



The Silver Lining® Pest Control PROGRAM

Eligible Operations

Our program provides outstanding coverage for pest control operations engaged in structural pest treatments, inspections, and small mammal trapping.

LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000 / \$3,000,000 occurrence / aggregate.
- Industry-standard General Liability coverages are available at policy limits for:
 - Premises & Operations
 - Products & Completed Operations
 - Damage to Premises Rented to You (*Fire Legal*)
 - Personal & Advertising Injury
 - Employees as Automatic Insureds
 - Volunteers as Automatic Insureds

These critical coverages are included at policy limits specifically for this program:

- Pest Inspection Damage Liability coverage provides Property Damage arising from the insured's erroneous written inspection reports with an unlimited discovery period.
- Errors & Omissions provides Property Damage to personal property in the insured's care, custody, and control and real property upon which you are performing operations.
- Professional Liability is not excluded and provides Bodily Injury or Property Damage arising out of your professional services.
- Pollution Liability at the jobsite for pesticide application.
- Pollution Liability for autos operated by the insured.

Additional coverages included at special limits:

- Medical Payments at \$5,000 (*up to \$10,000 available with Plus Pak*)
- Lost Key Coverage at \$5,000

Other important Liability coverages available:

- Blanket Additional Insured
- Waiver of Subrogation
- Employee Benefit Liability covers errors in benefit administration with limits for each claim / aggregate available up to \$1,000,000 / \$1,000,000.

PROPERTY COVERAGE

- Covering Buildings, Contents, and Business Income
- Special Causes of Loss
- Replacement Cost Value available
- Blanket coverage available; Agreed Value
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

INLAND MARINE COVERAGE

- Contractors Equipment including applicators
- Computers used for recordkeeping
- Materials and supplies at the jobsite
- Leased, loaned, or rented equipment

OTHER COVERAGE OPTIONS

Auto for operating owned, hired, or non-owned vehicles, including multi-passenger vans or buses

Employment Practices Liability Insurance covers wrongful acts in employment at \$100,000. Higher limits available.

Commercial Umbrella provides higher limits with occurrence / aggregate limits up to \$10,000,000 / \$10,000,000.

Loss Prevention

Services include:

- Loss prevention information is available at www.thesilverlining.com. Click on NSI, Loss Prevention.
- Web seminars on a variety of topics are free to West Bend policyholders.

Platinum Pak enhanced Property and Plus Pak Liability coverages

provides many additional coverages to suit your customers' needs. Here are a few:

Item	Coverage
Covered Property in the Open	Up to 1,000 feet from premises
Employee Theft <i>(Including employee benefit plans)</i>	\$5,000
Money, Securities and Stamps <i>(inside/outside)</i>	\$5,000
Off Premises Utility Services	Included – full limit
Off Premises Utility Services – Time Element	Included when Business Income is on policy
Ordinance or Law Coverage – Loss to the Undamaged Portion of the Building	Building Limit
Ordinance or Law Coverage – Demolition Costs	Up to 10% of Building Limit
Ordinance or Law Coverage – Increased Cost of Construction	Building Limit
Outdoor Fences	Included
Outdoor Signs	Detached – \$20,000; Attached – Included
Personal Property of Others	\$25,000; Employee Tools \$2,500
Portable Tools	\$25,000
Property in Transit	\$25,000
Property Off-Premises	\$100,000
Fire Legal Liability	\$200,000

Eligible operations:

- Structural treatments including fogging operations
- Small mammal trapping and removal
- Treating commercial, industrial, institutional, healthcare, hospitality, recreational, or residential clients
- Pest control inspections and consultations
- Spot treatments for lawns



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West Bend has been rated A (Excellent) or better by A.M. Best since 1971.