

# Childcare PROGRAM

## 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 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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[thesilverlining.com](http://thesilverlining.com)

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An insurance program designed especially  
for childcare business operations.





There's nothing more important than taking care of children ... with the possible exception of taking care of the people who take care of children. That's why West Bend Mutual Insurance Company offers special insurance coverage designed just for daycare businesses. Our program provides you with the special coverages your special business needs.

### **Our premier program is designed and specialized for:**

- In-home centers (family type);
- Group and commercial centers;
- 24-hour operations – Night-time operations;
- Drop-in centers;
- Head start programs;
- Latchkey operations; and
- Before-and-after-school programs.

### **Eligibility requirements for the program:**

- You must be licensed, certified, or registered.



### **There are many reasons to choose West Bend for your childcare insurance:**

- We're committed to the childcare industry and to providing extraordinary service.
- Our claims representatives are highly experienced in handling childcare-related losses. West Bend offers several options for reporting losses: phone, email, and fax. All are available 24 hours a day, 7 days a week.
- We provide loss prevention services and information that's specific to childcare.
- Coverages are designed specifically for the needs of the childcare industry.
- We can write all lines of business including Auto, Property, General Liability, Crime, and Umbrella.
- The Home and Highway® policy from West Bend can also protect your home, personal autos, and more on one policy. (Available in WI, IN, IL, IA, and MN.)
- West Bend has been providing superior insurance coverages and services throughout the Midwest since 1894.
- Rated A (Excellent) or better by A.M. Best since 1971.

Visit [cultureofsafety.com/childcare](http://cultureofsafety.com/childcare) for child safety tips, best practices guides, and more helpful resources for childcare providers.

Your business is unique and deserves specialized attention. That's why it's so important to choose a company that understands your professional needs. If a child is injured in your care, or your property is damaged, you need an experienced claim team dedicated to handling your loss. You'll have it with West Bend. West Bend provides protection for thousands of childcare operations of all sizes.

West Bend and your independent insurance agent will provide you with an enhanced childcare policy that protects your interest, ownership, and operations on one policy.

You worry about the children. Now let us worry about you.

#### Convenient payment options include:

- Annual;
- Semi-annual;
- Quarterly;
- Monthly;
- Down payment plus 9 payments;
- Auto Pay;
- Online or by phone;
- Charge to a credit card; or
- Enroll in [paymyinsurance.com](http://paymyinsurance.com).