



## LET'S GET PERSONAL

*Insurance solutions for your home, auto and more!*



WESTFIELD  
INSURANCE

Sharing Knowledge. Building Trust.®



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Westfield is a customer-focused insurance, banking and related financial services group of businesses. Our winning vision embraces innovation and opportunities in a changing world.

Our strength comes through **relationships** we have built with employees, business partners and customers. The product we offer our customer is **peace of mind** and our **promise of protection** is supported by a commitment to **service excellence** provided by an exceptional **team** of diverse people.

Our success will be based upon sharing **knowledge**, building **trust**, **ethical conduct**, financial **integrity** and **respect** for people.

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## Why choose Westfield?

*Few decisions you make are more important than the insurance protection you choose. The value of your insurance policy with Westfield is the peace of mind that comes in knowing we are here for you.*



### STABILITY YOU CAN COUNT ON

- A 160-year commitment to ethical conduct, financial integrity and respect for people has earned Westfield the trust of our customers. Westfield's strength and longevity are built on these timeless values.
- Rated A (Excellent) by A.M. Best, the organization that rates the financial strength of insurers.



### ACCURATE AND DEPENDABLE CLAIMS SERVICE

Every Westfield policy is backed by claims service that is fast and accurate. You can count on us to pay what we owe.

- We work hard to help people get their lives and businesses back to normal as quickly as possible.
- 97 percent of customers who have claims rate us as good or excellent and 98 percent would recommend us to a friend.
- Our employees have extensive knowledge of insurance so they can explain coverage and apply it correctly.



### IN YOUR COMMUNITY

- Westfield is represented exclusively by local independent agents, who are people in your community you know and trust.
- Our support for teen driver safety, academic excellence in schools and community revitalization is another way Westfield protects your future.
- Westfield proudly sponsors televised high school quiz shows in several markets where we operate.

Westfield is one of the nation's 50 largest property and casualty insurance groups and markets its products through 1,900 leading independent insurance agency locations.

Our promise of protection is backed by 2,200 employees working from our corporate headquarters in Westfield Center, Ohio, 36 service offices, and across our operating territory.

## A proud history

Our company has journeyed down a long road since a small group of Ohio farmers joined together to form an insurance company to protect their property. Initially known as The Farmers Mutual Fire Insurance Company of Medina County, the name was changed three years later in 1851 to Ohio Farmers Mutual Fire Insurance Company. The company evolved and expanded to become what is today known as Westfield Insurance – with headquarters still located in Medina County, Ohio.

Visit [www.westfieldinsurance.com](http://www.westfieldinsurance.com) for a comprehensive timeline outlining our history from 1848 to the present (click on About Us, and then select the History link under the navigation section at the left of the screen).





## Your local independent agent will help you find the right coverage for your needs

Westfield Insurance has successfully provided protection and peace of mind to customers since 1848. We partner with local independent agents who deliver the kind of advice and care you expect and deserve.

We are proud of our association with many of the finest independent agencies in the communities we serve. Dedication to excellence is what sets our agency partners apart. This is true when serving customers and while contributing within their communities. They work hard to protect the people and businesses they often call friends and neighbors.

Insurance is complex and competitive. Your independent agent is there not only to recommend proper coverage, but also the best insurance company and products for your needs. Agents understand the insurance market, and the value they bring is similar to that offered by your doctor, attorney or other professionals.



When you choose an independent agent that represents Westfield, you are choosing quality. Westfield Insurance and your independent agent are partners committed to your protection and peace of mind.

Westfield Insurance supports Trusted Choice® agencies. Trusted Choice agencies are dedicated to the customer and adhere to a Pledge of Performance, designed to assure quality service that enables them to offer competitive pricing, a broad choice of products and valuable advocacy.

### OUR WESTFIELD PROMISE OF PROTECTION

Westfield value is peace of mind, summarized by our **Sharing Knowledge. Building Trust.**® theme line. You have worked hard to acquire assets and a quality of life you want to protect. Our Westfield independent agents offer knowledgeable advice and explain your insurance clearly so you know what's covered. Together, we deliver value by understanding your goals and insuring your success.

## We're there when you need us most

*Every Westfield policy is backed by claims service that is fast and accurate. You can count on us to pay what we owe.*

### SHARING KNOWLEDGE. BUILDING TRUST.®

When you have a claim, you want to work with insurance professionals who will take the time to explain your coverage, answer your questions and assure that the settlement you receive is fair and accurate. Every Westfield policy is backed by a commitment to provide our customers with a claims service experience that is professional and respectful.

Our claims representatives know our claims philosophy and the expectations we have for serving customers. Our first priority is to get customers the settlement they deserve to help them recover quickly and fully from a covered loss.

### KNOWLEDGE AND EXPERTISE

Westfield claims representatives are highly skilled professionals. They have extensive knowledge of insurance to explain coverage and apply it correctly when settling a loss - many specialize in particular types of losses. They are also trained and up-to-date with current best practices in construction, repair, medical care and litigation case management. You can count on Westfield for knowledge and expertise in any claims situation.

### DEDICATED STORM TEAM

A large storm can devastate a community. At a time when individuals, families and businesses need help most, the sheer number of losses also stretches the ability of insurance companies to respond.

Westfield is prepared when catastrophes happen. At the first sign of threatening weather conditions, our claims storm team is put on alert. When the call goes out, we rush to the scene. Westfield is always among the first to arrive and get about the work of helping customers recover.

When our storm team hits the ground, we take a proactive approach. By identifying neighborhoods that are impacted the hardest, we are often able to reach out to customers even before they report their claims. By settling claims

We received more than 12,000 claims in the aftermath of Hurricane Ike September 14, 2008. Within 30 days, fully 80 percent of all claims were settled. In the end, only four complaints were recorded.

quickly, our customers are among the first to schedule and complete their repairs.

### OUR CUSTOMERS SAY IT BEST

*"Westfield's customer service meant the difference between one bad memory and a ton of beautiful ones. In these uncertain times, I guess that really means everything."*  
- (customer from Ohio)

*"I've been with Westfield Insurance for so long because of the way you treat your customers. Your people are very prompt and I've always had a good experience."*  
- (customer from Indiana)

*"My claim was handled in a timely manner, very supportive and informative. I have always received excellent service from Westfield."*  
- (customer from Georgia)

In claims service, and in everything we do, Westfield is committed to accuracy, trustworthiness, transparency and respect for people. After all, isn't that what you're looking for from an insurance company?

