

Claims Service

People expect peace of mind when they buy insurance. If your property is damaged or stolen, or if you or an employee is injured at work, you should receive prompt attention. At West Bend, you'll get it. Using some of the most advanced technology available, we process your claim quickly and efficiently.

With West Bend's 24/7/365 emergency claims service you can report your claim anytime from anywhere. Our claims professionals will be sure it receives immediate attention.

Loss Control Services

No two companies are alike. That's why West Bend's Loss Control consultants use a hands-on approach to help you develop programs uniquely tailored to your business. We work on location with you to get a clear understanding of your needs. We analyze current safety practices and conditions, as well as consider your future plans before offering an action plan.

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

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Manufacturer's PROGRAM





Protecting your business is our business

If you run a manufacturing business, you know the most valuable things are also the hardest to get. Your business didn't grow overnight. It came from years of hard work, confidence in what you could do, and making smart decisions.

That's why a business insurance policy from West Bend makes sense. It protects your valuable business so you can focus on doing what you do best.

West Bend's Manufacturing Program is designed for these types of manufacturers:

- Bolt, nut, screw or rivet manufacturing
- Metal working operations primarily involved in the cold working or the machining of metals
 - Incidental metal finishing and cleaning (dip tanks), heat treating, welding or electroplating, or combustible metals such as magnesium or titanium are eligible
- Pattern making – metal
- Screw machine products manufacturing
- Sheet metal work – shop only operations (no installation, servicing or repair work)
- Tool manufacturing (not powered tools)
- Paper and cardboard goods manufacturing
- Machinery or equipment manufacturing
- Ceramic, concrete, and other masonry product manufacturing
- Plastics manufacturing operations including plastic injection molding
- Manufacturing of containers such as bags, barrels, boxes, cans, or cartons

West Bend's program offers a complete selection of coverages needed to protect you, your employees, and your property. Here are just a few:

Property coverages:

- **Building:** This coverage protects your building, as well as its contents, which includes raw materials, finished inventory, and production equipment. You're protected if your building and the contents are damaged or destroyed by a covered loss, such as a fire or tornado.
- **Coverage for patterns, dies, and precious metals** is also provided against a variety of losses, including theft and fire.
- **Property Blanket:** If you choose to, you can combine the limits of coverage for your building and contents into a single limit. That combined coverage would apply when needed.
- **Actual Loss Sustained:** If a covered loss closes your business indefinitely, you don't have to calculate the lost revenue. During the recovery period, we'll pay the lost revenue (based on projections and the last year's revenue) up to 12 months.

General Liability coverages:

- **Products and Completed Operations** provides coverage for damages or injury to a third party that results from the use or misuse of a product your company produces.
- **World-Wide Product Liability** provides coverage if a product your company produces causes damages or injury anywhere in the world and a lawsuit is brought in our jurisdiction.
- **Errors and Omissions** provides coverage for:
 - Correcting your faulty product, work, or materials, and resulting damage to impaired property.

Product Withdrawal provides coverage for:

- Expenses you (or your clients) incur for the withdrawal or recall of your products due to known or suspected defects.

You can also choose these optional coverages:

- **Equipment Breakdown Coverage** provides coverage when equipment breaks down suddenly and accidentally. It pays for the cost to repair or replace the damaged equipment, as well as the costs you incur to restore your business operations.
- **Employment Practices Liability Insurance** provides coverage for claims brought against you due to alleged discrimination, sexual harassment, wrongful termination of employment, and breach of employment contract. These claims brought by employees, former employees, or potential employees can be costly. Claims against employers can result at any time, from the pre-hiring process to the exit interview, and even from individuals who were not hired or who worked for only a few days.
- **Auto Liability** provides coverage for your business if you or an employee is responsible for an auto accident that results in injury and/or property damage to others.
- **Inland Marine** provides coverages for tools and equipment not attached to the building, like forklifts and powered shop tools.
- **Workers' Compensation** provides coverage for workplace injuries to you and your employees.
- **Property Enhancement Endorsement – Essential or Elite** is an optional feature that provides additional coverage or increased limits of insurance, including coverage for accounts receivable and electronic equipment.
- **Plus Pak** provides additional coverage and increased limits of insurance for Liability or Auto.