

Errors & Omissions COVERAGE

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 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. This insurance is underwritten by West Bend Mutual Insurance Company. Since 1971, the company has been rated A (Excellent) or better by A.M. Best Company, financial analysts of the insurance industry.

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Manufacturing

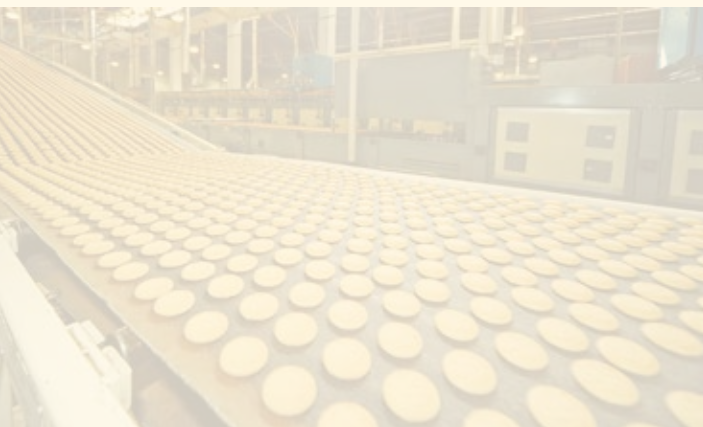




You worked hard to build your business. Your customers and employees depend on you. And you've protected it with an insurance plan that meets the needs of your manufacturing business.

But sometimes mistakes happen. That's where Errors and Omissions (E&O) coverage comes in. This insurance coverage, designed specifically for manufacturers, protects you and your employees if work or materials you provide are faulty.

The bottom line: E&O coverage pays to correct your faulty work or materials and resulting damage to impaired property. E&O can be combined with Product Withdrawal coverage to provide the most complete protection.



E&O coverage is for...

- Costs to redo faulty work. This includes the cost of labor and materials.
- Damages for manufacturer's faulty workmanship, materials, or products. This may include design.
- Damage to the impaired property of others resulting from your faulty work or materials if it can be restored to use by the repair, replacement, adjustment, or removal of your product or your work.

Here's how E&O coverage can work for you:

These scenarios illustrate how valuable E&O coverage can be for manufacturers.

- Your company manufactures 5,000 parts for a customer's product. After you've delivered these parts, the customer discovers they were incorrectly machined and must be manufactured again. Your general liability coverage will not cover this expense because an error that occurred while creating your product isn't covered. E&O coverage would address the costs to redo the incorrect machine work.
- Your company is contracted to machine 10,000 parts to a customer's specification. During the process, your employee transposes two numbers and machines the parts to the wrong tolerance. Your general liability policy will not respond because there is no property damage. Your E&O coverage will respond to the error and resulting costs to redo the work.

- Your company manufactures 20,000 parts for your customer. You later discover the material used to make the parts was faulty. Because the damages were to your product, your general liability policy will not cover them. E&O coverage will cover these exposures.

Eligible Manufacturing Risks

- Manufacturer's Errors & Omissions coverage is available to commercial package policies and eligible accounts.
- Manufacturer's Errors and Omissions coverage can be added to any durable or soft good manufacturing, processing, metalworking, or machine shop operation when West Bend also provides the Products Liability coverage on the underlying General Liability policy.

Claims Service

People expect peace of mind when they buy insurance. At West Bend, they get it. Using some of the most advanced technology available, we process your claim quickly and efficiently.

Loss Control Services

As your partner, West Bend may be able to help you prevent the hidden costs of accidents or injuries that cause downtime, delayed service, or lost sales. We do this by working with you to develop a well-planned, comprehensive loss control program. Our highly-skilled team of loss control specialists has the technical knowledge and experience to create an effective loss control program that suits the needs of your business. We can provide knowledgeable guidance and support in a broad range of areas.