

Driver Training Schools Program



Target Operations

The program is tailored to tutoring high school-age and older students in driving skills and safety, including classroom instruction, MVR improvement, and motorcycle training. NSI's claims professionals have decades of experience in these areas.

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

These critical coverages are included at policy limits, specifically for this program:

- Professional Liability: Because it is not excluded, coverage includes Bodily Injury and Property Damage arising from the insured's professional services instructing students.
- Abuse and Molestation with optional coverage at full limits with Defense outside the limits.

Additional coverages included at special limits:

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

Other important Liability coverages available:

- Employee Benefit Liability covers errors in benefit administration with limits for each claim/aggregate available up to \$1,000,000/\$1,000,000.
- Employment Practices Liability Insurance covers wrongful acts in employment practices at \$100,000. Higher limits available.

Loss Prevention

Services include:

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

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

- Covering computer hardware and software, including driving simulators

OTHER COVERAGE OPTIONS

Commercial Auto for operating owned, hired, or non-owned vehicles used for instruction or service. Dual brakes required for instruction. Specialized coverage makes the instructor and student driver insureds under the policy.

Commercial Umbrella provides higher limits with occurrence/aggregate limits up to \$10,000,000/\$10,000,000.

Platinum Pak enhanced Property and Plus Pak Liability coverages

provides many additional coverages to suit your customers' needs. Here are a few:

Item	Coverage
Computers and Media	\$15,000
Accounts Receivable	Up to \$250,000
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
Spoilage	\$10,000
Forgery or Alteration	\$5,000
Personal Property of Others	\$25,000; Employee Tools \$2,500
Property in Transit	\$25,000
Business Income-Extra Expense only	\$25,000
Fire Legal Liability	\$200,000

Eligible Operations:

- Private passenger vehicles licensed for road use
- Court-ordered defensive driving courses, MVR improvement training, point reduction training, and similar safety courses
- Corporate driver safety courses for non-commercial drivers
- Motorcycle safety courses

Ineligible Operations:

Schools that train drivers for:

- CDL (commercial driver's license)
- Buses
- Trucks
- Professional drivers
- Races or rally stunting
- Performance vehicles
- Motocross
- Snowmobiles
- ATVs or four-wheelers
- Watercraft
- Go-karts
- Contractor's equipment (i.e. graders, cranes, booms, bulldozers, and other equipment)
- High-performance vehicles per current underwriting guidelines. See auto manual.
- Classes conducted by a school district under the district entity are okay for a private business teaching for the school district.
- Monoline auto coverage
- Online training offered for states outside the insured's office location



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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.