#### **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.

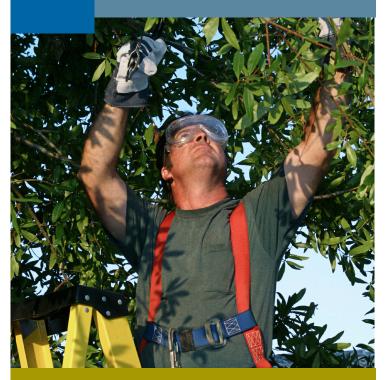
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# Tree Care Specialists PROGRAM



An insurance program designed especially for tree care specialists



Selecting the proper coverages to protect your assets and equipment is one of the most important business decisions you'll make. That's why it's so important to choose a company that understands your professional needs. West Bend offers a comprehensive program for tree care specialists to protect the business you've worked so hard to build.

# Our tree care specialist program can provide coverage for:

- Tree trimming
- Tree removal
- Stump grinding
- Arborists/certified arborists
- Landscaping, lawn care, snowplowing, and pesticide/herbicide application when each is less than 50% of operations

## Coverages offered

#### General Liability, including:

- Limits as high as \$1 million per occurrence and \$3 million aggregate
- \$500 minimum property damage deductible
- Professional Liability coverage
- Blanket Additional Insured available

#### **Inland Marine:**

- Scheduled Property coverage
- Miscellaneous Equipment coverage for items valued at \$1,000 or less
- Deductible options

#### Auto:

- Any vehicle under 45,000 Gross Vehicle Weight
- Rental reimbursement
- Deductible options

## There are many reasons to choose West Bend for your tree care operations:

- West Bend can offer all lines of property/casualty coverage including Auto, Property, General Liability, Crime, Inland Marine, and Umbrella.
- West Bend can handle all of your bond needs, including license & permit, ERISA, and business service bonds.
- Our claim representatives are highly experienced in handling contractor-related claims. 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 has been providing superior insurance coverage and services since 1894.
- Rated A (Excellent) or better by A.M. Best since 1971.

#### Convenient payment options include:

- Annual
- EFT

