

Claims Service

People expect peace of mind when they buy insurance. If your property is damaged or stolen, or if you or an employee is injured at work, you should receive prompt attention. At West Bend, you'll get it. Using some of the most advanced technology available, we process your claim fast and more efficiently than expected.

DirectConnect® is West Bend's 24/7 emergency claims service. With **DirectConnect**, you can report your claim anytime from anywhere. Our claims professionals will be sure it receives immediate attention.

Loss Prevention Services

No two companies are alike. That's why West Bend's Loss Prevention consultants use a hands-on approach to help you develop programs uniquely tailored to your business. We work on location with you to get a clear understanding of your needs. We analyze current safety practices and conditions, as well as consider your future plans before offering an action plan.

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 120 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.

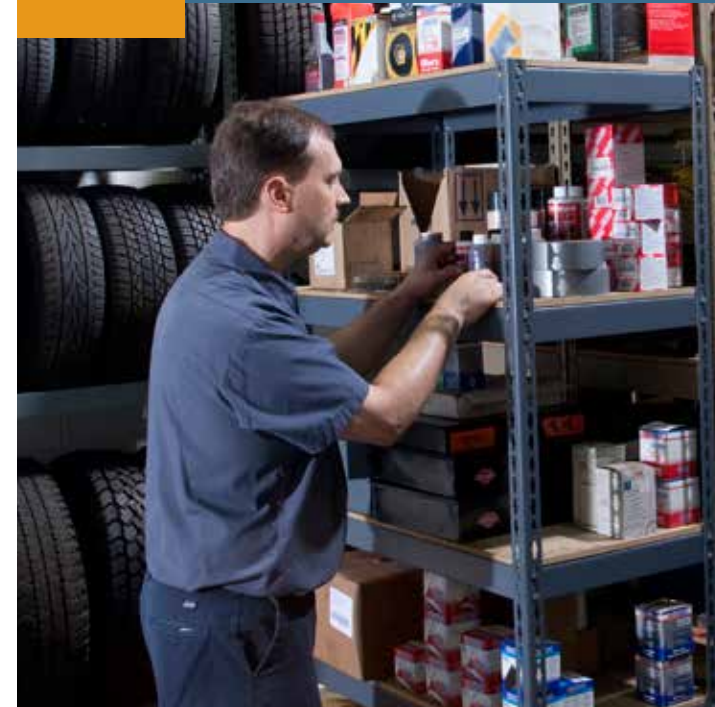
This brochure is intended to highlight the features of this policy. All coverages are subject to the exclusions and conditions in the policy. Please refer to policy for detailed descriptions of coverages, limitations, and exclusions.



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Auto Service PROGRAM





Protecting your business is our business

If you own an auto service business, you know. The most valuable things are also the hardest to get. Your business didn't grow overnight. It came from years of hard work, confidence in what you could do, and making smart decisions.

That's why a business insurance policy from West Bend makes sense. It protects your valuable business so you can focus on doing what you do best.

West Bend has a well-established record of providing top-notch coverage to auto service accounts. Our program ensures you have comprehensive coverage for all of your business exposures. Along with your agent, we focus on specific types of auto service accounts so we can strategically provide insurance solutions that fulfill your needs.

A program specifically tailored for:

- Automobile, body, and paint shops – with UL-approved spray finish facilities;
- Automobile and light truck repair or service shops;
- Automobile parts and supplies stores – with or without repair services;
- Automobile parts and supplies distributors - including manufacturers' rep; and
- Automobile electronics and accessory installation shops.

West Bend's program offers a complete selection of coverages needed to protect you, your employees, and your property. Here are just a few:

Property coverages:

- **Building:** This coverage protects your building, as well as its contents which include employees' tools and parts inventory, including petroleum and bulk stored products. You're protected if your building and the contents are damaged or destroyed by a covered loss, such as fire or a tornado.
- **Property Blanket:** If you choose to, you can combine the limits of coverage for your building and contents into a single limit. That combined coverage would apply when needed.
- **Actual Loss Sustained:** If a covered loss closes your business indefinitely, you don't have to calculate the lost revenue. During the recovery period, we'll pay the lost revenue (based on projections and the last year's revenue) up to 12 months.
- **Property Plus Pak:** West Bend's Plus Pak is an optional feature that provides additional coverage or increased limits of insurance, including coverage for accounts receivable and electronic equipment.

General Liability coverages:

- **Products and Completed Operations** provides coverage for damages or injury to a third party that results from your work/operations.
- **Premises Liability** provides coverage for the liability exposure that develops from your normal ownership, maintenance, and use of a premises, and from the conduct of your business operations.
- **Broad Form Products and Completed Operations** eliminates the liability exclusion for property damage to your shop's products and work performed.
- **Liability Plus Pak** is an optional feature that provides still more coverages to help protect your business against acts for which you or your business may be held liable.

Automobile Liability coverages:

- **Auto Liability** provides coverage for your business if you or an employee is responsible for an auto accident that results in injury and/or property damage to others. Coverage applies to your owned company vehicles including tow trucks, flat beds, and rollbacks.

You can also choose these optional coverages:

- **Workers' Compensation** provides coverage for workplace injuries to you and your employees.
- **Garagekeepers Coverage – Actual Loss Sustained** provides coverage for damage to customers' autos while they're in your care without a stated limit, minus the deductible.
- **Equipment Breakdown Coverage** provides coverage when equipment, like lifts, compressors, and diagnostic equipment, breaks down suddenly and accidentally. It pays for the cost to repair or replace the damaged equipment, as well as the costs you incur to restore your business operations.
- **Inland Marine** provides coverage for employees' tools, motorized or powered equipment like lifts/hoists, paint booths, and diagnostic equipment.
- **Employment Practices Liability Insurance** provides coverage for claims brought against you due to alleged discrimination, sexual harassment, wrongful termination of employment, and breach of employment contract. These claims brought by employees, former employees, or potential employees can be costly. Claims against employers can result at any time, from the pre-hiring process to the exit interview, and even from individuals who were not hired or who worked for only a few days.

