

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.

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.

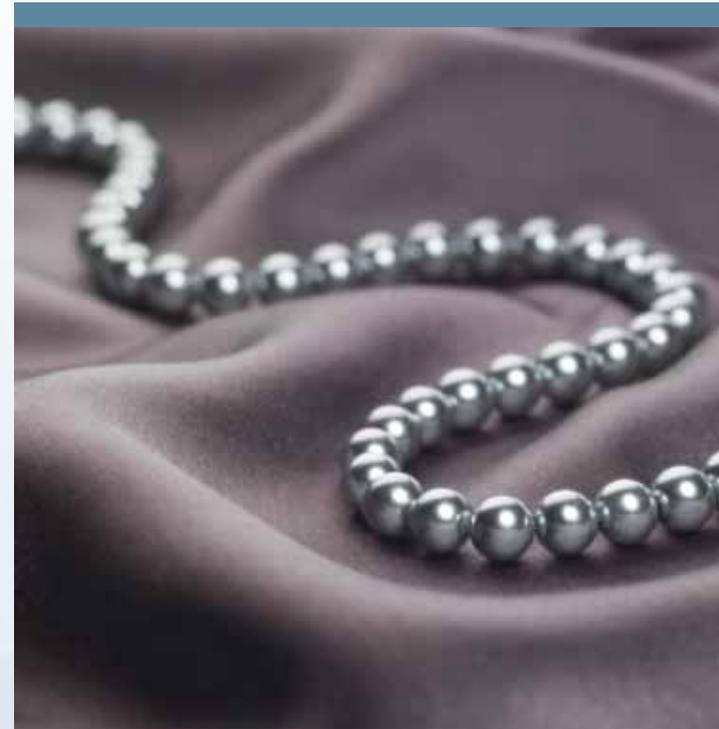


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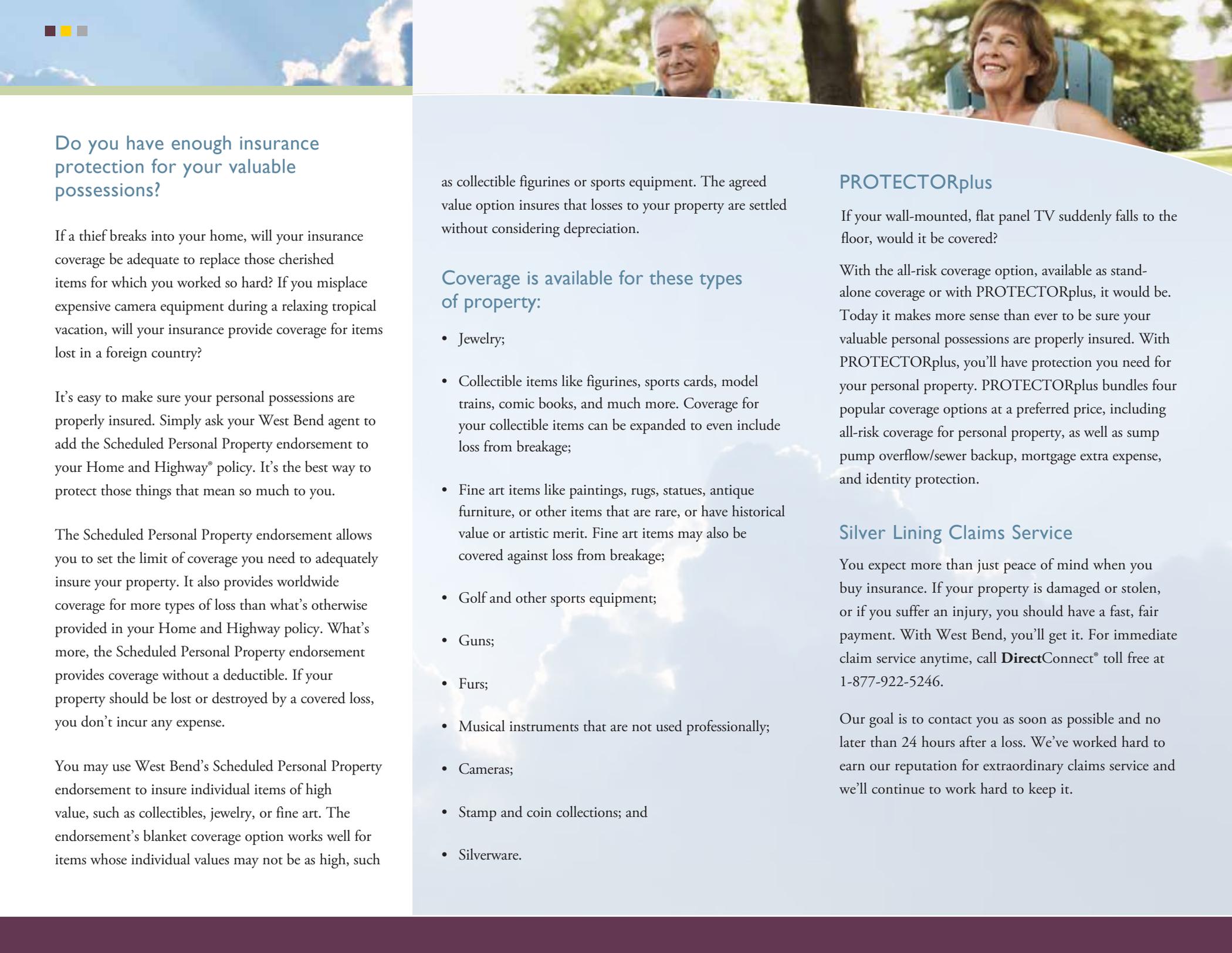
Scheduled Personal Property