### REPORTING A CLAIM

We understand your time is important. That's why we offer quick and simple options for reporting claims. Claims can be reported 24 hours a day by calling **1.866.937.2663**. Additionally, customers can report auto glass claims online at [www.westfieldinsurance.com](http://www.westfieldinsurance.com) (click on the Claims tab) or by calling **1.800.810.3665**. (Claims that have both glass damage and vehicle body damage can be reported 24 hours a day by calling **1.866.937.2663** or by contacting an agent.)



## BILLING OPTIONS

Westfield offers four payment options – annual (one pay), semiannual (two pays), quarterly (four pays, \$5 installment fee per invoice) and monthly (12 pays, \$5 installment fee per invoice). For added convenience, you choose the due date ... day 1 through 28 of the month.

- WICdraw electronic funds transfer (EFT) option  
(WICdraw is our preferred payment method and is available for all four billing cycles ... with no installment or additional fees. Contact your agent to apply.)
- Direct-bill, traditional, paper-based payment option

Payments are mailed to:

**Westfield Insurance**  
**P.O. Box 9001566**  
**Louisville, KY 40290-1566**

(Please note your account or policy number on your check or money order.)

- Pay-by-phone credit card or electronic check payment option  
Pay your bill with your VISA, MasterCard or electronic check by calling **1.800.766.9133**
- Pay online credit card or electronic check payment option  
Pay your bill with your VISA, MasterCard or electronic check at **www.westfieldinsurance.com**

*(\$5.95 convenience fee applies for pay-by-phone and online payment. Your access code is your five-digit zip code.)*

## QUESTIONS?

Contact Billing Customer Service Monday through Friday (7 a.m. – 5:30 p.m. EST) at **1.800.552.9134**

## WHEN TO CONTACT YOUR AGENT

Your peace of mind depends on having the right insurance for your needs. Changes to your lifestyle or property may affect your protection. Your agent can help you identify new or changed exposures and update your coverage.

Very simple changes can sometimes make big impacts on your insurance protection. For example:

- Have you added on to or remodeled your home?
- Are there new drivers in your household?
- Have you started or added to a jewelry or fine art collection?
- Have you purchased a recreational vehicle, boat, ATV or snowmobile?

These are only some of the changes that could affect your insurance. A discussion with your agent can help you recognize potential risks or better understand your coverage. Your agent is there to help simplify insurance decisions and provide advice we know our busy customers appreciate.



Interested in brushing up on your insurance knowledge before you talk to your agent?  
Visit our Insurance in Simple Terms page at **www.westfieldinsurance.com** (under the Personal section).

## Factors that affect your insurance premium

Many factors affect your insurance premium. The deductibles you carry, your loss history, driving record, insurance score and eligibility for discounts all help determine the premium you pay for your coverage.

### DISCOUNT CHECKLIST

- Can you afford to increase your deductibles?
- Loyalty discounts for home and auto are available after you have been insured continuously with Westfield for a certain number of years.
- Is your home a new construction?
- Does your home have a smoke alarm?
- Does your home have a burglar alarm?
- Does your home have deadbolts and fire extinguishers?
- Do your vehicles have passive restraints, ABS and airbags?
- Do your vehicles have anti-theft devices?
- Do youthful drivers in your household have a GPA of 3.0 or higher?
- Is a college student in your household away at school more than 100 miles from home without a vehicle?
- Do you have multiple vehicles insured on your auto policy?
- Do you have infrequently used recreational vehicles on your policy?
- Do you own a business and insure with Westfield?
- Have you taken a defensive driving class?
- Do you pay annually or semiannually?
- Do you have a 22 to 29 year old purchasing their own Westfield policy? They may be eligible for a discount.



## Why choose a package policy?

Most insurance companies require that you purchase one policy for your car and another for your home. You may have two different insurance companies and even different agents. And you may receive separate bills for each policy. It can all be very confusing sometimes.

We make insurance simple for our customers by offering one policy that covers your auto and home. It comes with one bill. And you have only one deductible to pay in the event of a loss.

The same people work with you on coverage advice and changes or if you have a claim. And with one policy you qualify for special package rates.

- **Wespak®** is our most popular package policy. Your agent can customize Wespak protection for the coverage needs of responsible drivers who are homeowners, tenants or condominium owners.
- **Wespak Estate®** is our package policy designed for the unique needs of people with more complex insurance needs for covering their homes, personal property and vehicles.

(Ask your agent about discounts available for business owners when we also provide your commercial coverage.)

While a package policy\* is the best solution for many customers, standalone auto and home policies can be a good fit in some situations. Westfield offers a wide selection of auto, home and specialty insurance products for your needs. Ask your agent about coverage that is right for you.

*\* Package policies not available in all states*

## OUR MOST COMPREHENSIVE COVERAGE AT OUR MOST COMPETITIVE PRICING!



# home



Your home is your castle ... we protect it like one. Not only is your home a safe haven for you and your family, offering comfort and protection, it is also one of your largest investments. For these two reasons alone, it is essential to protect your home in a way that reflects its value and importance to you. We offer many options for insuring your home. Your agent can help you determine the best protection for your needs.

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Do you own or rent other properties (such as a second home, vacation property or vacant land)?  YES  NO

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Are there structures other than your home located on your property (such as a detached garage, guest house, barn or storage building)?  YES  NO

---

Is any type of business activity conducted at your home?  YES  NO

---

Do you keep any business property at your home?  YES  NO

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Do any household members live at a residence other than the primary residence (such as college)?  YES  NO

---

Do you belong to a homeowners association?  YES  NO

---

Do you have any residence employees?  YES  NO

---

Does your house have a finished basement?  YES  NO

---

Do you carry flood insurance?  YES  NO

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Does your residence have a sump pump?  YES  NO

---

Do you have a swimming pool?  YES  NO

---

Do you have pets?  YES  NO

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## HOME PROTECTION CHECKLIST

## Protection options for your home

Whether you reside in a house, apartment or condominium, Westfield provides protection options that fit your needs, from very basic, straightforward situations, to more complex.

Homeowners will find plenty of choices to protect their home, personal belongings and personal liability.

