

# Home and Highway<sup>®</sup> Classic Car PROGRAM

## 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 find a West Bend agency near you, visit [thesilverlining.com](http://thesilverlining.com).

## The Silver Lining<sup>®</sup>

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 125 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.<sup>®</sup>  
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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For classic car owners





You're cruising down the highway in your 1966 Ford Mustang convertible. The top is down, the sky is clear, the road stretches for miles, and your favorite oldies are playing on the radio. Suddenly you hit gravel on the road and a stone shatters your windshield. It's going to take some major repair work to get your classic beauty back on the road. The Home and Highway® policy from West Bend offers coverage for antique and classic cars so you can get back to enjoying the vehicle that means so much to you.

## Special features

- **Low premiums:** Your classic vehicle is used much less than your standard auto. Shouldn't you pay less to insure it? The rates for your classic auto are significantly discounted over the rates for a standard auto.
- **Multi-car discount:** We offer a special discount if you insure more than one antique/classic vehicle.
- **Use your vehicle as you wish:** Your classic car means a lot to you and we know you'll treat it with care. Our policy gives you flexibility to use your vehicle beyond the limits of a parade or exhibition. Go ahead and enjoy a weekend drive just because you want to.
- **Silver Lining Claim Service:** In the unfortunate event that your vehicle is involved in an accident, you'll find our expert claim associates will be there to assist you throughout the entire claim process.
- **You choose who repairs your car:** It's up to you. We'll allow you to select the repair shop following a covered loss to your vehicle.
- **Did you find a deal you just couldn't pass up?** Your Home and Highway policy includes coverage for newly acquired autos for up to 30 days after purchase, giving you the freedom to add to your collection when the opportunity presents itself.

- **Agreed Value Coverage Option:** Should your vehicle be involved in a total loss, you'll receive the full amount for which you have insured your vehicle.
- **No deductible:** You won't have to pay a deductible if you have a claim with your classic vehicle.
- **Flat bed towing:** With TravelNet®, you can specify the need for your vehicle to be towed on a flat-bed should it become disabled.

## These benefits are part of the Home and Highway policy ...

- Home and auto coverage combined on one policy
- The flexibility to tailor the policy to your needs with customized programs for homeowners, condominium owners, and renters
- The option to add motorcycles, watercraft, recreational vehicles, and scheduled items to the policy
- A portion of your annual premium returned to you in cash as your Claim Free Award each year you don't have a claim
- Discounts for safe and accident-free drivers, new and updated homes, multi-car families, good students, resident students, and anti-lock brakes
- Several convenient payment plans, including electronic funds transfer and paying your premium online or by phone
- Association Plus®, West Bend's exclusive program that provides a special discount for select associations and organizations including classic car clubs. If you're a member of a classic car club or another participating association, you could receive an additional discount. Talk to your agent to find out more about the groups that benefit from Association Plus.

## Add these coverages

In addition to the many benefits of the Home and Highway policy, these coverages can be added at modest additional premium charges ...

- **TravelNet®** is the 24-hour emergency roadside service that provides you with worry-free driving 24 hours a day, 7 days a week anywhere in the U.S. or Canada.
- **Personal umbrella coverage** provides you with a larger layer of liability protection for claims or legal actions such as personal injury.
- **The identity protection program** provides identity protection services that can help you avoid identity theft, rapid and effective one-on-one assistance to help resolve identity theft-related problems, and \$30,000 in expense reimbursement coverage.
- **Protector Plus** bundles four popular optional coverages at a preferred price: Sump pump overflow/sewer backup, all risk coverage for personal property, mortgage extra expense, and identity protection.
- **Protector Grand** provides a variety of attractive coverages, such as \$2,500 coverage for theft or unauthorized use of bank cards and credit cards and automatic off-premises liability coverage for owned motorized golf carts.

