

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 Insurance Company was founded in 1894 in West Bend, Wisconsin and has been providing comprehensive insurance coverages and The Silver Lining since then.

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.

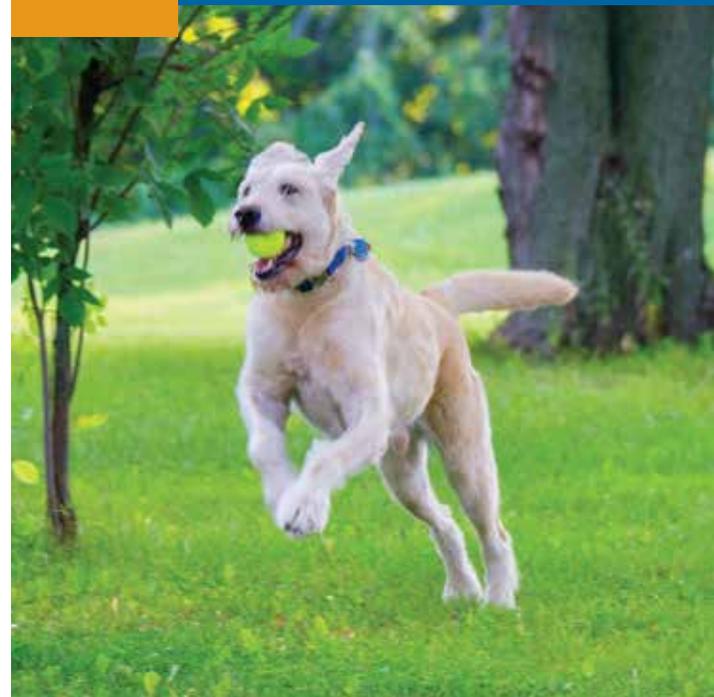
This brochure is intended to highlight the features of this policy. All coverages are subject to the exclusions and conditions in the policy. Please refer to policy for detailed descriptions of coverages, limitations, and exclusions.

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WB-1097 (1-24)



The extra protection you need.





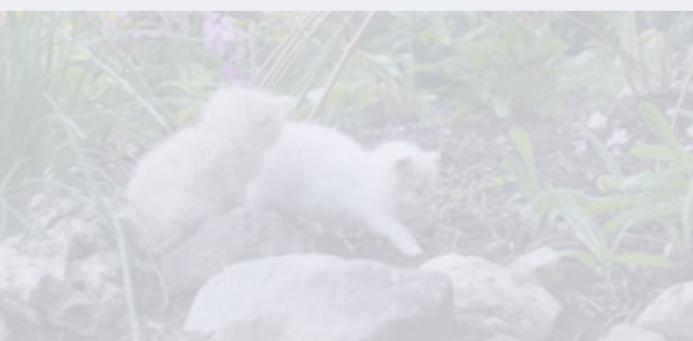
Most pet owners today think of their dogs and cats as members of the family and do all they can to protect them from harm. Unfortunately, whether playing in the yard, snuggling beside you on a comfortable chair, or riding in the car, your pets are vulnerable to accidents.

If your pet is the victim of an accident, your Home and Highway[®] policy automatically provides you with coverage for some of the expenses you incur. Your policy will provide coverage for your domestic dog or cat for sudden and accidental direct injury or death caused by:

- Fire and lightning
- Explosion
- Smoke
- Windstorm and hail
- Vehicles and aircraft
- Falling objects

We will pay up to \$500 for each pet injured or killed in a covered event and up to \$1,500 total for any one event. Payments include reasonable and necessary veterinarian expenses, as well as the cost to adopt another pet if your dog or cat should die from the injuries.

There's no additional premium charge for this coverage, nor will you pay a deductible.



Here's how the coverage works ...

A fire breaks out in your home while you're at work. Firefighters rescue your two cats; however, both must be treated by your veterinarian for smoke inhalation. Your Home and Highway policy will cover the medical costs charged by your vet up to \$500 for each cat.

Your Labrador retriever is playing outside with your children. He chases a ball into the street and is hit by an oncoming car. He suffers a broken leg and some cuts. Again, your Home and Highway policy will cover the veterinarian's costs to treat him, up to \$500.

While we can't prevent an accident from happening, West Bend can help your pet get back on its paws. They are, after all, our best friends.

Have you considered adding these important optional coverages to your Home and Highway policy?

- **Personal Umbrella** provides coverage where your basic Home and Highway coverages end. It's designed to provide you with a large additional layer of liability insurance – over and above the liability insurance on your auto, homeowners, boat, and other personal exposures. West Bend's Personal Umbrella starts at \$1,000,000 of protection and provides worldwide liability coverage. Higher limits are also available. You can even add Uninsured and Underinsured Motorist coverage to your umbrella which will provide you with additional bodily injury protection if you're injured in an accident with an at-fault uninsured or underinsured motorist.
- **PROTECTORplus** bundles four popular coverages at a significantly reduced price: Sump pump overflow/sewer backup, open-peril coverage for personal property, mortgage extra expense coverage, and identity theft coverage.

- **Scheduled Personal Property** allows you to specifically protect certain personal property items, the value of which may exceed the coverage limits provided under the Home and Highway policy. Replacement cost up to the scheduled limit, blanket, and agreed value coverages are available for many different types of property including jewelry, golf and sports equipment, musical instruments, fine arts, and many types of collectible items. This endorsement covers against most types of physical loss, including mysterious disappearance. No deductible applies to this coverage. Talk to your agent to learn more about the types of property that can be covered under this endorsement, and to be sure your valuable property is insured properly.

- **TravelNet[®]** enhances your Home and Highway policy with 24-hour emergency roadside service. TravelNet protects you with “sign and drive” services that include towing, flat tire repair, gasoline delivery, battery jump starts, lockouts, and minor repairs. It's ready to assist you 24 hours a day, 365 days a year – anywhere in the U.S. and Canada. Just call the toll-free number to reach TravelNet's customer service center. TravelNet requires no cash or credit cards as long as the cost of the service is within your TravelNet limit. Peace of mind was never so affordable.

- **PROTECTORgrand** was created to provide you with the extra coverage you need for your lifestyle at a very affordable price. PROTECTORgrand offers a variety of coverages, including \$5,000 additional open peril coverage for loss of jewelry and furs, \$500 additional coverage for the contents of your freezer for a loss caused by power failure to your home, collapse from hydrostatic pressure which provides coverage if your foundation collapses due to pressure caused by water below the surface of the ground, and many other attractive coverages.