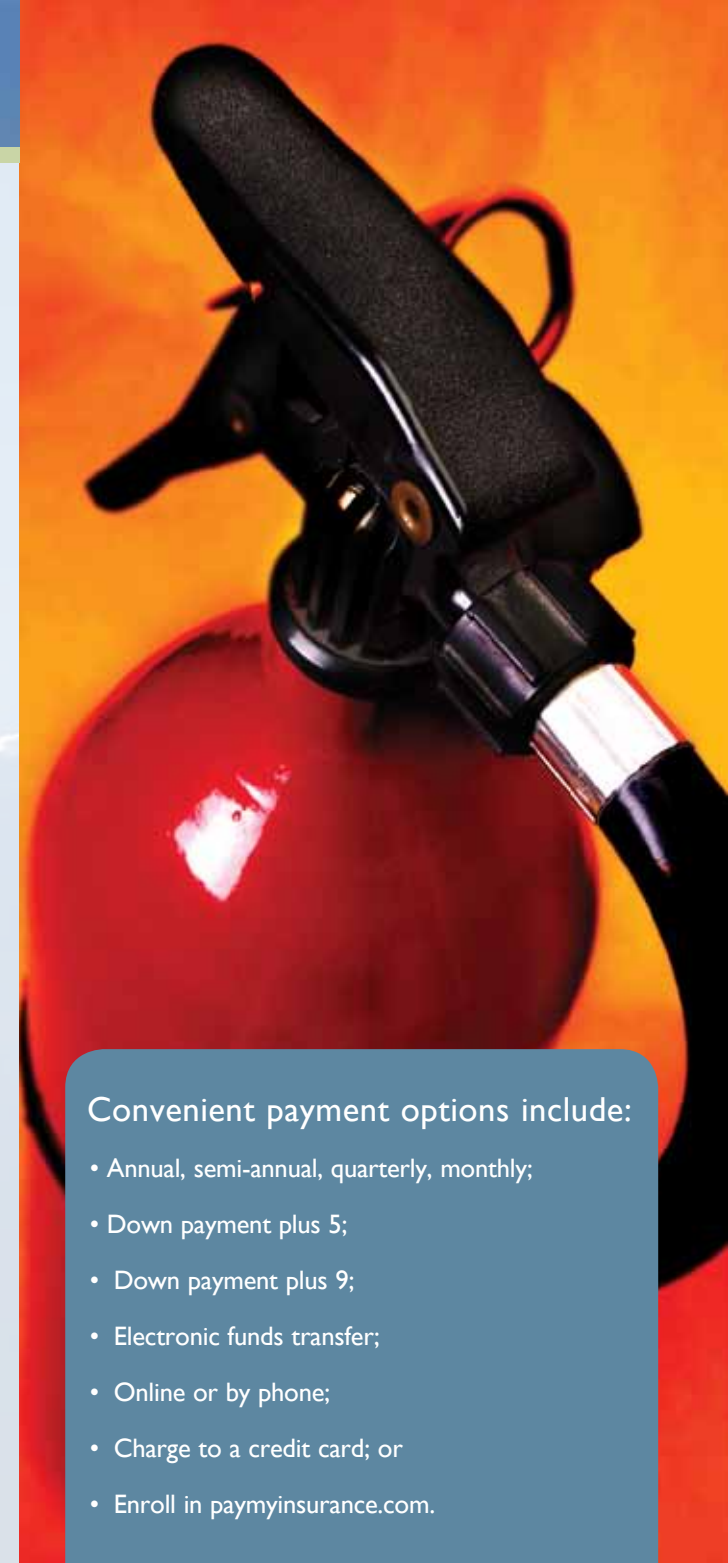
to an injury, we'll be there to defend you. Professional Errors and Omissions Liability for Design and Installation is available for most accounts.

**Property coverage** – You've invested in equipment, created a gathering space, and maybe acquired your own building. Protect these investments with the right coverage at the right price. West Bend offers our highly-valued Plus Pak which provides a bundle of coverages for your computer equipment and employee theft, just to name a few.

**Other Critical coverages** – Based on your needs, your independent agent will advise you of other important coverages you may need like higher liability limits on an Umbrella policy, Inland Marine Equipment Floaters for tools and equipment used on the job, or Employment Practices Liability Insurance.

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

- Coverages are designed specifically for fire suppression businesses.
- Our claim representatives are highly experienced in handling fire protection type losses.
- West Bend can offer your business all lines of property/casualty coverages including Auto, Property, General Liability including Professional, Crime, and Umbrella.
- 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](https://paymyinsurance.com).