We offer specialized homeowner products to provide additional benefits to customers. Our premier product, **Wespak**<sup>®</sup>, is a combination policy that offers broad coverage for both home and auto. Wespak is ideal for many customers because of its streamlined approach ... one policy, one deductible (for example, if your home and auto are damaged in the same incident, such as storm damage or fire), one bill. If you want simplification and reliability, Wespak is for you.

**Wespak Estate**<sup>®</sup> is created especially for people with more complex insurance needs. Like our Wespak, it is a package policy that combines home and auto coverage. This means it offers the convenience of a Wespak, but includes extra coverages that are specific to the needs of affluent households.

Likewise, even though they don't own a home, renters and apartment tenants need to protect their personal belongings. While landlords should carry insurance to protect the building itself, they are not responsible for the personal belongings of their tenants.

Condominium owners have the unique proposition of making sure they are protecting everything from the interior walls (including cabinetry, light fixtures, etc.) to their personal belongings. Homeowner insurance can be customized to cover this situation.

Renters and condominium owners are both eligible for Wespak and Wespak Estate.

It is important to discuss your particular needs with your agent. He or she can help you make the best selections to protect your individual situation.





## The importance of insuring your home for its replacement cost

*Now that we have discussed the various insurance options available to protect your home, let's talk about why it is so important to insure your home for the correct amount.*

Your home's insurance amount is based on its replacement cost, or the amount needed to rebuild it as it exists (same features, quality and location). This value is not the same as market value, which reflects your home's purchase price if sold. A home's market value is influenced by things such as neighborhood desirability (quality of school systems, tax rates, community services, etc.) and land value.

Because a home's market value and replacement cost can differ significantly, it is important that you insure your home for its replacement cost. For example, a home that costs \$176,000 to rebuild in Illinois might sell for \$310,000; while a home that costs \$176,000 to rebuild in Pennsylvania might sell for \$150,000 at that location. However, the cost to construct the home in either location is \$176,000. Therefore, the home should be insured for \$176,000, regardless of its location and the amount for which it may be sold.

Your insurance company is interested in the home's replacement cost because, in the event of a loss, it will pay to rebuild or repair your home, not purchase a home already on the market. Therefore, the insurance company must have an accurate assessment on file of the probable cost to rebuild your home. The amount your home is insured for is based on this assessment.

Insurance companies typically use a formula to determine the replacement cost. This formula takes into consideration the physical features of your home (such as square footage, building materials, etc.) and the cost of construction labor in your area.

Also, the cost to rebuild your home may be more than the cost to build it originally. This could be due to several factors, such as availability of materials originally used, changed building codes that may require updates, more costly materials, or even availability of skilled craftsmen to duplicate unique features.

To ensure adequate protection, base your home's insurance amount on its replacement cost to determine the accurate replacement cost. Remember to notify your agent if you make additions or changes to your home.

## What is personal property coverage?

The homeowner policy contains many insurance coverage components. One of these coverages is designed to protect your personal property – also sometimes referred to as “contents” – against a covered loss. For example, furniture and clothing are personal property and are insured against loss by fire or any other covered peril (subject to deductible). However, most homeowner policies provide Actual Cash Value (ACV) coverage rather than Replacement Cost coverage for personal property losses.

### ACTUAL CASH VALUE VS. REPLACEMENT COST

Actual Cash Value is the true value of personal property at the time of loss (cost minus depreciation). For example, a television usually lasts about 10 years. If you purchased a television five years ago for \$700 and lost it in a fire today, you would not recover the full \$700 you paid for it since it has used up one half of its expected life.

Replacement Cost is the amount of money needed to completely repair or replace an article of personal property at the time of loss, regardless of its age. For example, if you lost a five-year-old, \$700 television in a fire, a replacement cost policy would pay the full cost to replace that television with the same model or one of comparable quality (subject to deductible).

