

Yoga Studio 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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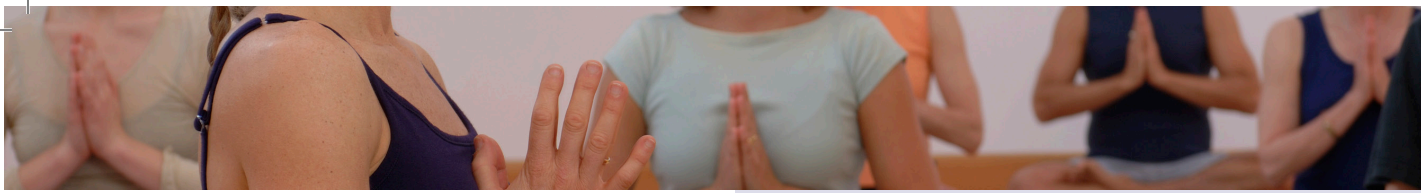
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An insurance program designed
especially for Yoga Studios.



THE SILVER LINING®



Your clients come to you when they've decided to take control of their health and well-being. One of the most important things you do each day is make sure they have a safe and enjoyable experience. 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.

Our customized Yoga Studio Program can provide protection for all types of yoga styles and arts including Bikram Yoga. Also available:

- Abuse and molestation coverage
- Coverage for childcare, massage, and tanning
- Professional liability for instructors
- Liability regarding injuries to participants

Coverages offered

General Liability

Operating a business like yours isn't always easy. Sometimes situations occur that can result in a claim ... a customer slips on a wet floor and is injured, an ad placed in your local newspaper unintentionally offends someone, or an employee gives improper advice during a yoga session. If that happens, we'll be there for you. Professional liability is included for most accounts.

Property Coverage

You've invested in yoga equipment and studio supplies; maybe you've purchased your own building. Protect those investments with the right coverage at the right price. In addition to a variety of property coverages, West Bend offers the Property Enhancement Endorsement which provides additional protection, including coverage for personal computers and employee theft.

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 equipment, Employment Practices Liability Insurance, Workers' Compensation, or other essential coverage.

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

- Coverages are designed specifically for yoga studio businesses.
- West Bend can offer all lines of property/casualty coverages such as Auto, Property, General Liability, Crime, and Umbrella.
- West Bend can handle all of your bond needs, including license & permit, ERISA, and business service bonds.
- Our claim representatives are highly experienced in handling claims for fitness and wellness operations. 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 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

To learn more about West Bend's insurance program for health clubs, visit thesilverlining.com.