

One policy, one premium, one bill, one deductible

Home and Highway from West Bend Mutual Insurance Company is one policy that protects your home, personal possessions, autos, boats, motorcycles, and more. Other optional coverages are available and can be tailored to fit your needs. All of this on one policy gives you the convenience of paying only one annual premium.

Flexibility

The Home and Highway policy can be tailored to your needs. Own or rent, house or condominium, this is the insurance program for you. We offer customized programs for:

- Homeowners
- Condominium owners
- Renters

Broad Protection

Home and Highway offers protection not found on most other policies, including:

- Guaranteed replacement cost coverage for your home;
- Blanket coverage for detached structures, personal property, and loss of use;
- \$5,000 coverage for theft or mysterious disappearance of jewelry;

- \$250 coverage for the contents of your freezer for a loss caused by power loss to your home;
- Home lock replacement or rekeying if the keys to your home are stolen in a covered theft loss;
- Pet Aid which provides up to \$500 per animal and \$1,500 per loss for sudden and accidental injury or death to your owned dog or cat caused by covered perils;
- Environmental, Safety, and Efficiency Improvements which provides up to \$5,000 in additional coverage to replace damaged or destroyed covered property with property that is better for the environment, safer, or more efficient than the property being replaced;
- Medical expenses up to \$1,000 if you're injured as the result of an assault or robbery;
- \$30 per day up to a maximum limit of \$900 for car rental if your car is damaged by a covered loss;
- \$1,000 coverage for theft or unauthorized use of credit cards and bank cards;
- \$1,000 coverage for damage to property you borrowed from others;
- Personal Injury Coverage; and
- \$1,000 (all risk) coverage for owned recreational vehicles.

Claim Free Award

Having a Home and Highway policy pays even if you don't file a claim. Five percent of your annual premium will be returned to you in cash as your Claim Free Award each year you don't have a claim!

PROTECTORplus

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

Umbrella Coverage

For a modest additional premium, you can also add \$1 million or more in coverage for liability lawsuits that exceed your Home and Highway's basic limits. Umbrella coverage provides you with a larger layer of liability protection for claims or legal actions such as personal injury and host liquor liability. Optional uninsured and underinsured motorist coverage is also available.

TravelNet® for Peace of Mind

TravelNet is our exclusive protection coverage that gives you and your family peace of mind when you're on the road. If you purchase this coverage, you'll have emergency automobile assistance 24 hours a day, 365 days a year, anywhere in the U.S. or Canada. Just call the toll-free number and a qualified professional from our extensive network of service providers will be dispatched. With several limits to choose from TravelNet covers services for towing, flat tire repair, gasoline delivery, battery jump starts, lock outs, and other minor repairs.

Identity Protection Program

West Bend offers a very valuable and affordable optional coverage that provides comprehensive protection from the hassle and expense you may incur if you became 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.

Association Plus®

West Bend offers discounts for associations, groups, and corporations participating in our innovative program, Association Plus. To find out if you're eligible, ask your agent about Association Plus.

Silver Lining Claims Service

You expect more than just peace of mind when you buy insurance. If your property is damaged or stolen, or if you suffer an injury, you should have a fast, fair payment. With West Bend, you'll get it. For immediate claim service anytime, call **DirectConnect™** toll free at 1-877-922-5246.

Our goal is to contact you as soon as possible and no later than 24 hours after a loss. We've worked hard to earn our reputation for extraordinary claims service and we'll continue to work hard to keep it.

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 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.

Discounts

Money-saving discounts are also available, including those for safe drivers, newer and updated homes, protective devices, specialized construction materials or methods, financial stability, multi-car families, good students, resident students, and anti-lock brakes.

Convenient payment options

Choose the payment program that best suits your needs:

- Use electronic funds transfer in which your annual premium is divided equally into monthly payments (with a nominal handling fee per payment) and automatically withdrawn from your bank account each month;
- Make immediate and convenient payments online or by phone;
- Pay your entire annual premium just once with no handling fee;
- Divide your annual premium into two or four payments (including a nominal handling fee per payment);
- Charge your payment to your Visa, MasterCard, Discover, or American Express account; or
- Enroll in paymyinsurance.com.

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 detail descriptions of coverages, limitations, and exclusions.

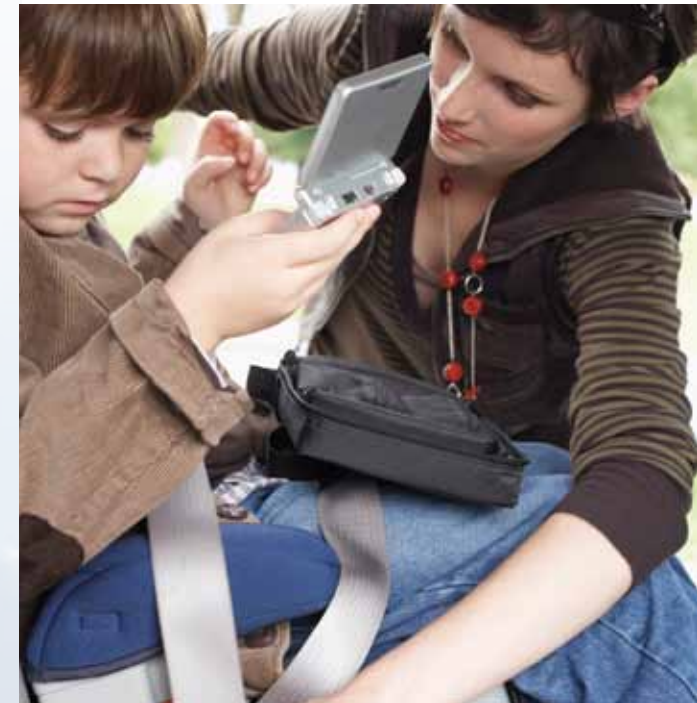


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Home and Highway®



Valuable Protection
and Silver Lining service



THE SILVER LINING®