

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.

The Silver Lining®

West Bend Mutual Insurance Company was founded in 1894 in West Bend, Wisconsin and has been providing comprehensive insurance coverages for almost 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.

To find out more about the extraordinary benefits of Association Plus, call an independent insurance agent in your area that represents West Bend. For a list of agencies near you, visit thesilverlining.com



1900 South 18th Avenue
West Bend, WI 53095
(262) 334-5571



Association Plus®
Auto and homeowners
insurance program



Group discount for employees of
ABC of Wisconsin member companies.

With West Bend's Association Plus program, you'll get the popular Home and Highway® policy which offers terrific coverages, benefits, and discounts, including ...

- A group discount for employees of ABC of Wisconsin member companies.
- Many other discounts, including ones for newer and updated homes, safe and accident-free drivers, and good students.
- Coverage for just about everything you own: home, condo, or rental unit, as well as cars, truck, boat, motorcycle, snowmobile, jewelry, even umbrella coverage ... all on one policy with one premium and one agency.
- Five percent of your annual premium back – in cash – if you don't have a claim all year!
- Guaranteed replacement cost with no cap so if your home is destroyed by a fire or a tornado, West Bend will pay what it costs to replace it, even if it's more than your policy's limits.
- Additional coverage to replace damaged or destroyed covered property with property that's better for the environment, safer, or more efficient than the property being replaced.
- Automatic coverage for some of the costs you may incur, including most veterinarian expenses, if a beloved family pet is the victim of a covered accident.
- The Identity Protection Program with a wide variety of proactive identity protection services to help avoid identity theft, one-on-one access to a fraud specialist, and \$30,000 to cover out-of-pocket expenses to recover a stolen identity.

These coverages can be added at modest additional premium charges ...

- **TravelNet®**, the 24-hour emergency roadside service that provides you with worry-free driving 24 hours a day, 7 days a week anywhere in the U.S. or Canada.
- **Personal umbrella coverage** provides you with a larger layer of liability protection for claims or legal actions such as personal injury.
- **Protector Plus** which bundles four popular optional coverages at a preferred price: Sump pump overflow/sewer backup, all risk coverage for personal property, mortgage extra expense, and identity protection.
- **Protector Grand** provides a variety of attractive coverages such as \$2,500 coverage for theft or unauthorized use of bank cards and credit cards and automatic off-premises liability coverage for owned motorized golf carts.



Convenient payment options available

Choose the payment option that best suits your needs:

- Use electronic funds transfer into which your annual premium is divided equally into monthly payments (with a nominal handling fee per payment) and automatically withdrawn from your bank account each month.
- Make immediate and convenient payments online or by phone.
- Pay your entire annual premium just once with no handling fee.
- Divide your annual premium into two or four payments (including a nominal handling fee).
- Charge your payment to your Visa, MasterCard, Discover, or American Express account.
- Enroll in paymyinsurance.com.

Silver Lining Claims Service

You expect more than just peace of mind when you buy insurance. If your property is damaged or stolen, 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 more 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.