



# MISCELLANEOUS PROGRAMS

## Eligible Risks

Animal Rescue Programs - no dogs  
Auctions  
Book stores  
Building structure raising or moving – per job  
Chimney cleaning  
Clubs (non-athletic)  
Dance Studios  
Docks or piers  
Exhibition or convention buildings  
Gun Stores  
Homeowners Association  
    Kennels  
    Liquor Liability (Annual Policy) - *Wisconsin Only*  
    Markets - *lessors risk*  
    Pet Grooming, Sitting, Training and Obedience  
Political campaign headquarters or offices – *exclude advertising and personal injury*  
Race tracks - *motorized vehicles (lessor's risk only)*  
Racing - *lessor's risk only*  
Schools - *correspondence*  
Schools - *trade or vocational*  
Septic tank systems—*cleaning*  
Stores - *noc (incidental to other acceptable operations)*  
Tree pruning, repairing, trimming - *including stump removal*  
Vacant land  
    Vacant property  
    Wrecking - building or structure or dismantling of prefabricated dwellings not exceeding 3 stories or re-erection – per job

**Miscellaneous Programs**

**Coverages and Policy Limits**

| <b>LIABILITY COVERAGE</b>                    | <b>Policy Limits Available</b>      |   |
|--|-------------------------------------|---|
|  | Occurrence/Aggregate –              | \$1,000,000/\$3,000,000<br>\$1,000,000/\$2,000,000<br>\$500,000/\$1,000,000<br>\$300,000/\$600,000                                  |
| ⇒ Premises Operation                         | Policy Limit                        |   |
| ⇒ Products and Completed Operations          | Policy Limit                        |   |
| ⇒ Employee as Additional Insured             | Policy Limit                        |   |
| ⇒ Fire Legal Liability                       | \$100,000 (Higher limits available) |   |
| ⇒ Medical Expenses                           | \$5,000                             |   |
| ⇒ Personal & Advertising                     | Policy Limit                        |   |
| ⇒ Newly Acquired Organization – 90 Days      | Policy Limit                        |   |
| Optional Employee Benefit                    | Each Claim/Aggregate –              | \$1,000,000/\$1,000,000<br>\$500,000/\$500,000<br>\$300,000/\$300,000<br>\$100,000/\$100,000  |
| Optional Employment Practices Liability Ins  | \$100,000 (Higher limits available) |   |
| Optional Not-for-Profit Directors & Officers | Occurrence/Aggregate -              | \$1,000,000/\$1,000,000<br>(Higher limits available)  |
| Optional Named Professional                  | Select Limit – Separate from GL     |   |
| Optional Umbrella                            | Occurrence/Aggregate –              | \$1,000,000/\$1,000,000<br>\$2,000,000/\$2,000,000<br>\$3,000,000/\$3,000,000<br>\$4,000,000/\$4,000,000<br>\$5,000,000/\$5,000,000 |

| <b>PROPERTY COVERAGE</b>  | <b>Special Property Form – Policy Limit</b>   |
|---|---|
| Building – Replacement Cost, Actual Cash Value or Functional Building Value       | Specific Limit  |
| Contents – Replacement Cost or Actual Cash Value                                  | Specific Limit  |
| Business Income Insurance (0 Hour Waiting Period)                                 | A. Monthly Limit Basis<br>B. Coinsurance Basis  |
| ⇒ Automatic Increase in Insurance on Building Value                               | 4% (Higher Factors Available)   |
| Optional Earthquake   | Specific Limit  |
| Optional Equipment Breakdown (Included but can be deleted)                        | Specific Limit Building and/or Contents<br>Additional Coverages – Expediting Expenses \$25,000; Hazardous Substances \$25,000; Perishable Goods \$25,000; CFCs \$25,000; Electronic Data Processing Equipment used to control or operate covered equipment (all other EDP equipment is excluded); and Service Interruption. Coverage is subject to policy conditions. |
| Optional Mine Subsidence (Available for Specific Counties in States of IL and IN) | Specific Limit  |
| Optional Utility Service – Direct Damage  | Building and/or Contents Limit  |
| Optional Utility Services Time Element  | Specific Limit  |

|                               |  |
|-------------------------------|--|
| <b>OPTIONAL INLAND MARINE</b> | Contact Company for Requested Coverage |
|-------------------------------|--|

⇒ Indicates Coverage is automatically included.

## Miscellaneous Programs

**AUTO** – Only available in WI, IA, IN, IL, MN and OH. (Completed ACORD Application with Loss History)

**WORKERS' COMPENSATION** – Only available in IA, IL, IN, MN, and WI (Completed ACORD Application with Loss History)

**OPTIONAL PLUS PAK COVERAGE**

NSI has been established as a separate underwriting division, to provide products for West Bend Mutual agents operating in the states of Wisconsin, Illinois, Iowa, Indiana, Minnesota, Michigan and Ohio. All programs are written on West Bend Mutual Insurance Company policies.

⇒ Indicates Coverage is automatically included.