West Bend Specialty Programs



In today's multi-faceted, rapidly-changing society, there's an ever-growing need for insurance to cover unique businesses, property and events. We're experienced in focusing on market segments most other carriers won't. With decades of experience, we provide innovative programs to fill this need. These specialized programs include coverages that help agencies build a competitive advantage and are underwritten with care and consideration.

Alarm

Alarm system installation and repair Security systems monitoring CCTV Fire alarms Access control Campgrounds Local or franchise operations Religious campgrounds RV campgrounds Tourist camping Tent camping Long-term lot leases Seasonal and year-round operations Childcare In-home centers Group centers Night-time operations Preschools Drop-in centers Latchkey operations Before and after school programs

D&O Not-For-Profit Liability

Organizations filed as non-profit only **Detective & Security** Private detectives and investigators Security firms Process servers **Driver Training Schools** Private passenger vehicles licensed for road use Court-ordered defensive driving courses, MVR improvement training, point reduction training, and similar safety courses Corporate driver safety courses for noncommercial drivers Motorcycle safety courses **Employment Practices Liability** Roll-on or standalone at higher limits **Fire Protection** Fire Suppression systems installers Fire extinguisher service and repair Restaurant fire suppression installation, service and repair Fire equipment dealers

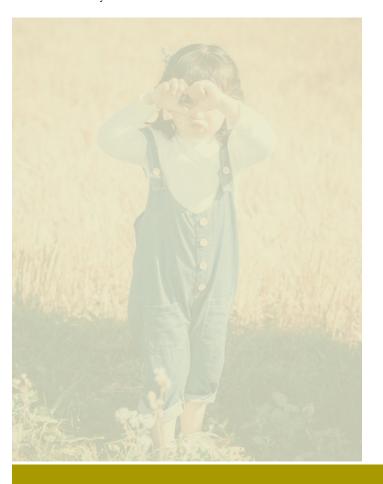
Hole in One and Games of Chance **Prize Indemnification Miscellaneous** Programs Acceptable classes that fall outside of our core programs **Outdoor Adventure**

Archery ranges (indoor and outdoor) Rifle and pistol ranges (indoor and outdoor) Paintball courses Rod and gun clubs Climbing walls Sportsmen's clubs, hunt clubs, hunting preserves Trap, skeet, and sporting clay courses Fishing ponds and lakes Fishing guides Ropes courses Personal Appearance- including circuit workout facilities Barbers Cosmetologists Estheticians Massage therapists

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Independent contractors Beauty schools Manicurists Tanning salons – including spray-on tanning or airbrush tanning Pest Control Treating commercial, industrial, institutional, healthcare, hospitality, recreational, or residential clients Applying chemicals inside structures and their surrounding grounds 100% weed control operations Insect control, including termites, ants, roaches, hibernating insects, bees, wasps, and other bugs Nuisance wildlife, rodent, bird, and other small mammal removal Pest control inspections and consultations **Social Services** Adult daycare centers

AODA treatment centers Boys and Girls clubs Community centers



Companion / support services Food pantries Head Start programs Homeless shelters Information and referral services Hospice Meals on wheels programs Methadone maintenance Needle exchange Neighborhood centers Nutrition sites Occupational rehab centers Outreach ministries Prevention and intervention Public services agencies Senior centers Sheltered workshops Telephone crisis centers Transitional living centers Women's shelters **Special Events** Event Cancellation Liquor Liability (for acceptable risks) Special event hotline – 800-644-8566 (normal business hours) Sports & Leisure Amusement centers Athletic camps Batting cages **Bowling Centers** Fairs and fairgrounds Health clubs including personal trainers

Laser tag

Leagues

Martial arts studios Running/biking/swimming races

Skating rinks

Tournaments

Yoga

YMCA / YWCAs

Youth recreation activities



Miscellaneous Classes of Business



West Bend Specialty is an expert at finding just the right coverages for businesses like childcare centers and health clubs. They also have the knowledge and experience to underwrite a variety of other businesses that are part of our Miscellaneous Programs. You can rest assured that every one of these many types of businesses are underwritten with the same skill and careful consideration our professionals provide all of our customers.

Agritourism / Agritainment Amusement device Animals – draft, saddle, for rent Art galleries Athletic games sponsored by the insured Auctions Baseball batting cages Baseball clubs, camps, leagues Bazaars – operated by the insured Beaches – bathing – commercially operated Bee keepers (honey extraction) Bicycle clubs, camps, leagues Bike Shops – repair / related operations Biohazard remediation Boats – canoes or rowboats – for rent Camps – non-athletic, church, art, music Caves – tourist attraction Chambers of Commerce Children's play centers – indoor Chimney sweeps and chimney cleaning Christmas tree sales Climbing walls Concessionaires Curling clubs, camps, leagues Dance halls / Ballrooms Dance schools, studios, performing arts instruction Entertainment performed on others' premises (bands, magicians, DJs) Fairs / Fairgrounds Fishing guides Fishing piers Fishing ponds or lakes – commercially operated Golf courses – miniature Golf driving ranges Grandstands or bleachers Grease pit / Trap cleaning Guides or outfitters Gun safety / Conceal carry weapons training Haunted houses Horseback riding clubs, camps, leagues Hunting preserves

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Lakes / Reservoirs – existence hazard only Learning centers - tutoring services Market – open air (flea, farmers) Martial arts schools, studios Museums (including children's museums) Paintball courses Parades Parent-teacher groups (PTO & PTA) Parks / Playgrounds Performing arts theatres Personal trainers Pet grooming, training, sitting, kennels Pilates studios Radon mitigation Riding academies and stables Rifle or pistol ranges - indoor Ropes courses Senior centers Skating rinks – ice, roller Skeet shooting or trap shooting ranges Soccer clubs, camps, leagues Social gathering and meetings Stadiums Swimming clubs, camps, leagues Swimming pools - commercially operated Tennis clubs, camps, leagues Theatrical companies – traveling Vacant building - not warehouse, manufacturing, or bar /restaurant Vacant land Volleyball clubs Window cleaning service, high-rise Yoga studios Youth recreation programs Zoos (accredited) / Petting zoos