

Driver Training School 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 driver training schools.





Your business is unique and deserves specialized attention. That's why it is so important to choose a company that understands your professional needs.

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

- Coverages designed specifically for driver training operations. Our policy includes Educator's Professional Liability, Medical Payments for students, and Abuse coverage at no additional cost.
- Our claim representatives are highly experienced in handling driver training 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 offer your business all lines of property/casualty coverages including auto, property, and 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 driver trainer insurance program is specialized for:

- Private passenger vehicles licensed for road use
- Court-ordered defensive driving courses, MVR improvement training, point reduction training, and similar safety courses
- Corporate driver safety courses for non-commercial drivers
- Motorcycle safety courses

Requirements for this program are:

- The business must be a state accredited school
- Your autos must have passenger side brakes

Coverages offered:

Auto Liability

Auto liability provides legal protection for the negligence of you or your students while driving company-owned vehicles. If someone else is hurt or you damage their property, it can be costly.

Collision and Comprehensive Coverages

If a company-owned car is damaged in an accident, collision coverage will cover expenses to fix the vehicle and get you back to business. If your vehicle is damaged by something other than a collision, for instance hail, comprehensive coverage will take care of it.

General Liability

General liability is valuable coverage. If a customer is injured on your property, if your advertising unintentionally offends someone, if a driving course proves unsafe, or if misinterpreted or misspoken classroom content leads to a student's injury, you could be faced with a liability claim.

Property Coverage

You've invested in equipment and classroom space. Maybe you own your own building. Protect these valuable investments with the right property coverage.

Property Enhancement Endorsement

If you purchase Liability and Property coverages with West Bend, you can add our valuable Property Enhancement Endorsement for additional important coverages like Off Premises Property, Computers, and Employee Theft.

Other critical coverages

Talk to your independent agent to find out what other valuable coverages you may need.

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