



# NSI

*A division of West Bend Mutual Insurance Company*

## **Specialized insurance programs for niche markets.**

In today's multi-faceted, rapidly-changing society, there's an ever-growing need for insurance to cover unique businesses, property, and events. West Bend Mutual Insurance Company and its specialty division, NSI, are leaders in providing innovative programs to fill this need.

The people who are the foundation of NSI have decades of experience creating insurance and bond programs. Insureds benefit from this experience in the form of creative products and services designed to meet the specific requirements of unusual or "hard to place" risks.

NSI is also a standard market for construction bonds, court and fiduciary bonds, license, permit/miscellaneous bonds, and fidelity coverages.

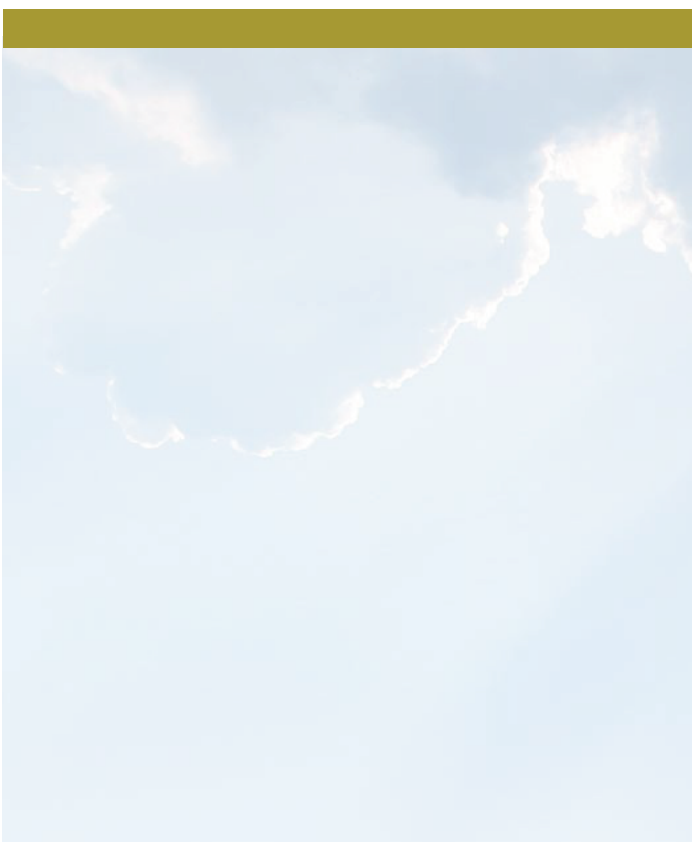
NSI is a division of West Bend Mutual Insurance Company, an admitted carrier and a recognized leader in the insurance industry. West Bend has been serving the property and casualty insurance needs of businesses and families throughout the Midwest since 1894. A steady management philosophy, a strong financial base, and solid underwriting practices have secured for West Bend a well-grounded place in the insurance industry, as well as an A (Excellent) or better rating by A.M. Best since 1971.

NSI coverages are available only through the independent insurance agencies that represent West Bend throughout Wisconsin, Illinois, Iowa, Minnesota, Indiana, Ohio, Michigan, Missouri, Kansas, and Kentucky. The specialized coverages offered by NSI help agencies build competitive advantage.

Insurance written through NSI is included in West Bend's Partners In Excellence® and agency performance bonus programs.

All NSI policies are issued on West Bend paper. Several payment options are available, including credit card payments and electronic funds transfer.

Policyholders are aided by NSI's silver lining claims service and can depend on fast and accurate claim processing by the specialized teams of professionals in Middleton, Wisconsin, as well as claim representatives in field offices and resident adjusters located throughout the Midwest.



# NSI *programs and highlights*



## Childcare including professional liability

- › In-home and group centers
- › Before and after school programs
- › Optional abuse and molestation

## Personal appearance care including professional liability

- › Beautician/barber operations
- › Beautician/barber schools
- › Electrologists
- › Massage therapists
- › Suntan beds liability
- › Circuit workout facilities

## Special events liability

- › Liquor liability for special events
- › General liability

## Detective and security

- › Includes professional liability
- › Optional property entrusted liability
- › Optional firearm coverage

## Alarm installation and monitoring

- › Commercial and residential
- › Includes professional liability

## Fire Protection Contractors

- › Commercial and residential
- › Includes professional liability

## Outdoor Activities

- › Hunt clubs
- › Archery ranges
- › Climbing walls
- › Paintball courses

## Pest Control

- › Professional liability
- › Pollution coverage
- › WDI inspections

## Sports and leisure

- › Includes sports participants' liability
- › Optional participants' medical payments
- › Amateur sport clubs/leagues/tournaments/camps
- › Martial arts schools/studios
- › Health clubs including professional liability
- › Optional abuse and molestation

## Social services organizations

- › Community Action Programs
- › Sheltered workshops
- › Senior centers
- › Adult daycare
- › YMCAs/YWCAs
- › Boys and Girls Clubs
- › Optional professional liability and abuse and molestation

## Employment Practices Liability

- › Risk management consultation services are included

## Miscellaneous

- › Refer to agents' guide or your NSI underwriter

## Not-for-Profit Directors and Officers Liability

- › For most types of not-for-profit organizations

## Social and Civic Clubs

## Tree Care Specialists

## Neighborhood Associations

## NSI coverages (Property and Casualty)

- › Commercial auto
- › Commercial crime
- › Commercial inland marine
- › Commercial liability
- › Commercial property (including equipment breakdown)

- › Commercial umbrella
- › Employment practices liability
- › Liquor liability
- › Professional liability
- › Non-profit D&O

## Surety and Fidelity bonds

West Bend is a T-Listed Surety offering a variety of standard contract and non-contract bond products through the NSI Bond Department. Premier online programs include Rapid Bond, providing an immediate response to bond requests for small contractors who need an occasional bond up to \$200,000, as well as our Commercial Surety program which is the quick and easy way to handle requests for select license & permit, ERISA, notary, janitorial, and indemnity to sheriff bond.

## Contract bonds

- › General contractors
- › Subcontractors
- › Mechanical contractors
- › Suppliers
- › Specialty

## Commercial surety

- › License and permit
- › Court and fiduciary
- › Public official
- › Miscellaneous

## Fidelity and crime

- › ERISA
- › Labor union
- › Employee dishonesty
- › Commercial crime

