

Sports and Leisure 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 sports and leisure operations.



THE SILVER LINING®



One of the most important things you do each day is help children, families, and individuals enjoy safe and unique sports and leisure activities. But it's just as important to make sure your business or event is properly protected so you're equipped to handle unexpected situations that may cause damage to your property or injury to your customers, players, or spectators.

Because your business is unique, it deserves specialized attention. It's important to choose a company that understands your needs and can provide the proper coverages for your business. West Bend is dedicated to providing you with an affordable insurance product designed especially for your needs.

If a client is injured or your property is damaged, you'll need an experienced team of claim professionals who will be dedicated to handling your loss. West Bend provides protection for thousands of sports-related businesses.

Our customized Sports and Leisure program is designed with specialty coverages for:

- Amusement centers
- Athletic camps
- Batting cages
- Bowling centers
- Curling clubs
- Golf driving ranges
- Health clubs/circuit training
- Personal trainers
- Laser tag
- Leagues and tournaments
- Martial arts studios

- Ropes courses
- Running/biking/swimming races
- Skating rinks (ice and roller)
- YMCAs
- Youth recreation activities
- Swim clubs
- Many more

Coverage highlights:

General Liability

- Comprehensive General Liability limits as high as \$1,000,000
- Umbrella limits up to \$10,000,000
- Employee Benefits Liability
- Employment Practices Liability
- Sports Participant Legal Liability
- Liability coverage for sponsored tournaments, special events, or social gatherings
- Abuse and Molestation
- Excess Medical Payments for injured sports participants

Property

- Coverage for your building and personal property
- Business Interruption with extra expense

Auto

- Owned Autos
- Hired and Non-Owned Autos

Crime

- Employee Dishonesty
- Theft and Disappearance of Money
- Forgery and Alteration

Inland Marine

- Coverage for sports equipment and uniforms, as well as personal computers, EDP equipment, data, and media and phones.

There are many reasons to choose West Bend for your sports and leisure programs:

- West Bend can offer all lines of property/casualty coverages such as Auto, Property, General Liability, Crime, Umbrella, and Workers' Compensation.
- Our claim representatives are highly experienced in handling sports and leisure-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
- 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