

## 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 125 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.<sup>®</sup>  
That's The Silver Lining.

WEST BEND.  
INSURANCE YOU  
BUY WHEN YOU  
CAN'T AFFORD  
ANYTHING LESS.

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](http://thesilverlining.com)

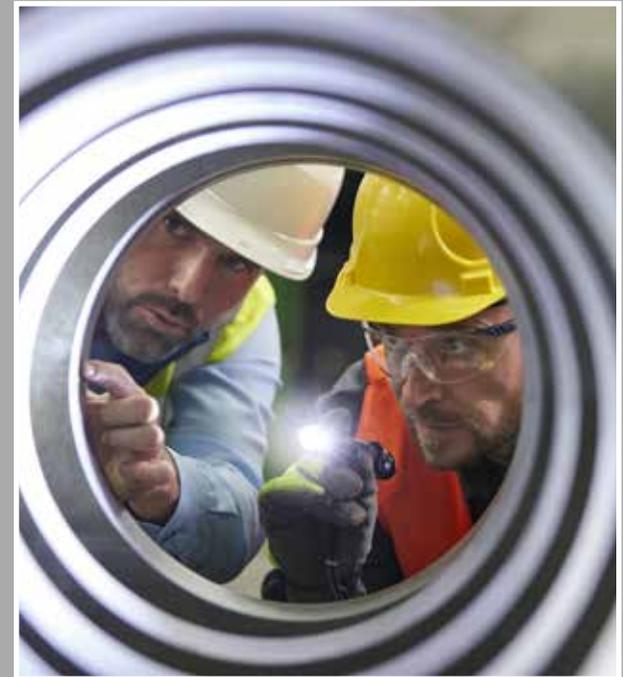
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ASSOCIATION PLUS<sup>®</sup>



Group discount for employees of  
ABC of Wisconsin member companies.



**With West Bend's Association Plus program, you get our exceptional Home and Highway® policy which protects your valuable property, along with a variety of 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, and jewelry ... all on one policy with one premium and one deductible.
- Getting a portion 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.

**These coverages can be added for a modest additional cost ...**

- 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.
- The Protector Coverages provide three levels of protection for your home. One is automatically included on the policy at no additional charge. The other two levels bundle popular coverages at preferred prices which is more economical than purchasing these coverages separately.
- 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.

**Convenient payment options are available**

Choose the payment option that best suits your needs:

- Use electronic funds transfer into which your annual premium is divided 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.
- Visit [thesilverlining.com](http://thesilverlining.com) for more information.

## 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.

We've worked hard to earn our reputation for extraordinary claims service and we'll continue to work hard to keep it.