

The Silver Lining®

Miscellaneous Programs



Eligible Operations

This collection of programs addresses the unique needs of a variety of operations, including tree trimmers, campgrounds, gun shops, driver training, and many other types of risks. NSI's claims professionals have decades of experience in these areas.

For tree care operations and learning center operations, please see those specific program descriptions.

LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000/\$3,000,000 occurrence/aggregate.
- Industry-standard General Liability coverages are available at policy limits for:
 - Premises & Operations
 - Products & Completed Operations
 - Damage to Premises Rented to You (Fire Legal)
 - Personal & Advertising Injury
 - Employees as Automatic Insureds
 - Volunteers as Automatic Insureds

Where eligible, additional coverages are included at special limits:

- Medical Payments at \$5,000 (\$10,000 with Plus Pak)

PROPERTY COVERAGE

- Covering Buildings, Contents, and Business Income
- Special Causes of Loss
- Replacement Cost Value available
- Blanket Coverage available; Agreed Value
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

Inland Marine Coverage

- Scheduled Property, including ceremonial and recreational equipment
- Computers used for recordkeeping

Platinum Pak enhanced Property and Plus Pak Liability coverages

provides many additional coverages to suit your customers' needs, including:

Item	Coverage
Computers and Media	\$15,000
Covered Property in the Open	Up to 1,000 feet from premises
Employee Theft (Including Employee Benefit Plans)	\$5,000
Money, Securities and Stamps (inside/outside)	\$5,000
Off Premises Utility Services	Included-full limit
Off Premises Utility Services-Time Element	Included when Business Income is on policy
Ordinance or Law Coverage - Loss to the Undamaged Portion of the Building	Building Limit
Ordinance or Law Coverage - Demolition Costs	Up to 10% of Building Limit
Ordinance or Law Coverage - Increased Cost of Construction	Building Limit
Outdoor Fences	Included
Outdoor Signs	Detached - \$20,000; Attached - Included
Personal Property of Others	\$25,000; Employee Tools \$2,500
Portable Tools	\$25,000
Property in Transit	\$25,000
Property Off-Premises	\$100,000
Fire Legal Liability	\$200,000

(see other side)

OTHER IMPORTANT COVERAGE OPTIONS

Auto for operating owned, hired, or non-owned vehicles, including transporting children

Employment Practices Liability Insurance covers wrongful acts in employment at \$100,000. Higher limits available.

Commercial Umbrella provides higher limits with occurrence/aggregate limits up to \$10,000,000/\$10,000,000. Follows Form for Abuse and Professional to full \$10,000,000 limits.

Amusement device	Haunted houses
Animals – draft / saddle / for rent	Horseback riding clubs
Art Galleries	Hunting preserves
Athletic games sponsored by the insured	Lakes/reservoirs – existence hazard only
Auctions	Learning Centers – tutoring services
Baseball batting cages	Market – open air (flea / farmers)
Baseball clubs / camps / leagues	Martial Arts schools/ studios
Basketball clubs / camps / leagues	Museums (including children’s museums)
Bazaars – operated by the insured	Paintball courses
Beaches – bathing – commercially operated	Parades
Bee keepers (honey extraction)	Parent / teacher groups (PTO & PTA)
Bicycle clubs	Parks / playgrounds
Boats – canoes or rowboats – for rent	Performing arts theatres
Camps – non-athletic, church, art, music	Personal trainers
Caves – tourist attraction	Pet grooming / training / sitting / kennels
Chambers of Commerce	Pilates studios
Children’s play centers – indoor	Riding academies & stables
Chimney sweeps & chimney cleaning	Rifle or pistol ranges – indoor
Christmas tree sales	Ropes courses
Climbing walls	Senior centers
Concessionaires	Skating rinks – ice / roller
Curling clubs	Skeet shooting or trap shooting ranges
Dance Halls, Ballrooms	Social gathering and meetings
Dance schools / studios / performing arts instruction	Stadiums
Entertainment performed on others premises (bands, magicians, DJs)	Swimming clubs
Fairs	Swimming pools – commercially operated
Fire extinguishers – servicing, refilling or testing	Tennis camps
Fishing guides	Theatrical companies – traveling
Fishing piers	Vacant building – not warehouse, mfg, or bar/restaurant
Fishing ponds or lakes – commercially operated	Vacant land
Golf courses – miniature	Volleyball clubs
Golf driving ranges	Yoga studios
Grandstands or bleachers	Youth recreation programs
Guides or outfitters	Zoos (accredited)/ petting zoos
Gun shops	

Loss Prevention

Services include:

- Loss prevention information is available at www.thesilverlining.com. Click on NSI, then Loss Prevention.
- Web seminars on a variety of topics are free to West Bend policyholders.



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NSI is a division of West Bend Mutual Insurance Company which operates in Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies. West Bend has been rated A (Excellent) or better by A.M. Best since 1971.