



WESTFIELD
Signature[®]
SERIES

CONTRACTORS PROGRAM



WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.[®]

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.



Building peace of mind



We stand by our signature

It's simple. The Westfield Signature Series® Contractors Program is about delivering value based on our construction experience. We understand your business, your goals and the challenges you must overcome to be successful.

The Westfield Signature Series Contractors Program takes you beyond traditional insurance and provides a comprehensive coverage program that can be customized to meet your needs. Our uniquely designed "signature" product protects you against risks specific to construction operations.

Delivering a promise of protection, we stand by our name and provide you with the security you want and deserve.

Sharing Knowledge. Building Trust.®



Constructing the right products and services for you

PROTECTION HIGHLIGHTS

How would you like to have insurance designed specifically with your goals in mind? With Westfield you will.

Along with many enhanced additional coverages and coverage extensions that benefit any business, you gain peace of mind knowing that Westfield will protect your business, employees and the contracting services you provide.

- Automatic status for select additional insureds
- Knowledge and notice of occurrence
- Employee tools coverage
- Waiver of subrogation
- Incidental medical malpractice





ACCURATE AND DEPENDABLE CLAIMS SERVICE

Wouldn't it be great to have a claims representative who understands contractors and works with you to keep customers satisfied after a loss? With Westfield you do.

Your customers depend on you. When a loss occurs, you can depend on us. We will respond quickly and work to help you recover and restore service in the shortest time possible. Our knowledge and experience in managing construction claims is an advantage to you when you need us most.

Westfield's claims professionals know how difficult it can be when you experience a loss. Our claims representatives will explain coverage, answer questions and pay covered claims accurately. Fair and equitable claims service is always a reason to select Westfield.

- Local claims service
- Claims Services Consultant assigned to manage the claims activity of our more complex businesses
- 24/7 availability for emergencies and large losses
- Proactive workers' compensation program



CUSTOM BILLING MADE TO ORDER

Did you ever think "flexible" could describe your insurance bill? With Westfield it does.

From small business to large business, we offer a flexible approach to billing. At Westfield, we want to make your insurance experience convenient and worry-free. Our billing program is one way we do this. Our knowledgeable and friendly staff is ready to serve you.

You can choose your due date and pay plan (monthly, quarterly, semiannually or annually) ... and change it anytime. Ask about customized billing plans to meet your specific needs and business cycles.





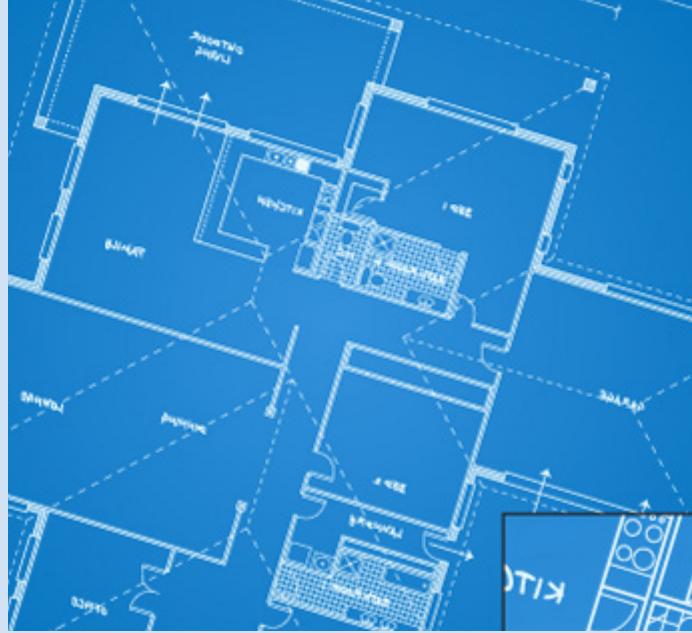
RISK CONTROL SERVICES

Do you ever wish you had help identifying loss-causing conditions in your business? With Westfield you do.

