

Landscape Contractors

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 120 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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Selecting the proper coverages to protect your assets and equipment is one of the most important business decisions you'll make. That's why it's so important to choose a company that understands your professional needs. West Bend offers comprehensive coverage for landscape contractors to protect the business you've worked so hard to build.

Preferred Risk Characteristics:

- Been in business for 3-plus years
- Certificates of insurance required from all subcontractors
- All job sites properly supervised
- Good hiring practices in place and core number of employees return each season

Ineligible Risks:

- Chem Lawn operations
- Constructing / installing playground equipment
- Primary operations are fertilizer or weed control operations
- Tree trimming operations

Coverages include:

General Liability:

- Limits as high as \$1 million per occurrence and \$3 million aggregate
- \$1,000 minimum property damage deductible
- Blanket Additional Insured available
- Blanket Waiver of Subrogation
- Limited coverage for application of herbicides or pesticides (\$100,000 / \$500,000 limits)
- Errors & Omissions coverage up to a \$1 million limit

- Electronic Data Liability up to \$1 million / \$2 million limits
- Per project aggregate
- Employment Practices Liability Insurance
- General Liability Plus Pak

Property:

- Data Compromise
- CyberOne
- TechAdvantage Equipment Breakdown
- Property Plus Pak

Inland Marine:

- Contractor's Equipment coverage
- Miscellaneous Equipment coverage for items valued at \$1,000 or less
- Deductible options
- Contractor Mini-Pak

Auto:

- Business Interruption coverage
- Blanket Waiver of Subrogation
- Rental Reimbursement
- Deductible options
- Auto Plus Pak

Workers' Compensation:

- Blanket Waiver of Subrogation

Umbrella:

- Up to a \$5 million limit is available.



There are many reasons to choose West Bend for your landscape operations:

- West Bend can offer all lines of property / casualty coverage including Auto, Property, General Liability, Crime, Inland Marine, Umbrella, and Workers' Compensation.
- 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 contractor-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 throughout the Midwest 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
- Enroll in paymyinsurance.com