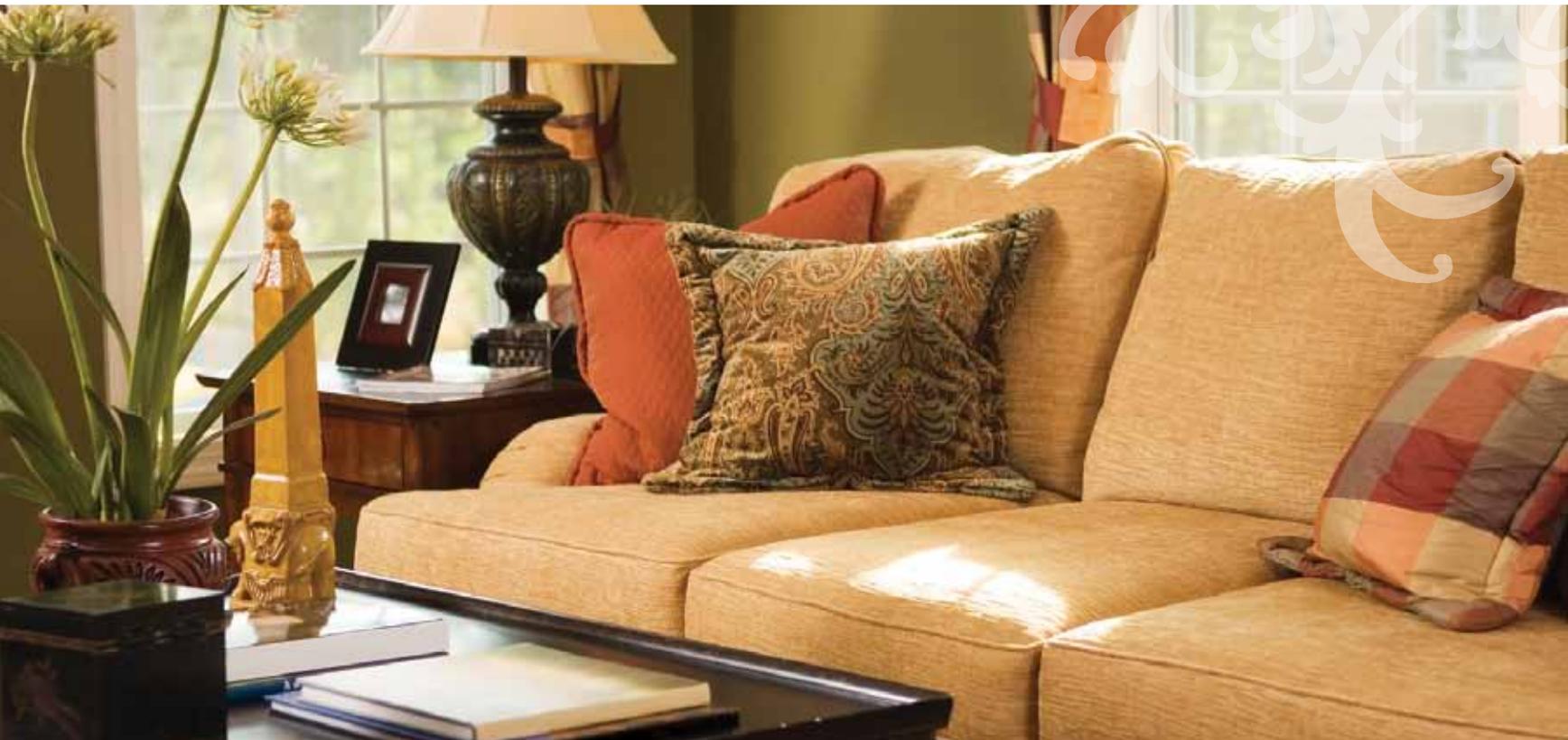
### INSURE YOUR PERSONAL PROPERTY FOR ITS REPLACEMENT COST VALUE

For about 10 percent more premium than you now pay for standard homeowner coverage (percentage is higher for tenants and condominium owners) your independent agent can add the replacement cost coverage to your homeowner policy. Subject to some minor restrictions, this endorsement changes your personal property coverage from an Actual Cash Value basis to a Replacement Cost basis.

### SPECIAL TERMS AND CONDITIONS

There are some limitations with the Replacement Cost endorsement. For example, it does not apply to articles of rarity or antiquity that cannot be replaced. Actual Cash Value provisions apply to these items. Check with your independent agent to find out how to insure items of this type individually.

Special limits included in your homeowner policy also apply to this coverage. Additionally, this coverage applies only to property you have maintained in good and workable condition.



## Creating a home inventory

### *Can you name every item in your home?*

Creating and maintaining an inventory of the valuable items in your home can help ensure you purchase the right insurance coverage. In case of a fire, flood, or other disaster, it can help you settle your claim faster.

#### WHAT YOU SHOULD INVENTORY

You should take inventory of everything of value in your home. Here is a list of some of the most common items:

- Electronics (stereo, TV, computer)
- Kitchen and household appliances
- Furniture
- Clothing
- Jewelry
- China
- Silverware
- Artwork
- Antiques
- Linens
- Books and CDs

Some personal property, like jewelry, antiques, and other special items, may need to be insured separately. Your Westfield independent agent can help you make sure you have the coverage you need.

#### HOW TO CREATE YOUR HOME INVENTORY

Creating and maintaining your home inventory is easy with free software available from the Insurance Information Institute. For your convenience, you can download the free software at [www.westfieldinsurance.com](http://www.westfieldinsurance.com) (under the Personal section). Learn how to use it and continue to maintain and update your inventory after it is completed.



## Home safety tips

### *Are you prepared for the unthinkable?*

These steps can minimize the after-effects of a storm, fire or other loss to your home:

- Call your insurance agent immediately.
- Inventory your home with a camera (video or still) to document your belongings. You're less likely to create an accurate list after the damage occurs.
- Familiarize yourself with your homeowner insurance policy. Make sure you have the proper amount of coverage, should your home need to be replaced.
- Some things can't be replaced. Keep photos, sentimental items and important documents in a safe place, possibly making copies and storing off-site.
- Loss-proof your home as much as possible. Trim or remove overhanging limbs and large trees that could damage your house in a severe storm.
- Take photos prior to doing cleanup.
- When hiring contractors for repairs, shop around, check contractors' references, get a contract and don't pay until the job is complete.

## Equipment breakdown coverage goes green

Equipment breakdown, a coverage option, protects you against unexpected repair or replacement costs due to a mechanical, electrical or pressurized system breakdown. Now, when repair or replacement is required due to equipment breakdown, we will pay up to \$3,000 to repair or replace with green equipment!

What qualifies as green? Products, materials, methods and processes that are certified by a Green Authority (conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact) qualify.

For example, let's say your standard water heater breaks down and needs to be replaced. You decide to replace it with a tank-less water heater. Our equipment breakdown coverage allows the option of choosing the tank-less water heater without any additional expense.\* Or, if a standard appliance needs to be replaced due to equipment breakdown, coverage will pay to replace it with an Energy Star® appliance.\*

Why do you need equipment breakdown coverage? Although home policies cover some losses that can occur to these items, there is a common occurrence it does not cover – the breakdown of equipment. The policy may not cover this type of loss unless the cause is specifically stated in the policy contract, or the loss may be specifically excluded by policy language.

The equipment breakdown endorsement, on the other hand, provides coverage for problems that may not be attributable to a specific covered cause of loss, as well as losses that would normally be excluded.

(Equipment breakdown coverage is automatically included with the Wespak Estate policy.)

*\*Coverage provides up to \$3,000 to replace with green equipment of like kind and quality.*



## Home improvement? Make sure you're covered

If you plan to make the improvements yourself, or if you are hiring **casual labor** (family, friends or local odd-jobbers), consult with your agent before or shortly after the project begins to determine if you have the appropriate coverage in the event of damage or injuries during construction.

If you hire a licensed professional to do the work, request proof of insurance for workers' compensation and liability. Check with your own agent to find out if there is any additional coverage you need to obtain. Never assume someone has the proper insurance.

The changes you've made will likely increase the value of your home. Speak with your agent to verify your coverage limits are appropriate for the increased value.



## Scheduling valuable items

If you own valuable items or collections, you may want to schedule those items in your homeowner policy. When items are "scheduled," they are listed in your policy with separate, often broader, coverage.

Scheduled items may be covered for accidental breakage (for example, if you drop and break expensive camera equipment or collectible figurines). Coverage may also be provided for items that are lost, even if there is no evidence of theft. People often insure wedding rings in case a diamond is lost from its setting.

If an item is part of a class of valuables included in your policy, a limit of coverage may apply for that class. If the value of the item is higher than the class limit, you may want to schedule that item. Often there is a lower or no deductible on scheduled items.