We can assist you in improving the safety of your operations to help avoid injuries and damage. Westfield risk control services stress the value of preventing a loss before it occurs. We do this by recommending results-oriented goals and objectives based on our extensive experience with construction operations.

Westfield customers have access to online tools for risk assessment and best practices in safety. We provide you with discounts on proven-effective tools from leading safety services. To benefit from this useful information simply visit us at www.westfieldinsurance.com.

Westfield Insurance and your independent agent are committed to offering practical safety solutions, allowing you to focus on what you know best – construction.

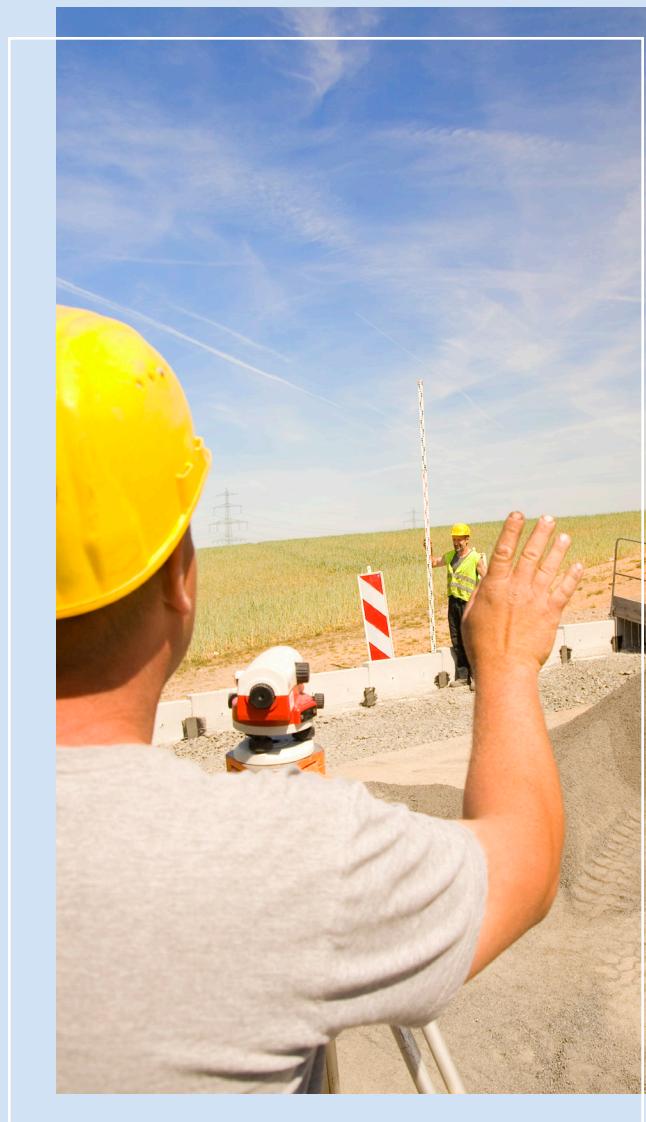


ARE YOU COVERED?

Questions to consider when discussing your insurance needs with your independent agent ...

- Are you covered if a third party is injured on a job site where you are working?
- Are your tools and equipment properly protected?
- In the event of a property claim on a building you are constructing, do you have the necessary builders risk coverage to protect your interests?
- Are you protected if a driver is involved in an auto accident delivering a product?
- Are your employees protected if they are injured in the workplace?

*The Westfield Signature Series Contractors Program.
Coverages built with your specific needs in mind.*





**TRUSTWORTHY. RESPECTFUL.
YOUR WESTFIELD INDEPENDENT AGENT.**

Trust, respect and integrity. You've built your business on these principles and they are a fundamental part of your operation. The same is true for Westfield and your Westfield independent agent.

Your agent ... an insurance professional who is a member of your community and there for you. Person-to-person. Face-to-face. Someone you can count on to know your business and understand your goals.

Trust your Westfield agent to recommend coverage that is best-suited to your needs, answer your questions and be your advocate.

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.



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