

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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Contracting





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 contracting business.

But sometimes mistakes happen. That's where Errors and Omissions (E&O) coverage comes in. This insurance coverage, designed specifically for contractors, 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.
- Damage for contractor'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 contractors.

- You just completed a \$75,000 electrical wiring renovation. Six months after completion, an electrical fire causes considerable damage. The cause is determined to be improper installation of the wiring. While the damage to the building is covered under your general liability policy, the cost of labor and materials to redo the work is not. E&O coverage would respond to the costs associated with redoing your work and the corresponding materials.
- You recommend, sell, and install an air conditioning unit in a restaurant. During the summer, it becomes apparent the system will not properly cool the building. The owner demands you fix the system and install a larger unit. Your general liability policy will not cover the expense to reinstall an adequate air conditioner since there is no "property damage." E&O

coverage would cover the labor costs associated with the removal of the inadequate system and the installation of the new system.

- Your company designs and installs plumbing lines and fixtures in a new building. After the owner occupies the building, the system exhibits low water pressure problems. The owner demands that you repair the system. Your general liability policy will not respond because the damages are not the result of property damage or bodily injury. E&O coverage would cover the cost to repair your work product.

West Bend's E&O coverage is available for contractors insured with a West Bend Commercial Package Policy.

Eligible Contractors Risks

E&O coverage is available for a number of contracting businesses when West Bend also provides the underlying General Liability coverage. Most contracting risks are eligible. Contact your agent for more information.

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.