Some of the high-value items you may want to schedule are:

- Jewelry
- Cameras
- Musical instruments
- Golf Clubs
- Fine art
- Postage stamps
- Silverware
- Rare coins
- Furs

## If you own a rental home, or seasonal/second home you do not occupy

You may want to purchase what is referred to as a dwelling policy. A dwelling policy provides coverage for structures at the location, but does not automatically cover personal belongings or personal liability (although this coverage can be added to the policy for an additional cost). This type of policy can also be purchased for a condominium that is not owner-occupied.



## Flood

Many property owners mistakenly believe flood damage is covered by their homeowner policy. It is not.

If your community participates in the National Flood Insurance Program (NFIP), you are eligible to purchase flood insurance through the government. To find the status of your community, you can check the NFIP Community Status Book on [FEMA.gov](https://www.fema.gov).

Flood insurance typically does not take effect until 30 days after you purchase it, which means it is already too late if you attempt to purchase coverage after a flood alert has been announced for your area.

To be adequately prepared, contact your independent insurance agent about flood coverage.



# auto



You rely on your vehicle ... to get to work, to school, to the store. You need to know you can also rely on your insurance protection should you be involved in an accident, or your car becomes disabled. We offer auto insurance options that provide basic protection for you and your vehicle, plus extras to make that protection more applicable to your personal needs. Talk with your independent agent about your vehicles and drivers in your household. Your agent can make sure you get your best protection and value when it comes to going where you want to go.

**AUTO PROTECTION  
CHECKLIST**

How many drivers reside in your household?	<input type="text"/>
Are any of your vehicles financed or leased?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are any household members furnished a company vehicle?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do any household members travel or occasionally rent vehicles?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Does anyone in your household drive vehicles not listed on your policy?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are any of your vehicles equipped with audio equipment that is not permanently installed?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do you currently have roadside assistance service for your vehicles?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do any household members travel outside of the United States?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Do any household members own an antique car, motorcycle or recreational vehicle?	<input type="checkbox"/> YES <input type="checkbox"/> NO

## Auto safety tips

Create your own emergency car kit, you can use this list to prepare in case of a breakdown.

- Flashlight with extra batteries
- Jumper cables
- Basic tool set
- Spare tire, jack and lug wrench
- First aid kit
- Blanket
- Cell phone charger or extra battery
- Duct tape
- Extra windshield fluid
- Paper towels
- Bottled water

## After the crash

After a crash, check first for injuries. Call the police and medical assistance, if needed. Then, try to gather as much of the following information as you can. These details will help you later if you file a claim:

- Date, time and location of the accident
- Description of the other vehicle – make, model, color and license plate number
- The other driver – name, address, phone number, driver’s license number, date of birth, insurance agent and company contact information (including phone number and policy number, if possible)
- Name, address and phone number of any witnesses
- Contact information for law enforcement or medical assistance called to the scene
- Description of the accident

**And remember, if you are involved in an accident, contact your insurance agent as soon as possible.**



### Personal auto

The personal auto policy provides basic liability protection and optional physical damage protection for your vehicles and drivers in your household. You can make that protection more comprehensive with endorsements such as roadside assistance, loan/lease coverage, extended non-owned liability and electronic equipment coverage.



### Wespak®, our premium program

The auto portion of our Wespak home and auto package policy provides broader coverage than standard personal auto policies. Extras provided when you carry physical damage coverage include loan/lease coverage, trip interruption coverage and replacement cost coverage (among others).



### Wespak Estate®

The auto portion of our Wespak Estate home and auto package policy has even broader auto coverages built in. Extras provided include loan/lease coverage, higher limit death benefits, electronic equipment coverage, tapes, records, disks and other coverage, trip interruption coverage, and transportation expense coverage (among others).



## Roadside assistance coverage

No matter where, no matter when ... we're ready when trouble strikes ...

Westfield's roadside assistance is here when you need it, 24 hours a day, 365 days a year. Whether you're on the road or in your own driveway, help is only a toll-free phone call away for your covered vehicles throughout the United States and Canada. A roadside service professional will quickly arrive to offer assistance, whether you lock yourself out of your car, have a flat tire, a breakdown or just run out of gas.

**24 HOURS A DAY,  
365 DAYS A YEAR**



## Loan/lease coverage\*

### When you purchase or lease your next vehicle ...

If you buy or lease a new car, consider adding loan/lease coverage to your auto policy. This coverage pays the difference between the book value of a vehicle and the amount still owed on a lease or loan in the event of a total loss.

Ordinarily, your physical damage coverage provides you with actual cash value settlement (cost of the vehicle minus depreciation) in the event of a loss. By having loan/lease coverage, you avoid the out-of-pocket expense that would occur due to a “gap” between the vehicle’s actual cash value and the lease or loan amount. Coverage applies only to the original lease or loan agreement and must be requested within a specific frame of time from the date the agreement is signed. Check with your independent agent for details. The coverage does not apply to overdue payments, previously unrepaired damage, or the transfer of lease or loan balances to other vehicles.

\*This coverage is included in Wespak and Wespak Estate package policies.

## Trip interruption coverage

### Don't let the unexpected ruin your day ...

If your vacation or leisure trip gets waylaid by the unexpected, such as an accident or mechanical breakdown, you have a per diem allowance for extras like food and lodging. The coverage also applies for transportation expenses as the result of mechanical or electrical breakdown.

## Named non-owner coverage

### When you don't own a car, but want coverage when you're driving someone else's ...

A named non-owner policy can be written if you don't own a car but want to ensure you have coverage when driving another person's vehicle. Also, if you rent cars often, purchasing this coverage may be more cost effective than continually purchasing coverage from the rental car companies. Liability, medical payment and uninsured motorists coverage can be purchased (the policy doesn't provide physical damage).

Understand vehicle insurance terminology?

Visit the Insurance in Simple Terms section at [www.westfieldinsurance.com](http://www.westfieldinsurance.com) to learn more.

## Windshield chips? No problem!

Auto glass damage can be a disruptive detour on the road of life, but if you let Westfield Glass Service help, you can be back on the road in no time. One of the convenient, value-added services we offer through the Westfield Glass Service is online auto glass claims-filing. It's fast and easy!

