

Social Service 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.

OFFICIAL SUPPLIER OF
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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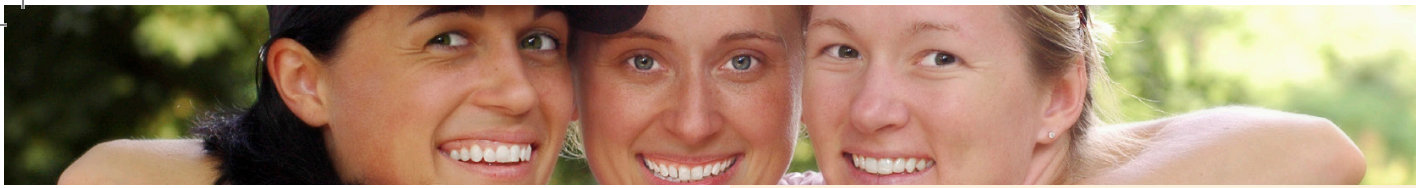
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An insurance program designed especially
for Social Service organizations.





You work hard to serve your clients and your community. It's important to help children, families, and individuals reach their full potential. But it's just as important to make sure your business is properly protected so you're equipped to handle unexpected situations that may cause damage to your property or injury to your valued clients.

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 social service-type losses.

Our Social Service insurance program is specially designed for:

- Adult day care
- AODA treatment programs
- Boys and Girls Clubs
- Education programs
- Food pantries/Meals on Wheels
- Head Start programs
- Help lines
- Hospice care
- Information and referral services
- Senior centers
- Support groups
- United Way-type programs
- Urban League-type programs
- Victims' services
- Women's shelters

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 designing and implementing worthwhile programs. But a misinterpreted or misspoken command can lead to someone getting hurt. If a customer slips on a wet floor and is injured, if your advertising unintentionally offends someone, or if things go wrong at a counseling session, a claim could result. If that happens, we'll be there to defend you. Professional Liability and Abuse and Molestation are included for qualifying 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, Directors and Officers Liability for Non-Profits, or other essential coverages.

There are many reasons to choose West Bend for your Social Service program:

- Coverages designed specifically for Social Service organizations.
- Our claim representatives are highly experienced in handling social service-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 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