



The Silver Lining® Amusement Rental PROGRAM

Eligible Operations

This program is designed exclusively for the needs of businesses that rent out selected types of inflatable devices, carnival games, and concessions. NSI specializes in providing the right insurance protection for recreational amusement rentals. Our claims professionals have decades of experience in these areas.

LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000 / \$3,000,000 occurrence / aggregate.
- Industry-standard General Liability coverages are available at policy limits for:
 - Premises & Operations
 - Products & Completed Operations
 - Damage to Premises Rented to You (*Fire Legal*)
 - Personal & Advertising Injury
 - Employees as Automatic Insureds
 - Volunteers as Automatic Insureds
 - No Bodily Injury Deductible applies

Other important Liability coverages available:

- Employee Benefit Liability covers errors in benefit administration with limits for each claim / aggregate available up to \$1,000,000 / \$1,000,000.
- Abuse and Molestation is an optional coverage at full limits with Defense outside the limits.

Requirements:

- Insured sets up equipment.
- Rental agreement has hold harmless and indemnification.
- Devices must be secured when in use.

PROPERTY COVERAGE

- Covering Buildings, Contents, and Business Income
- Special Causes of Loss

- Replacement Cost Value available
- Blanket coverage available; Agreed Value
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

INLAND MARINE COVERAGE

- Covers amusement equipment, games, and other rental or amusement materials in transit, in storage, and at the rental site.

OTHER COVERAGE OPTIONS

Auto for operating owned, hired, or non-owned vehicles, including multi-passenger vans or buses

Employment Practices Liability Insurance covers wrongful acts in employment at \$100,000. Higher limits available.

Workers' Compensation is written selectively in IA, IL, IN, KS, MN, MO, and WI. Stop Gap written in OH.

Commercial Umbrella provides higher limits with occurrence / aggregate limits up to \$10,000,000 / \$10,000,000.

Loss Prevention

Services include:

- Loss prevention information is available at www.thesilverlining.com. Click on NSI, Loss Prevention.
- Web seminars on a variety of topics are free to West Bend policyholders.

Platinum Pak enhanced Property and Plus Pak Liability coverages

provides many additional coverages to suit your customers' needs. Here are a few:

Item	Coverage
Covered Property in the Open	Up to 1,000 feet from premises
Employee Theft (<i>Including Employee Benefit Plans</i>)	\$5,000
Money, Securities and Stamps (<i>inside / outside</i>)	\$5,000
Off Premises Utility Services	Included – full limit
Off Premises Utility Services – Time Element	Included when Business Income is on policy
Ordinance or Law Coverage – Loss to the Undamaged Portion of the Building	Building Limit
Ordinance or Law Coverage – Demolition Costs	Up to 10% of Building Limit
Ordinance or Law Coverage – Increased Cost of Construction	Building Limit
Outdoor Fences	Included
Outdoor Signs	Detached – \$20,000; Attached – Included
Personal Property of Others	\$25,000; Employee Tools \$2,500
Property in Transit	\$25,000
Property Off-Premises	\$100,000
Fire Legal Liability	\$200,000

Eligible Services:

Amusement Rentals such as:

- Bounce houses
- Inflatable slides
- Inflatable moonwalks
- Bungee runs for kids
- Climbing walls
- Dunk tanks (*commercially manufactured*)
- Jousting for kids
- Pony & kid rides

Concessions such as:

- Cotton candy
- Snow cones
- Popcorn
- Kettle corn
- Soda machines

Carnival games such as:

- Ring toss
- Pick-a-duck ponds
- Prize wheels

Ineligible Operations/Activities:

- Devices not commercially manufactured
- Boxing games for adults
- Sumo wrestling for adults
- Bull rides
- Surf rides
- Go-carts of any type
- Orbitron
- Euro-bungee
- Trampolines
- Carnival rides
- Slides with water

We also write children's play centers that use inflatables.



NSI is a division of West Bend Mutual Insurance Company which operates in Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies.

West Bend has been rated A (Excellent) or better by A.M. Best since 1971.