If you have auto glass damage, simply go to [www.westfieldinsurance.com](http://www.westfieldinsurance.com)

and click on the Claims tab at the top of the home page and then follow the directions for auto glass claims. Of course, if you prefer to process a claim by phone, you can call **1.800.810.3665** to schedule an appointment. You can submit your glass claim online or by phone, any time, day or night.

Service is mobile ... certified repair technicians will come to your home, workplace or wherever you need us to handle your glass repair! The

repair process can be completed in about 30 minutes.

And did you know most windshield damage measuring less than six inches (about the size of a dollar bill) can be repaired rather than replaced?

Let Westfield Glass Service help get you back on the road with convenience, quality and peace of mind!

## Do I need insurance to rent a car?

When renting a car, you need insurance. If you have adequate insurance on your own car, including collision and comprehensive, this may be enough, but ask about hidden costs.

Prior to renting a car, you should contact your insurance agent to verify how much coverage you have on your own car. Typically, the coverage and deductibles of your own policy will apply to a rental car, as long as it's used for pleasure and not business. If you don't carry comprehensive and collision coverage on your own car, you will not have this coverage on a rental car if it is stolen or damaged in an accident.

If you don't have coverage, you will need to buy it from the rental car company. The following options are usually available:

- A collision damage waiver (also called a loss damage waiver) covers your financial responsibility if your rental car is stolen or damaged. This coverage may not be necessary if you carry comprehensive and collision on your own car.
- Liability insurance provides excess liability coverage up to \$1 million for the duration of the rental period. Rental companies are required to provide state minimum levels of liability insurance, although this is typically not enough coverage for a serious accident. Auto policyholders who carry adequate liability limits,



or have an umbrella policy, may forego purchasing this additional coverage. However, if you don't own a car but rent cars often, you may find purchasing a non-owner liability policy is the most cost-effective option, rather than continually purchasing coverage from the car rental companies.

- Personal accident insurance provides coverage for you and your passengers for medical or ambulance bills. However, your health insurance or medical insurance under your own auto policy may already provide this coverage.
- Personal effects coverage protects against theft of personal items in your car. Your homeowner or renter's insurance may cover these items, though, minus your deductible.

You should also be aware of some potential 'hidden' costs not covered by most auto policies if an accident does occur while you are driving a rental vehicle:

- Administrative fees - any fees associated with the handling of the damaged vehicle's repair or replacement.
- Diminishment of value (also known as loss of value or diminution in value or DV) - the difference in the market value of a vehicle without an accident history and the market value of the same vehicle with an accident history.
- Loss of use - lost revenue the rental car company incurs while the rental car is being fixed; or the cost of a new car if you total the rental vehicle.

## Young drivers

*Car accidents are the leading cause of death among 15 - to 20-year-olds. Provide your teen with guidelines that help eliminate or reduce chances of being in an auto accident.*

## Three significant crash factors

These are the three most significant risk factors in vehicle crash deaths for passengers ages 8 to 17:

- Riding with young drivers (ages 16 to 19)
- Riding on high-speed roads
- Riding without seatbelts

## Alcohol use

**31%** of drivers ages 15 to 20 who were killed in motor vehicle crashes in 2007 had been drinking some amount of alcohol

**26%** were alcohol-impaired.

## Cell phone use

Motorists who use cell phones while driving are four times as likely to get into crashes serious enough to injure themselves, according to a study of drivers conducted by the Insurance Institute for Highway Safety.

According to statistics provided by the Insurance Information Institute:

- 37 percent of surveyed teens said text messaging was extremely or very distracting.
- 20 percent are distracted by their emotional states.
- 19 percent said that having friends in the car was distracting.
- 19 percent of teens surveyed say they text message while driving.

Cell phone laws: Know your state's laws on cell phone use while driving. Visit [www.ghsa.org](http://www.ghsa.org) for a list of state laws from the Governor's Highway Safety Administration.



## Carrying passengers

For teenagers, the risk of being in a crash increases when they transport passengers. The fatality risk of drivers aged 16 to 17 years is 3.6 times higher when they are driving with passengers than when they are driving alone, and the relative risk of a fatal crash increases as the number of passengers increases.

## Seatbelt use

In 2006, 58 percent of the 2,813 occupants of passenger vehicles ages 16 to 20 who were killed in crashes were not buckled up, according to the National Highway Traffic Safety Administration.

## Driving schools

Since 2005, teen driver safety has been one of Westfield’s primary focuses when it comes to supporting our communities. We are currently partnering on the following teen driver programs that help teens make better driving decisions, on and off the road. You can learn more about all three programs, including registration and course discount information for Road Safe Teens at The Mid-Ohio School, at [www.westfieldinsurance.com](http://www.westfieldinsurance.com), under the Personal section.



## Contracts

Some parents opt to enter into driving “contracts” with their teens, with certain expectations about safety and driving behavior (such as number of passengers, cell phone use, etc.). Regardless of approach, what’s most important is that parents make sure teens understand their expectations and the consequences if those expectations are not met. Visit [www.westfieldinsurance.com](http://www.westfieldinsurance.com) for a printable teen-parent driving contract.

## Set an example

Remember, regardless of what you say to your teens, how you drive probably has more impact. Like it or not, they take their cues from observing your behavior. So drive the way you want your teen to drive. Curtail any bad habits, like speeding or tailgating.

## Set ground rules for the road

- **Limit the number of passengers in the car.** As the number of passengers increases, so does the likelihood of loud music, laughter, food and other distractions that can make it difficult for your teen to focus on driving. Also reinforce that each passenger must wear a safety belt at all times.
- **Limit the time of day your teen can drive.** Your teen may be looking forward to getting behind the wheel to take friends out on a Friday or Saturday night, but weekend nights can be the most dangerous times for anyone to be driving. Keep your teen safe by setting a curfew.
- **Limit where your teen can drive.** Based on where you live and the activities your teen is involved in, you will need to decide the distance and time it is reasonable for your teen to drive. You may set a limit on the number of miles or hours your teen can drive each day, or how far away from home he or she is allowed to drive.

## Take advantage of the discounts\*

### Next generation discount

22 to 29 year olds “spinning off” their parents’ policy who purchase their own Westfield home and auto policy may receive up to a 10 percent policy level discount on their auto premium.

### Defensive driver discount

Attending an in class driver education program may qualify you for up to a 10 percent discount on their auto insurance no matter what your age is.

### Family discount

16 to 18 year old drivers may receive an additional discount of 15 percent, 10 percent and 5 percent, respectively.

