

## Are you protected?

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®.

### Protector

These coverages are automatically provided on your Home and Highway policy at no additional charge.

- Inflation Guard Protection provides an annual adjustment to the limit of coverage for your home to account for the normal increase in the cost of building materials and labor over time.
- \$5,000 of coverage to protect your jewelry against more types of loss than what are typically included in a basic insurance policy.
- \$1,000 of coverage to protect your owned recreational vehicles against more types of loss than what are typically included in a basic insurance policy.
- The cost to rekey or replace the locks on your home if your keys are stolen in a covered theft loss. No deductible applies to this coverage.
- \$250 for loss to food or personal property stored in a freezer or refrigerator if power is lost at your residence. No deductible applies to this coverage.
- Pet AID provides \$500 of coverage for each domestic dog or cat (up to a maximum of three such pets) if they are injured or die in a fire, storm, auto, or other covered incident.
- “Go Green” coverage provides additional coverage to replace damaged or destroyed covered property with a more environmentally-friendly alternative.
- Personal Injury coverage protects you if you’re liable for injury, both physical and non-physical, to a third party.

- \$1,000 to cover medical expenses for injuries you suffer if you’re the victim of an assault or robbery.
- \$5,000 for your share of a loss assessment charged against you by a property association if property which is owned collectively by association members is damaged by a covered peril, or in the event that the association becomes liable for a personal injury loss.

To provide you with even more coverage, we’re pleased to offer these additional levels of protection you may choose to add to your policy.

### Protector Plus

This option bundles four popular coverages at a preferred price which is more economical than purchasing them separately.

- Sump pump overflow/sewer backup provides coverage if your sump pump overflows or your sewer backs up, causing water damage to possessions in your basement. Four coverage limits give you the flexibility to carry just the right amount of coverage for your finished or unfinished basement.
- All-risk coverage for personal property broadens the scope of your Home and Highway policy by providing coverage for most types of losses.
- The Identity Protection Program provides identity protection services that can help you avoid identity theft, rapid and effective one-on-one assistance to help resolve identity theft-related problems, and \$30,000 in expense reimbursement coverage.
- Mortgage extra expense coverage is important if your home must be rebuilt due to a covered loss. It will pay the difference in your mortgage interest rate if the new rate is higher than it had been. Mortgage extra expense will apply up to a specified limit for up to four years.

### Protector Grand

These coverages provide still more protection at a minimal additional premium charge.

- Additional \$5,000 of coverage, beyond what is provided by the Protector, to protect your jewelry against most types of loss.
- Coverage is expanded to include damage caused by landslide or hydrostatic pressure.
- \$1,000 of coverage to protect sports or hobby equipment against most types of loss.
- We’ll waive your deductible if you suffer a loss to your personal property while you’re traveling. Certain conditions apply.
- \$500 for loss to food or personal property that is stored in a freezer or refrigerator if power is lost at your residence. No deductible applies to this coverage.
- \$10,000 for your share of a loss assessment.
- \$2,500 of coverage to protect your owned golf cart against most types of loss.

## 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](http://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 your policy for detailed descriptions of coverages, limitations, and exclusions.



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# The PROTECTOR Coverages



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THE SILVER LINING®