



# Business Insurance *Program*

Including a Group Experience Discount



Designed for and endorsed by the  
Midwest Cleaning and Restoration Association.

**MICRA**  
Midwest Cleaning and  
Restoration Association

As a business owner, you deserve a unified approach to your insurance. In the past, many business owners in the cleaning contractors industry found it hard to get the coverage they needed at a price they could afford, especially from one insurance program. Instead, they had to spread their coverages among several companies. This situation only made it hard to recover losses when some of the policies didn't "fit together". And ironically, at the same time, it caused costly overlaps in coverage.



THE SILVER LINING®



## A unified approach

But now there's a unified approach to your varied insurance needs. It's the Midwest Cleaning and Restoration Association (MCRA) Insurance Program and it's offered by West Bend Mutual Insurance Company through your local independent insurance agent. This program is specially designed for and endorsed by the MCRA.

## Save with the MCRA business insurance program

Since the program is endorsed by the MCRA, it has the purchasing power of the Association behind it. And a special group discount gives you the chance to save even more by simply maintaining a good loss prevention program and safety record. As a member of the MCRA and a participant in the program you'll be eligible for a discount on your contractors businessowners coverages provided there's adequate member participation and favorable loss experience for the MCRA. You'll be allowed to participate in this program and receive the experience discount regardless of your policy's effective date. The program does have a common expiration date of January 1. Policies without an expiration date of January 1 will be issued short term to expire on January 1.

## A win-win situation

We want to help you succeed in controlling your losses. We'll conduct periodic loss prevention educational seminars at your Association meetings and we'll provide you with safety information particular to your business operations. We believe that if you succeed, the program will succeed, as well.

## How does it work?

All individual premiums and losses are pooled. Umbrella and Workers' Compensation coverages, however, will be excluded. An experience rating formula is used to annually calculate the group experience discount. The

experience discount is based on the previous three years of loss experience. The discount will change annually. As a participant in the program, this discount will be applied to your renewal premium. New participants will be eligible for the discount. The discount will apply to all coverages except Umbrella and Work Comp.

## Work Comp dividends may also be available in Wisconsin and Iowa

Wisconsin and Iowa participants in the program may also be eligible to receive dividends on their Workers' Compensation coverage. (Dividends are not available in Minnesota.)

If your Work Comp premium is \$2,000 or more, you may be eligible for a dividend. This dividend is based on your loss experience, not the loss experience of participating MCRA members. We offer a variety of dividend plans, including variables, flats, and capped flats. Please see your agent for a schedule of the Work Comp dividends you can receive.

*Dividends cannot be guaranteed. By law they are subject to declaration by West Bend Mutual Insurance Company's board of directors and cannot be guaranteed in advance.*