\*Restrictions may apply. Check with your insurance agent for details.



# recreation



Specialty coverage applies to situations and items that are not typically covered on standard home and auto policies (or may be covered, but not at the extra limits some situations require).

# RECREATION PROTECTION CHECKLIST

Do you own a boat or any other type of watercraft?

YES  NO

Do you own a motorcycle?

YES  NO

Do you own a snowmobile?

YES  NO

Do you have any unique vehicles, such as antique or collector cars?

YES  NO

Are any of your recreation vehicles used for business purposes?

YES  NO

## And for the boating enthusiast ...

The Westfield boatowner policy provides physical damage and liability coverage for individual or family-owned and operated watercraft up to 40 feet in length (watercraft over 40 feet may be acceptable). Physical loss coverage applies to your boat, motor, trailer and other related property. This coverage may be attached to a home policy or written as a separate boat policy with supporting home and/or auto policy. Our competitive rates also contemplate a typical lay-up period, or period of time the boat is not being used annually.



## Recreational vehicles

We can insure your recreational vehicles in addition to private passenger autos and trucks. For your convenience, they can be added directly to your personal auto policy. Motorcycles, motor homes and snowmobiles are some of the recreational vehicles we can protect.

In addition to the standard liability and physical damage coverages, Westfield offers options to build a comprehensive protection plan with one of the most flexible lay-up programs available. We adjust your premium for recreational vehicles that are used part of the year or for seasonal use ... and we don't restrict coverage or require you to suspend use for any specific period of time.



## Why consider a personal umbrella?

What if you were found at fault in a major traffic accident? Or sued for an accidental injury to a guest on your property? An umbrella policy helps protect you from the unexpected, because anything can happen.

## What is personal umbrella liability insurance?

Personal umbrella liability insurance acts like an umbrella, sitting over your auto, homeowners, boat and RV liability policies to provide an extra layer of protection above these policies. It protects you and all of your family members in your household.

## Why is an extra layer of protection important?

Let's say your neighbor falls and injures himself at your home or in your yard. You could be liable, simply because the accident occurred on your property. If you are found liable and your neighbor requires surgery and misses months of work, the liability coverage under your homeowner policy could be inadequate (most homeowner policies typically provide a liability coverage limit of anywhere from \$100,000 to \$500,000). If you have to respond to a lawsuit, and the liability coverage under your homeowners policy isn't adequate, your present and future assets could be at risk.

A personal umbrella policy provides the following extra protection:

- Worldwide liability coverage
- Higher liability limits
- Personal injury coverage

The best part is a personal umbrella is inexpensive compared to the amount of protection it provides. It's an unbeatable value! For a small additional premium, typically anywhere from \$150 to \$300 annually, you can get additional liability coverage ranging from \$1 million to \$10 million (\$1 million uninsured/underinsured motorist coverage is also available)\*. There are restrictions to what an umbrella policy can cover. For instance, claims relating to a business or intentional acts are not covered.

Your Westfield agent has the knowledge and expertise to help you with a personal umbrella policy, including explaining what an umbrella does and making sure you meet the minimum liability requirements on your home and auto coverage.

*\*uninsured/underinsured motorist coverage may not be available in some states*



## ID theft

Optional identity theft coverage provides up to \$20,000 for expenses incurred as a result of the theft of your identity. Westfield also provides customers and their family members with highly experienced identity theft fraud specialists, along with proactive resources and ongoing education.

### What does your fraud specialist do?

Your fraud specialist guides you and provides practical support through every step of the resolution process—assisting with the paperwork, telephone calls and other tasks required to resolve your situation. And, the same fraud specialist stays with you and your case from beginning to end.

While resolving your identity theft issue is a complex task, remember that we have qualified and caring fraud specialists ready to make this process as easy and stress-free as possible. We truly take care of victims and devote our time to answering any and all questions, listening to your concerns and going the extra mile to resolve your problems and return your life to normal.

- **Identity Theft Resolution Services.** A personal, on-call fraud specialist provides unlimited assistance to restore your identity, handling the entire notification and documentation process. Victims receive one year of free credit and fraud monitoring, plus follow-up.
- **Proactive Identity Services.** If your personal data has been compromised, a fraud specialist quickly moves to lock out thieves with a free fraud alert and acts swiftly to safeguard your identity and help prevent any further damage.
- **Child Risk Identity Services.** Don't wait until fraudulent data stops your child from getting a driver's license or a job. A fraud specialist locks out criminals that wreak havoc on minors' personal information and helps clear up fraud long before it ruins their lives.
- **Marriage Identity Services.** A fraud specialist navigates engaged couples and newlyweds through the maze of marriage license requirements, helps them guard against wedding identity scams, and provides name-change assistance, creditor notification and other services.
- **Military Identity Services.** Active military personnel can stand up to identity thieves back home. A fraud specialist works with you, your authorized spouse or family member, placing a free Military Fraud Alert for up to two years to protect your good name.
- **Medical Identity Services.** A fraud specialist clears up the damage from fraudulent insurance claims and bogus medical services, stopping relentless collection agencies and correcting your treatment files before a medical catastrophe occurs.
- **Travel Services.** You're overseas and suddenly discover a missing passport, driver's license or credit card. Get 24/7, worldwide access to a fraud specialist to recover lost or stolen identification and lock out identity thieves at home or away.
- **Relocation Identity Services.** Make sure your sensitive data moves safely with you. A fraud specialist helps protect financial, credit and identity information and facilitates uninterrupted access to financial institutions and accounts during a move.
- **Break-In Identity Services.** They've already broken into your home, auto or both. A fraud specialist springs into action with a free fraud alert to keep thieves from breaking into your personal data as well.
- **Disaster Identity Services.** A fraud specialist helps you quickly replace identification and documentation needed to rebuild your life, facilitating access to financial institutions and relaying messages to family, friends and providers.
- **Estate Identity Services.** To minimize risks to survivors, a fraud specialist steps in to lock down the deceased's personal and financial information to prevent misuse, systematically notifying credit issuers, as well as securing death certificates.