The extra protection you need.



THE SILVER LINING®



Do you have enough insurance protection for your valuable possessions?

If a thief breaks into your home, will your insurance coverage be adequate to replace those cherished items for which you worked so hard? If you misplace expensive camera equipment during a relaxing tropical vacation, will your insurance provide coverage for items lost in a foreign country?

It's easy to make sure your personal possessions are properly insured. Simply ask your West Bend agent to add the Scheduled Personal Property endorsement to your Home and Highway® policy. It's the best way to protect those things that mean so much to you.

The Scheduled Personal Property endorsement allows you to set the limit of coverage you need to adequately insure your property. It also provides worldwide coverage for more types of loss than what's otherwise provided in your Home and Highway policy. What's more, the Scheduled Personal Property endorsement provides coverage without a deductible. If your property should be lost or destroyed by a covered loss, you don't incur any expense.

You may use West Bend's Scheduled Personal Property endorsement to insure individual items of high value, such as collectibles, jewelry, or fine art. The endorsement's blanket coverage option works well for items whose individual values may not be as high, such

as collectible figurines or sports equipment. The agreed value option insures that losses to your property are settled without considering depreciation.

Coverage is available for these types of property:

- Jewelry;
- Collectible items like figurines, sports cards, model trains, comic books, and much more. Coverage for your collectible items can be expanded to even include loss from breakage;
- Fine art items like paintings, rugs, statues, antique furniture, or other items that are rare, or have historical value or artistic merit. Fine art items may also be covered against loss from breakage;
- Golf and other sports equipment;
- Guns;
- Furs;
- Musical instruments that are not used professionally;
- Cameras;
- Stamp and coin collections; and
- Silverware.

PROTECTORplus

If your wall-mounted, flat panel TV suddenly falls to the floor, would it be covered?

With the all-risk coverage option, available as stand-alone coverage or with PROTECTORplus, it would be. Today it makes more sense than ever to be sure your valuable personal possessions are properly insured. With PROTECTORplus, you'll have protection you need for your personal property. PROTECTORplus bundles four popular coverage options at a preferred price, including all-risk coverage for personal property, as well as sump pump overflow/sewer backup, mortgage extra expense, and identity protection.

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.