

# Personal Appearance 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 do what's best for you. To find a West Bend agency near you, visit [thesilverlining.com](https://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 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.®  
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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An insurance program designed especially  
for personal care service operations.





One of the most important things you do each day is make sure your clients look and feel good. But it's just as important to make sure your business is properly protected so you're equipped to handle unexpected situations that may cause damage or injury to your property or to your customers.

West Bend understands and recognizes your business insurance needs. If a client is injured or your property sustains damage, you need an experienced claims team dedicated to handling your loss.

Selecting the proper coverages for your personal appearance-related operations is important. That's why West Bend is dedicated to providing you with an affordable insurance product designed especially for your unique needs.

### **Our customized personal appearance program is specialized for:**

- Cosmetologists
- Barbers
- Nail technicians
- Estheticians
- Independent contractors (booth renters)
- Sun tanning salons, including spray-on and air-brush tanning
- Massage therapists
- Cosmetology and beauty schools

### **Eligibility requirements for the program:**

- Licensed or certified by the state as required.

### **Ineligible types of services:**

- Acupuncture, Botox, cellulite reduction, chiropody, podiatry, and colon hydrotherapy
- Permanent cosmetic services, tattooing, microblading, and body piercing (other than ear lobe)
- Laser equipment or any apparatus providing cryotherapy, or similar supercooling treatments
- Medical advice and services (such as removal of warts and moles or hair transplant procedures)



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

- Coverages designed specifically for cosmetology-related businesses.
- Our claim representatives are highly experienced in handling personal appearance-related losses. West Bend offers several options for reporting losses: phone, email, and fax. All are available 24 hours a day, 7 days a week.
- West Bend can write all lines of business including Auto, Property, Inland Marine, General Liability, Crime, and Umbrella.
- West Bend has been providing superior insurance coverages and services since 1894.
- Rated A (Excellent) or better by A.M. Best since 1971.

### **Convenient payment options include:**

- Annual
- Semi-annual
- Quarterly
- Monthly
- Down payment plus 9 payments
- Auto Pay
- Online or by phone
- Charge to a credit card
- Make a payment at [www.thesilverlining.com](http://www.thesilverlining.com)