

# 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 non-commercial 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
- Booth rentals

— continued on other side

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

– continued on other side





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