

## 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 110 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.

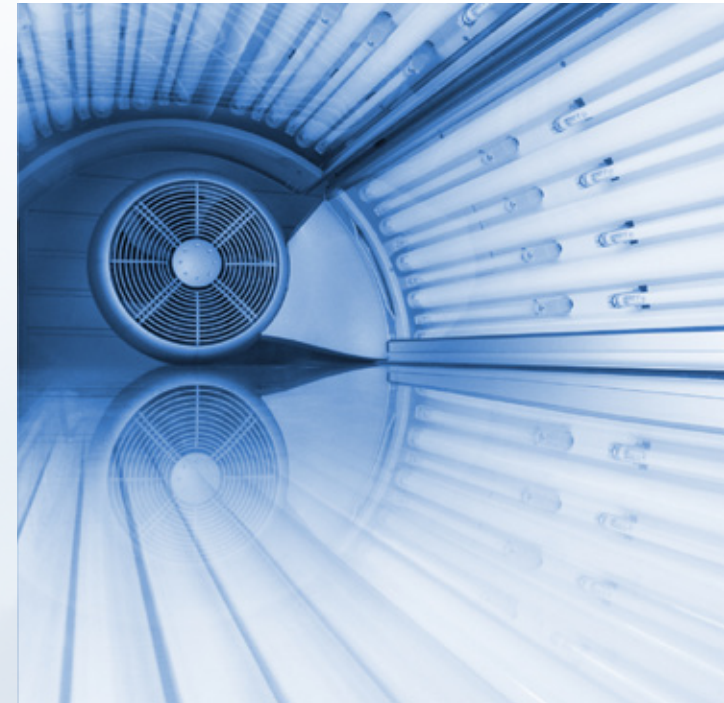


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# Tanning Salon *operations*



An insurance program designed especially for tanning salon operations.



THE SILVER LINING®



One of the most important things you do each day is make sure your clients look and feel good. But it's just as important to make sure your business is properly protected so you're equipped to handle unexpected situations that may cause damage or injury to your property or your customers.

## West Bend's insurance program is designed for tanning salon operations.

Because your business is unique, it deserves specialized attention. It's important to choose a company that understands your needs and can provide the proper coverages for your tanning salon operation. West Bend is dedicated to providing you with an affordable insurance product designed especially for your needs.

If a client is injured or your property is damaged, you'll need an experienced team of claim professionals who will be dedicated to handling your loss. West Bend provides protection for thousands of tanning salons throughout the Midwest.

Our customized Tanning Salon Program is designed with specialty coverages for sun tanning salons, including spray-on and air-brush tanning.

## Coverages include:

### General Liability

Operating a business like yours isn't always easy. Sometimes situations occur that can result in a claim ... a customer slips getting out of a bed and is injured, an ad placed in your local newspaper unintentionally offends someone, or an employee gives improper advice and a client is burned. If that happens, we'll be there to defend you. Professional Liability is included at no additional cost to you.

### Property Coverage

You've invested in expensive equipment; maybe you've purchased your own building. Protect those investments with the right coverage at the right price. In addition to a variety of property coverages, West Bend offers the PlusPak which provides additional protection, including coverage for utility services direct damage in the event that lightning surges all or several of your tanning beds.

### Other Critical Coverages

Talk to your independent agent to find out what other valuable coverage you may need. Based on your needs, your agent may recommend higher liability limits in an Umbrella policy, Employment Practices Liability, or other essential coverage.

## There are many reasons to choose West Bend for your tanning salon operations:

- Coverages are designed specifically for tanning salon businesses. Our policy offers coverage for professional license review and carries no cancer exclusion.
- Our claim representatives are highly experienced in handling tanning salon-related losses.
- West Bend can offer your business all lines of property/casualty coverage including Auto, Property, General Liability including Professional, Crime, Umbrella, and Workers Compensation\*.
- West Bend has been providing superior insurance coverage and services throughout the Midwest since 1894;
- The company has been rated A+ (superior) by A.M. Best, financial analysts of the insurance industry, since 1973.

\*Not available in Michigan.

## Convenient payment options include:

- Annual, semi-annual, quarterly, monthly;
- Down payment plus 5;
- Down payment plus 9;
- Electronic funds transfer;
- Online or by phone;
- Charge to a credit card; or
- Enroll in [paymyinsurance.com](http://paymyinsurance.com).