

Outdoor Adventure 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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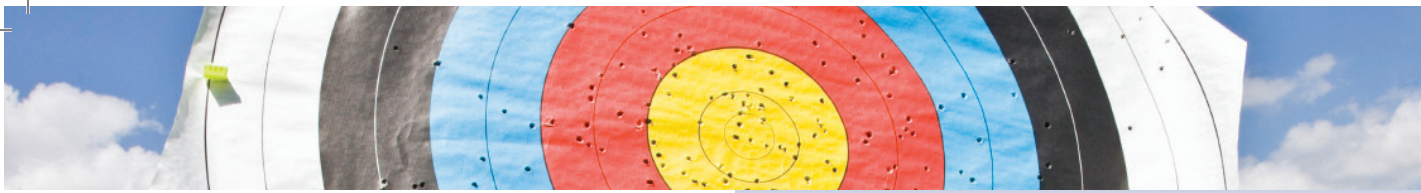
1900 South 18th Ave.
West Bend, WI 53095
(262) 334-5571
thesilverlining.com

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An insurance program designed especially
for outdoor adventure operations.





Covering your business is our business

You work hard every day to make sure your clients enjoy a safe and unique outdoor experience. 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 clients.

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 many outdoor adventure operations of all sizes.

Our customized Outdoor Adventure Program is designed with specialty coverages for:

- Archery ranges
- Rifle and pistol ranges
- Paintball courses – indoor and outdoor
- Rod and gun clubs
- Climbing walls – permanent or portable
- Sportsmen's clubs, hunt clubs, hunting preserves
- Trap, skeet, and sporting clay courses
- Fishing ponds and lakes – physical damage for piers
- Fishing guides (inland lakes and waterways)

- Boat/canoe rental (operations that rent canoes, fishing boats with motors under 26 horse power, kayaks, and rubber rafts)
- Hunting guides
- Hunting preserves
- Wildlife conservation clubs
- Ropes courses
- Stable and riding academics
- Tourist caves

Coverages offered

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
- Club members as additional insureds
- Liability coverage for sponsored tournaments, special events, or social gatherings

Property

- Coverage for club houses and related structures
- Business Interruption with extra expense

Inland Marine

- Coverage for equipment such as electronics, guns, ATVs, boats, targets, and other property

Auto

- Owned Autos
- Hired and Non-Owned Autos

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

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