

Home and Highway® Personal Umbrella COVERAGE

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 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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The extra protection you need.





Don't risk all you've worked for

In today's legal environment, your chances of being named in a large personal lawsuit are greater than ever before. It stands to reason that the more you own – in assets and property – the more you stand to lose. Without proper liability coverage, a legal judgment could take away your savings, property, and even your future earnings.

A million dollars worth of protection

West Bend Insurance Company can give you peace of mind – and a million dollars worth of protection – with our Home and Highway Personal Umbrella coverage.

By adding the Personal Umbrella coverage form to your Home and Highway policy, you'll get coverage where your basic Home and Highway coverage ends. The Personal Umbrella is designed to provide you with a large additional layer of liability insurance – over and above the liability insurance on your auto, home, boat, and other personal exposures.

West Bend's Personal Umbrella limit starts at \$1,000,000; however, higher limits are available. Your independent insurance agent can help determine the amount of coverage that's best for you and if you qualify for any discounts.

A broad range of protection

Personal Umbrella also gives you valuable coverages against claims or legal actions that aren't covered under your primary policy, after you satisfy the policy deductible.

Coverages include:

- Activities as an uncompensated officer or director for a not-for-profit organization
- Blanket contractual liability
- Legal defense – in addition to the policy's \$1,000,000 of liability coverages – in areas where coverage isn't provided by basic liability coverage
- Worldwide coverage
- Protection for liability lawsuits resulting from non-occupational, not-for-profit activities, such as volunteer work for civic, religious, or other organizations

You can also add the optional Uninsured and Underinsured motorist coverage to your Personal Umbrella. It provides you with additional bodily injury protection if you're injured in an accident with an at-fault uninsured or underinsured motorist.

Why you need extra protection

Most people rely on their primary insurance coverage for protection from liability lawsuits. But primary coverages – such as auto, homeowners, boat – offer limited protection. For example, if you were involved in an auto accident that permanently disabled the other driver, you could be sued for \$1,000,000 or more. Your primary auto policy would provide protection up to the policy limits – for example, \$250,000 – but that would fall far short of your needs.

Here are some everyday situations that make it clear why West Bend's Home and Highway Personal Umbrella is essential:

- A neighbor's child climbs a tree on your property, falls, and is injured. The claim settlement goes well beyond the \$300,000 liability limit of your homeowners' policy.
- Your family dog bites a visitor to your home. A jury awards \$400,000 to the victim.
- While renting a boat, you're involved in an accident with injuries. A \$700,000 award is granted to the injured party.

