

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 who 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 115 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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WB-1543 (11-11)

Sport and Recreation Vehicles



Are you protected?



THE SILVER LINING®



You understand how important it is to have the right property and liability coverages to protect you, your family, and your assets. West Bend understands that too, and offers one of the most comprehensive insurance programs on the market today with the Home and Highway® policy.

And because you take your recreation seriously, you should also be serious about protecting these investments. With the Home and Highway policy, you'll have comprehensive protection for your sport and recreation vehicles including ...

Motorcycles

Guest passenger liability coverage is included for no additional premium at a limit equal to the bodily injury liability limit.

Touring-style motorcycles receive preferred pricing.

\$3,000 of coverage is provided for special equipment, parts, and accessories when physical damage coverage is purchased.

Several options are available for the physical damage deductible on the motorcycle.

Recreational Vehicles

Coverage is available for snowmobiles, all-terrain vehicles, golf carts, and various other types of vehicles that are designed for recreational use and are not licensed for use on public roads.

Liability coverage on recreational vehicles includes coverage against loss caused by an uninsured or underinsured motorist.

Watercraft

Coverage is available for inboard, inboard/outdrive, outboard, sailboat, and personal watercraft.

Liability coverage on all watercraft includes coverage against loss caused by an uninsured or underinsured boater.

Pollution and wreck-removal liability, as well as on-water towing and labor coverage is also included.

Discounts are provided for boaters who complete a recognized boater-safety course.

Physical damage coverage can be written on an agreed value basis.

Add these coverages to your Home and Highway policy

In addition to the many benefits of the Home and Highway policy, these coverages can be added at modest additional premium charges ...

TravelNet®, the 24-hour emergency roadside service that provides you with worry-free driving 24 hours a day, 7 days a week anywhere in the U.S. or Canada.

Personal umbrella coverage provides you with a larger layer of liability protection from claims or legal actions such as personal injury.

The Identity Protection Program is a very valuable and affordable optional coverage that provides comprehensive protection from the hassle and expense you may incur if you become a victim of identity theft. The Identity Protection Program provides a wide variety of proactive

identity protection services that can help you avoid identity theft when you or your loved ones are most vulnerable to this growing crime. It also provides rapid and effective one-on-one professional assistance to help resolve identity theft-related problems should you become a victim, and it provides a \$30,000 expense reimbursement limit.

Protector Plus bundles four popular optional coverages at a preferred price: Sump pump overflow/sewer backup, all risk coverage for personal property, mortgage extra expense, and identity protection.

Protector Grand provides a variety of attractive coverages such as \$2,500 in coverage for theft or unauthorized use of bank cards and credit cards, and automatic off-premises liability coverage for owned motorized golf carts.

Association Plus® provides an additional discount to members of certain professional groups.

Convenient payment options:

You can choose from among several convenient payment options including electronic funds transfer, credit card payments, and on-line billing.