

Private Investigation Security Operations 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
Private Investigator / Security operations.





You work hard to serve your clients. You don't stop until the job is done. Every day you look for ways to keep people safe and investigate cleanly, but accidents still happen. The insurance company you choose does make a difference.

West Bend understands and recognizes your business insurance needs. We're committed to supporting you with proper coverage and competitive pricing, as well as with claim representatives who are highly experienced in handling private investigator/security operations losses.

Our Private Investigator and Security Operations program is specifically designed for:

- Arson investigators
- Detective agencies
- Electronic sweeps
- Polygraph testing
- Private process servers
- Skip tracers
- Private insurance adjusters
- Armed guards (not available in all states)
- Employee security and employee surveillance
- Firms doing security work around manufacturing plants, car dealerships, office buildings, etc.
- Security instruction

Selecting the right coverage is important. We customize coverage for your specific needs.

Auto Liability

For company-owned cars driven by you or your employees, this coverage provides legal protection for negligence. If someone else gets hurt or you damage their property, it can be costly. We'll be there with experienced claim professionals and a strong legal team. We also offer Hired and Non-Owned Auto coverage to protect you when employees use their own cars.

General Liability

Operating your own business can be challenging. You put every ounce of your experience and training into getting the job done but misinterpreted or misspoken commands can lead to someone getting hurt. If your investigator improperly collects evidence, if your advertising unintentionally offends someone, or if things go wrong at a post, a claim could result. If that happens, we'll be there to defend you. Professional Liability, Personal/Advertising Injury, and Assault/Battery is included for most accounts.

Property Coverage

You've invested in expensive equipment; maybe you purchased your own building. Protect these investments with the right coverage at the right amount.

Other Critical Coverages

Talk to your independent agent to find out what other valuable coverages you may need. Based on your needs, your agent may recommend higher liability limits in an Umbrella policy, Inland Marine for specialized property coverage, Employment Practices Liability Insurance, or other essential coverages.

There are many reasons to choose West Bend for your private investigator/security operations insurance:

- Coverages designed specifically for private investigator/security operations businesses.
- Our claim representatives are highly experienced in handling private investigator/security operations-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 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.

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