**You can learn more about protecting against identity theft by visiting [www.westfieldinsurance.com](http://www.westfieldinsurance.com). (Click on ID Theft under the Personal Insurance tab.)**

**(Identity theft coverage is automatically included with the Wespak Estate policy.)**



## Save on your business insurance needs

When you need commercial or business insurance coverage, look to the same agent and company that provide your personal protection. With Westfield, you get a knowledgeable insurance partner that understands your business. You can rely on us for coverage options, dependable service and up-to-date, applicable business solutions. Our focus is providing your best insurance value.

Today's business climate is fast-paced and technology-driven. Fierce competition exists unlike any time in the past. It takes courage, dedication, intelligence and planning to create success.

As a business owner, you are required to understand a great deal more than your core business. Having the right insurance is essential to your business plan. Look to Westfield and your independent agent for information to make sound decisions.

- Our claims management system assures losses are settled accurately with minimum disruption to your business.
- Our risk control specialists act as consultants, working with business owners to determine ways to help identify sources of loss – and minimize loss costs.
- Strategically located service offices offer a local presence, personalizing service and timely response.



Featuring a comprehensive set of coverages tailored specifically to targeted industries:

- Hotel
- Restaurant
- Golf
- Distributors
- Manufacturers
- Healthcare
- More to come!

***Westfield commercial clients receive a discount on their personal coverage when it is written through Wespak or Wespak Estate!***

### Practical solutions to reduce potential disruption

Controlling cost and exposure is essential to your success and ours. You will find an online risk control assessment tool, best practice articles, a "Small Business Guide to Insurance" and discounts on safety training programs at [www.westfieldinsurance.com](http://www.westfieldinsurance.com).



## Glossary of insurance and coverage terms

<b>Actual cash value</b>	<i>Actual cash value is the true value of property at the time of loss (cost minus depreciation).</i>
<b>Carrier</b>	<i>The insurance company providing coverage.</i>
<b>Claim</b>	<i>Notification to the insurance company for payment under the policy terms for a loss.</i>
<b>Collision</b>	<i>Coverage that pays to repair damage to your insured vehicle after a collision.</i>
<b>Commercial insurance</b>	<i>Insurance for a business. In fact, it is one of the most important investments a business owner can make. Commercial insurance can be instrumental in protecting a business from potential loss caused by unforeseen and unfortunate circumstances.</i>
<b>Comprehensive</b>	<i>Coverage for damage to an insured vehicle not involving a collision with another car (including damage from fire, explosions, earthquakes, floods and riots), and theft.</i>
<b>Declaration / Dec page</b>	<i>The section of a policy (usually the cover page of the policy) that states the name and address of policyholder, location of the insured property and description, the policy period, premiums and supplemental information.</i>
<b>Deductible</b>	<i>Out-of-pocket amount that must be paid by the policyholder before the insurance company pays a claim.</i>
<b>Endorsement</b>	<i>A written attachment to an insurance policy that alters the policy's coverage, terms, or conditions. Also called a rider.</i>
<b>Exclusion</b>	<i>Conditions or situations which are not covered by the insurance policy.</i>
<b>Extended transportation expense</b>	<i>Pays for the use of a rental vehicle while your damaged auto is being repaired.</i>
<b>Independent agent</b>	<i>A self-employed insurance agent who represents multiple insurance companies and is paid by commission.</i>
<b>Liability</b>	<i>Coverage for bodily injury or property damage caused by the insured.</i>
<b>Limit</b>	<i>Maximum amount of insurance that can be paid for a loss.</i>
<b>Market value</b>	<i>Refers to the price that a seller of real property, which is property in the form of land, what lies beneath the land, and objects fixed to the land, can expect to receive from a buyer in a fair and open negotiation.</i>
<b>Named insured</b>	<i>The individual(s) listed in the declarations by name as the insured(s) under a policy. Other individuals may be covered as insureds without being named (such as family members who are residents of the household).</i>
<b>Peril</b>	<i>A specific risk or cause of loss, such as fire, windstorm, flood, or theft. A named-peril policy covers only the risks named in the policy, while an all-risk policy covers all causes of loss except those specifically excluded.</i>
<b>Personal injury protection (PIP)</b>	<i>An extension of car insurance available in some U.S. states that covers medical expenses and, in some cases, lost wages and other damages. PIP is sometimes referred to as "no-fault" coverage, because the statutes enacting it are generally known as no-fault laws, and PIP is designed to be paid without regard to "fault," or more properly, legal liability.</i>
<b>Personal lines</b>	<i>Personal insurance for individual and family needs, such as home and auto.</i>
<b>Policyholder</b>	<i>The individual(s) in whose name the policy is held.</i>
<b>Premium</b>	<i>The price an insurance company charges for coverage, based on many different factors, including past loss history. Prices vary from company to company.</i>
<b>Replacement cost</b>	<i>The cost to replace damaged personal property or dwelling property without deducting for depreciation.</i>
<b>Uninsured/underinsured motorists coverage</b>	<i>Uninsured / underinsured motorists coverage protects you in the event of an accident with an uninsured (no insurance) or underinsured (not enough insurance) driver.</i>

The information provided on products and/or services described are intended to present a general overview. These materials are not intended to be a substitute for the guidance of your independent insurance agent or other professional advisors. This is not an offer to sell insurance and does not constitute a binding contract. All applications for insurance are subject to normal underwriting standards and guidelines applicable to your risk. Westfield Insurance reserves the rights to change any of the terms and conditions or availability of products and services. Only the relevant insurance policy and declaration page can provide the actual terms, coverages, amounts, conditions, and exclusions for an insured. Products and services may not be available in all states. Please consult with your independent agent for specific coverages conditions and exclusions as well as information on our other fine products from Westfield.

# Sharing Knowledge. Building Trust.®

Westfield value is peace of mind, summarized by our Sharing Knowledge. Building Trust.® theme line.

Our customers have worked hard at their success. We deliver value by understanding the goals of our customers to protect the assets and quality of life they have earned.

Westfield employees and independent agents strive to offer knowledgeable advice and explain coverage clearly. We provide practical solutions to reduce risk that are best suited for each customer.

Every Westfield policy is backed by claims service that is fast and accurate. Customers can count on us to pay what we owe.

Our commitment extends to the communities where we do business. We support community revitalization, safety and education.

Founded in 1848, Westfield has a longstanding reputation for ethical conduct, financial integrity and respect for people that has earned the trust of our customers. Westfield's strength and longevity are built on these timeless values.



WESTFIELD  
INSURANCE

Sharing Knowledge. Building Trust.®



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