

Pest Control 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.

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.

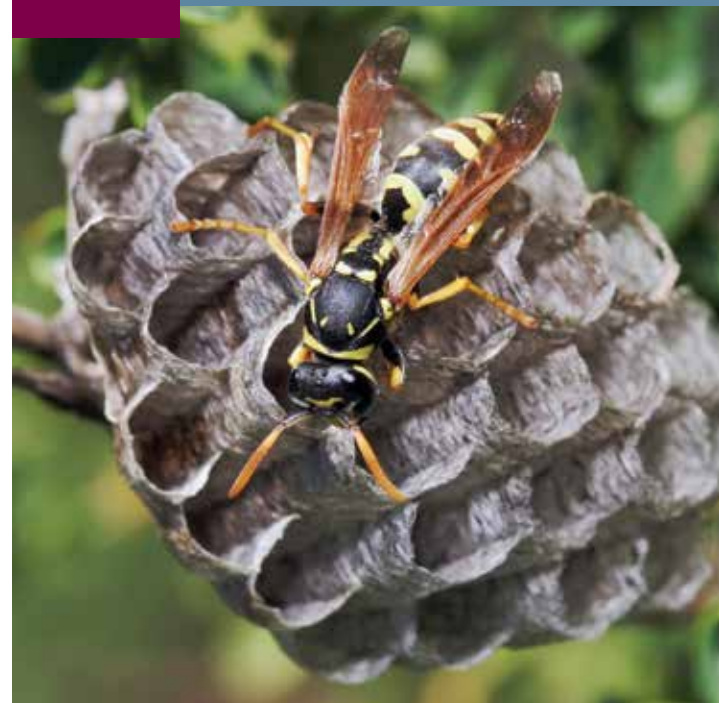
This brochure is intended to highlight the features of this policy. All coverages are subject to the exclusions and conditions in the policy. Please refer to policy for detailed descriptions of coverages, limitations, and exclusions.

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An insurance program designed especially
for pest control operations.





Does your insurance company provide you with the important insurance coverages your specialized business needs? West Bend Mutual Insurance Company can. We offer a comprehensive program for pest control professionals to protect the business you've worked so hard to build.

West Bend's insurance program is designed for pest control professionals who:

- Treat commercial, industrial, institutional, healthcare, hospitality, recreational, or residential clients
- Apply chemicals inside structures and their surrounding grounds
- Provide 100% weed control (primarily spreading fertilizers or weed control products)
- Provide insect control services for termites, ants, roaches, hibernating insects, bees, wasps, mosquitoes, and other bugs
- Bait, trap, and remove nuisance wildlife, rodents, birds, and other small mammals
- Provide pest control inspections and consultations for wood destroying insects (WDI) and other wood destroying organisms (WDO)



West Bend offers these coverages for pest control professionals:

- Errors and omissions professional liability provides coverage for damage to your customer's personal property that is in your care. It also provides coverage for damage to customers' buildings and other structures caused by your work. (As with other coverage parts, certain policy limitations or exclusions may apply depending on the claim alleged.)
- Pollution coverage on general liability and commercial auto
- Wood destroying insect (WDI) or wood destroying organism (WDO) inspections
- Lost key coverage provides a \$5,000 limit for damages because of loss or disappearance of any keys in your care

Optional coverages:

- Employment Practices Liability provides coverage for situations where there is alleged wrongful termination, sexual harassment, discrimination, and other similar acts.
- Employee Benefits coverage
- Employee Dishonesty coverage
- Equipment and tool coverage
- License and permit, business service, and ERISA bonds

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

- West Bend can offer your business all lines of property/casualty coverages such as auto, property, general liability including professional, crime, and umbrella.
- West Bend can handle all of your bond needs, including license & permit, ERISA, and business service bonds.
- West Bend has been providing superior insurance coverages and services since 1894.
- Rated A (Excellent) or better by A.M. Best since 1971.
- Our claim representatives are highly experienced in handling pest control-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.

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