

## 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](http://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 more than 115 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.

## Personal Umbrella Rating Worksheet

Liability limit	\$ _____
Initial residence	\$ _____
Additional residence	\$ _____
Other exposures	\$ _____
Recreational vehicle	\$ _____
Watercraft	\$ _____
Automobiles	\$ _____
Operators under 25	\$ _____
Other exposures	\$ _____
Total \$1 million Umbrella premium	\$ _____
Add'l \$1 million limit	\$ _____
Total \$2 million Umbrella premium	\$ _____

*This quotation is not a promise to provide coverage. Home and Highway Personal Umbrella coverage can be bound only by contacting West Bend's home office.*

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-270 (5-11)



## Home and Highway® Personal Umbrella Coverage



The extra protection you need.



THE SILVER LINING®



## A million dollars worth of protection

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

The Home and Highway Personal Umbrella coverage form can be added to your Home and Highway policy and provides coverage where your basic Home and Highway coverage leaves off. It's 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. You can add the optional Uninsured and Underinsured motorist coverage to your umbrella which will also provide you with additional bodily injury protection if you're injured in an accident with an at-fault uninsured or underinsured motorist.

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

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.

## Why you need extra protection

Most people rely on their primary insurance coverage to protect themselves from liability lawsuits. But primary coverages – such as auto, homeowners, boat

– only cover you to a point. For example, if you were involved in an 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 may be far short of your needs.

The list of potential scenarios is virtually endless. But here are some common, everyday situations that make it clear why West Bend's Home and Highway Personal Umbrella is essential:

- A neighbor 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. An award of \$700,000 is granted to the injured party.

## A broad range of protection

West Bend's Home and Highway Personal Umbrella provides \$1,000,000 of liability protection for certain covered perils not usually included in standard forms of liability insurance. They include:

- Activities as an officer or director of a not-for-profit organization;
- Blanket contractual liability;

- Liquor law liability;
- Legal defense – in addition to the policy's \$1,000,000 of liability coverage – in all above areas when coverage isn't provided by basic liability coverage;
- Worldwide coverage; and
- Protection for liability lawsuits resulting from non-occupational, non-profit activities, such as volunteer work for civic, religious, or other organizations.

## 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.

You may have \$100,000 coverage for your personal liability and \$300,000 on your auto bodily injury liability coverages, but those limits may be only a fraction of what a jury might award someone who sues you.

Without proper liability coverage, a legal judgment could take away your savings, property, and even your future earnings. In today's legal environment, your chances of being named in a large personal lawsuit are greater than ever before.

For more information about the Home and Highway Personal Umbrella coverage, contact an independent insurance agency that represents West Bend.