

Fire Protection Services 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 Fire Protection Service operations.





Protection is your business. You're always looking for ways to keep people safe. But accidents still happen so it's important to choose an insurance company that understands and recognizes your business insurance needs. West Bend is the right company to protect the business you worked so hard to build.

Our customized Fire Protection Services program is specialized for:

- Fire suppression system installers
- Fire extinguisher service and repair
- Restaurant fire suppression installation service and repair
- Fire equipment dealers (limited products)

Coverages offered:

Auto Liability

For company-owned cars that you or your employees drive; legal protection for your negligence. If someone else gets hurt or you damage their property, it can be costly. We'll be there with experienced claims professionals and a strong legal team.

General Liability

Running your business can be challenging. If a customer slips and gets hurt on your wet office floor, if your advertising unintentionally offends someone, or if you mistakenly leave a valve open during the installation part of the job, a claim may be filed against you. You put every ounce of your experience and training to good use designing and installing quality

systems. If misinterpreted plans lead to an injury, we'll be there to defend you. Professional Errors and Omissions Liability for Design and Installation is available for most accounts.

Property coverage

You've invested in equipment, created a gathering space, and maybe acquired your own building. Protect these investments with the right coverage at the right price. West Bend offers our highly-valued Property Enhancement Endorsement which provides a bundle of coverages for your computer equipment and employee theft, just to name a few.

Other critical coverages

Based on your needs, your independent agent will advise you of other important coverages you may need like higher liability limits on an Umbrella policy, Inland Marine Equipment Floaters for tools and equipment used on the job, or Employment Practices Liability Insurance.



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

- Coverages are designed specifically for fire suppression businesses.
- Our claim representatives are highly experienced in handling fire protection-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. Bid, performance, and payment bonds are also available with bonding lines offered to qualified contractors.
- West Bend has been providing superior insurance coverages and services since 1894 and has been 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