

# Directors and Officers Liability 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](http://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  
directors and officers of not-for-profit organizations.





A not-for-profit organization doesn't have a deep pocket. You don't have a big budget for legal fees. You put your resources to work for the public good.

But not-for-profit organizations are not immune to lawsuits. It's possible someone may disagree with the way you run the organization. So the insurance company you choose makes a difference.

West Bend understands and recognizes your business insurance needs.

The right insurance protection helps attract qualified individuals to help guide your organization. Your officers and directors can have the peace of mind that comes with knowing they'll be defended if they commit a "wrongful act". And they won't have to pay their own legal fees. West Bend provides experienced legal staff to defend your leadership. Coverage comes with defense Outside the Limits for your best protection.

### **West Bend's Directors and Officers Liability Insurance for not-for-profit organizations includes coverage for:**

- Directors
- Officers
- Trustees
- Employees
- Volunteers
- The Entity

### **West Bend offers coverage for claims arising out of wrongful acts\*:**

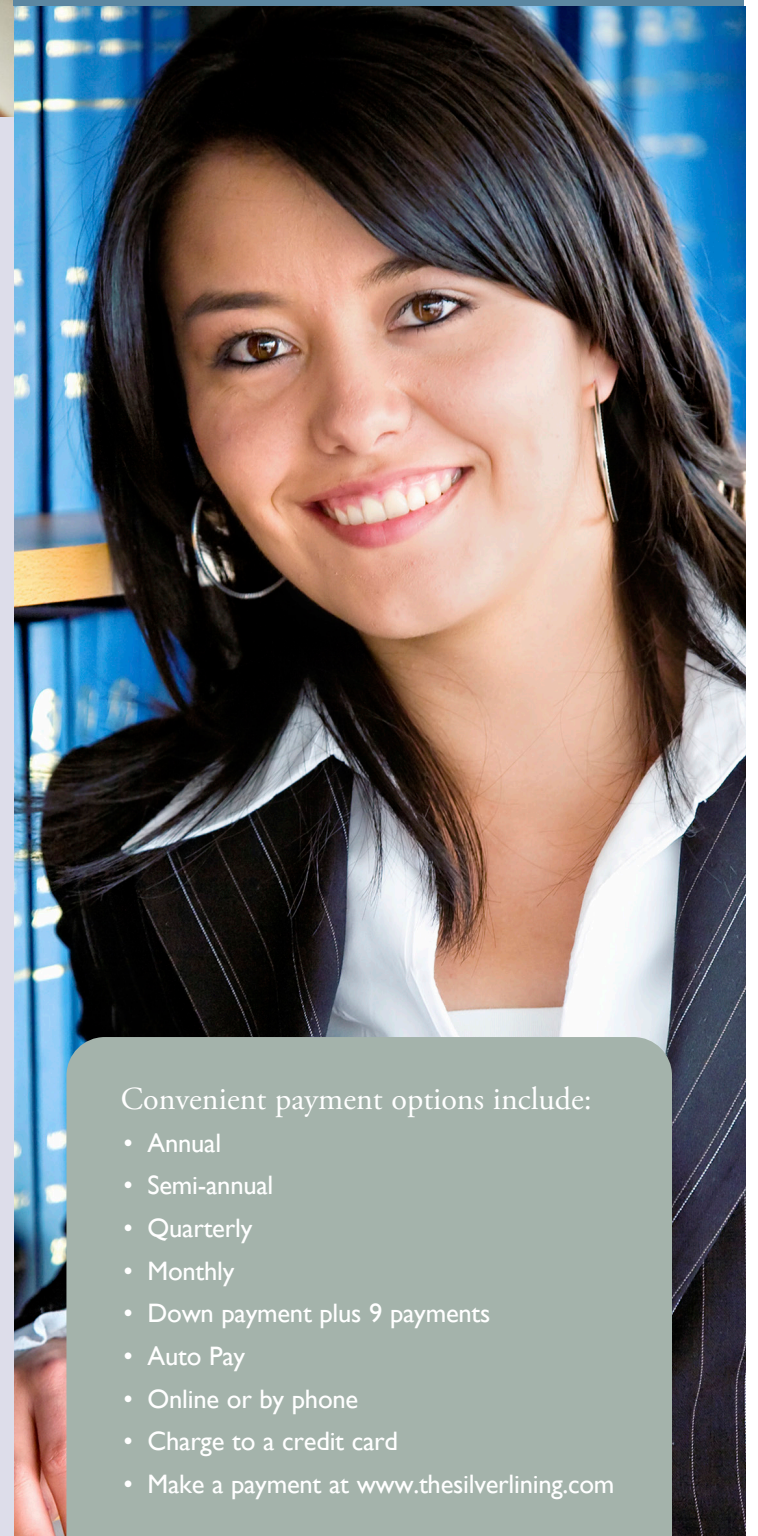
- Any act or alleged act, error, omission, misstatement, misleading statement, or breach of duty by a director, officer, or trustee in their capacity as such

- Any matter asserted against a director, officer, or trustee solely by reason of his/her status as director, officer, trustee, employee, volunteer, or member of a duly-constituted committee of the insured entity
- Any other actual or alleged act, error, omission, misstatement, misleading statement, or breach of duty by the insured entity

\* "Wrongful Acts" does not include any "employment practices wrongful acts". See your independent insurance agent for more information about the Employment Practices Liability Insurance Program from West Bend.

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

- Coverages are designed specifically for not-for-profit related business.
- Our claim representatives are highly experienced in handling not-for-profit-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 offer your business all lines of property/casualty coverages including Auto, Property, 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)