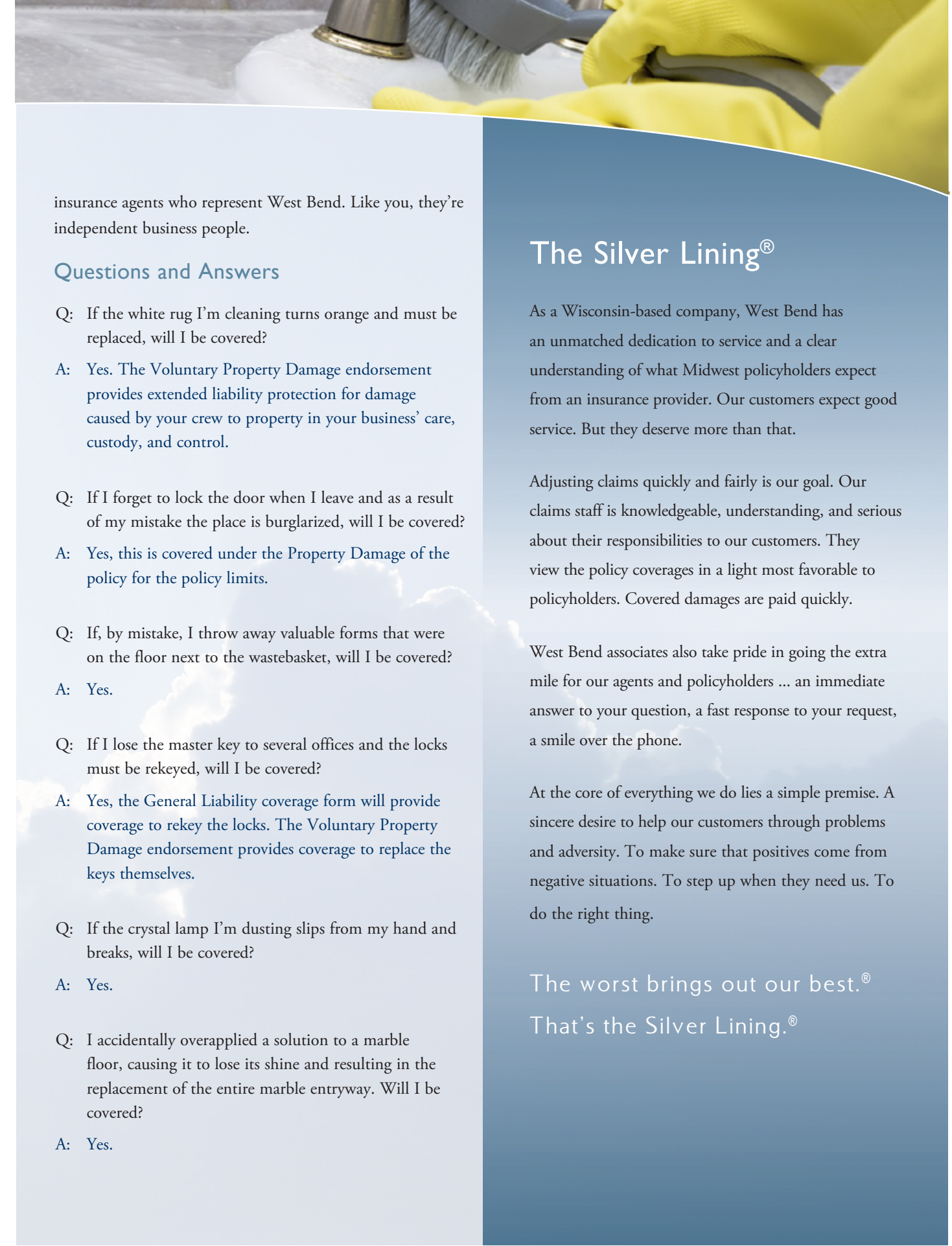
## Unique coverage enhancements

- Voluntary Property Damage coverage for customer's property at the insured's premises. The normal exclusion for items taken to the insured's premises is removed.
- Bodily Injury and Property Damage for operation of customer's vehicles while on the insured's premises.

## Easy payment plans and personalized service

With a 25 percent down payment, an easy payment plan is available for all coverages in the MCRA business insurance program. And there are no finance charges – only nominal service fees!

This program is available only through local independent



insurance agents who represent West Bend. Like you, they're independent business people.

## Questions and Answers

Q: If the white rug I'm cleaning turns orange and must be replaced, will I be covered?

A: Yes. The Voluntary Property Damage endorsement provides extended liability protection for damage caused by your crew to property in your business' care, custody, and control.

Q: If I forget to lock the door when I leave and as a result of my mistake the place is burglarized, will I be covered?

A: Yes, this is covered under the Property Damage of the policy for the policy limits.

Q: If, by mistake, I throw away valuable forms that were on the floor next to the wastebasket, will I be covered?

A: Yes.

Q: If I lose the master key to several offices and the locks must be rekeyed, will I be covered?

A: Yes, the General Liability coverage form will provide coverage to rekey the locks. The Voluntary Property Damage endorsement provides coverage to replace the keys themselves.

Q: If the crystal lamp I'm dusting slips from my hand and breaks, will I be covered?

A: Yes.

Q: I accidentally overapplied a solution to a marble floor, causing it to lose its shine and resulting in the replacement of the entire marble entryway. Will I be covered?

A: Yes.

## The Silver Lining<sup>®</sup>

As a Wisconsin-based company, West Bend has an unmatched dedication to service and a clear understanding of what Midwest policyholders expect from an insurance provider. Our customers expect good service. But they deserve more than that.

Adjusting claims quickly and fairly is our goal. Our claims staff is knowledgeable, understanding, and serious about their responsibilities to our customers. They view the policy coverages in a light most favorable to policyholders. Covered damages are paid quickly.

West Bend associates also take pride in going the extra mile for our agents and policyholders ... an immediate answer to your question, a fast response to your request, a smile over the phone.

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.<sup>®</sup>

That's the Silver Lining.<sup>®</sup>

## Your independent insurance agent

The Business Insurance program is offered through your independent insurance agent. These agents are not just voices on the phone; they're business people you can trust to tailor insurance policies to meet your needs. You can also rely on them to solve problems or answer questions. West Bend is represented by only the finest independent agents in the states in which we do business. To find an independent agency in your area that represents West Bend, visit [thesilverlining.com](http://thesilverlining.com).

NOTE: The insurance policies, not this descriptive brochure, will form the contract between the insured and insurance company. The policies contain limits, exclusions, and conditions that are not listed in this brochure. All coverages and dividend declarations are subject to legal requirements.

The Midwest Cleaning and Restoration Association business insurance program is underwritten by West Bend Mutual Insurance Company, West Bend, Wisconsin.

West Bend Mutual Insurance Company was founded in 1894. Since 1971, the company has been rated A (Excellent) or better by A.M. Best, financial analysts of the insurance industry.

