



Trust. Knowledge. Value.
Peace of mind.





A great deal of care has gone into building your lifestyle. From your home, to its furnishings, to the cars you drive ... everything was selected for its quality, endurance and style. And in many cases, you relied on guidance from an expert to help you with those choices.

The insurance protection for that lifestyle should be no different. You need quality, endurance and reliability, and the guidance of a trusted advisor to help make the right choice when it comes to protecting your lifestyle.

Westfield Insurance has successfully provided protection and peace of mind to customers since 1848. We partner only with independent agents who deliver the kind of service and care you expect. And we design protection solutions that meet your needs.

Wespak Estate ... is the right choice for you.

Your home and lifestyle aren't standard, and your insurance protection shouldn't be, either. Our Wespak Estate was created for a lifestyle that falls outside the realm of "standard," but we take it one step further, packaging it as a single-policy solution that simplifies your life. And we deliver that solution through an agency partner who is committed to making sure you have the right protection.

We know how important confidence in your insurance protection is. That's why you'll find many extras with Wespak Estate . . . extras that were included with your needs in mind. You are counting on peace of mind, and that's what you'll get with Wespak Estate.



Read on for information about some of those extras. And, you can rely on your insurance agent to answer additional questions and provide you with even more valuable insight about your Wespak Estate policy.



At Home ...



We start at the beginning ... making sure we understand your needs completely, so we can offer the right protection. A professional home appraisal is the foundation of all Wespak Estate policies. We'll evaluate your home thoroughly to make sure we fully understand its custom features and unique value.

Once we've analyzed your property, we confirm our assessment by offering expanded replacement cost ... a cushion that automatically expands to provide the necessary

coverage amount, even if the cost of the total loss of your home exceeds your coverage limits.

Your home, your choice.

We supplement our replacement cost coverage with a cash-out option. If you suffer a total loss to your home, standard homeowner policies require you to rebuild to receive the full insurance amount. Our option allows you to get your full coverage amount even if you choose not to rebuild your home.

Older home, older building code.

With standard homeowner policies, loss to an older home can be a problem because of the discrepancy between old and new building codes. We minimize that discrepancy with coverage that helps bridge the cost difference when bringing your older home up to code as the result of a rebuild or repair.

More sophisticated circuitry, more sophisticated coverage.

Mechanical equipment breakdown losses are excluded under typical homeowner policies. But more sophisticated and complex properties usually rely on more mechanical equipment, such as security systems, swimming pool equipment, surround-sound systems and lighting and home environment monitors. Our equipment breakdown coverage protects against unexpected repair or replacement costs due to a mechanical, electrical or pressurized system breakdown, and allows you to bypass the cost and hassle of additional warranty plans for these items.



One less worry

When you opt for a deductible of at least \$2,500, it “disappears” if the total loss amount exceeds 10 times the deductible amount. We then pay all of the loss with nothing out of your pocket. *(The “disappearing” feature also applies to deductibles of \$1,000 if the total loss amount exceeds \$25,000.)*



Protect your name, not just your home.

Identity theft is the fastest-growing crime in the United States. So we’ve made our identity theft resolution program a standard part of our Wespak Estate. You automatically receive \$20,000 in identity theft expense coverage, as well as a personal resolution advocate should you become an identity theft victim. Your one-on-one advocate will guide you through the complex process of identity theft resolution, completing all necessary paperwork and notification needed to restore your identity.

On the Road ...



If your vacation or leisure trip gets waylaid by the unexpected (such as an accident or mechanical breakdown), you have \$300 per day, or \$1,200 total, for extras like food and lodging. The coverage also applies for transportation expenses as the result of mechanical or electrical breakdown.

Back on course

You won't be stranded in the event of a loss that takes your vehicle out of commission. You have a total of \$3,000 for additional transportation expenses that might arise.

Special circumstances require special coverage

The typical auto policy does not provide liability coverage when you drive a vehicle provided for your regular use, but not necessarily owned or insured by you. However, we've extended your coverage to cover you or family members who operate a non-owned car on a regular basis. For example, your college-student child who operates a roommate's car on a regular basis has some liability coverage under your Wespak Estate policy.

We also have you covered when your personal vehicles are titled in your corporation's name.

And finally, you can have liability protection when your domestic employees use their own vehicles in the course of their employment with you.*

Trouble? We've got you covered 24 hours a day, 365 days a year

Our roadside assistance is there when you need it ... whether you're on the road or in your own driveway. So if you lock yourself out of your car, have a flat tire, or just run out of gas, help is only a phone call away.*

More options ... more value

We know your vehicles may require coverage beyond the typical auto policy. That's why we've included options that allow you to protect your vehicles on your terms. You can opt for higher physical damage limits, as well as higher collision and other-than-collision deductibles and higher medical payment limits.

You can also insure your vehicle with agreed value, which means we will pay the agreed value in the event of a loss. This is particularly valuable when it comes to collector or specialty vehicles with market values that are not standard.



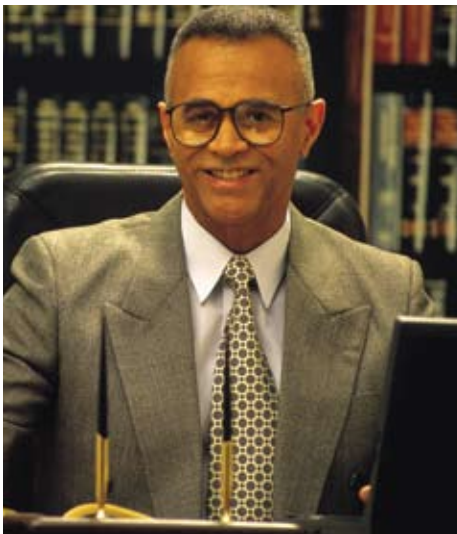
The extras

We've upped other coverages to give you more protection. You get these extras (with collision/other-than-collision coverage):

- \$2,000 personal contents
- \$2,000 electronic equipment
- \$4,000 non-owned trailers
- \$400 tapes, records, disks and other media
- \$2,500 airbag replacement
- Loan/lease coverage

**Optional coverages available for additional charge*





Personal contact is the hallmark of Wespak Estate claims handling. Wespak Estate customers have access to a claims representative, day or night. Regardless of when you report a claim, your Westfield claim representative will quickly be in touch to initiate the claims resolution process.

Westfield Insurance is able to expedite the resolution process because of our extensive network of local claims offices. With such close proximity to our customers, we're able to respond to and settle claims quickly and fairly. And our customers appreciate having claims professionals who live and work in their communities. We know easy accessibility is important to our Wespak Estate customer.

Wespak Estate claims... prompt, fair and professional.

Our property and casualty professionals receive some of the most extensive training in the industry. They specialize in particular types of claims, whether property, casualty or workers' compensation. We also have specialists trained in handling very complex claims situations. We understand the stress and confusion a person feels when a claim is experienced. That's why we take time to explain coverage, how the settlement process works and answer questions.

Westfield prides itself on its ability to provide customers with swift first contact and ultimate resolution after catastrophic storms. Our storm team is on duty 24 hours a day, seven days a week, and ready to handle the large number of losses that occur during a natural disaster. Our goal is to be in place, actively settling



claims, within 24 hours of the agent's first contact (the industry standard is 48 to 72 hours). Our storm team doesn't rest until all of our affected customers are on their way to recovery.



Westfield Insurance

Sharing Knowledge. Building Trust.



Robert Joyce
Chairman & Chief Executive Officer
Westfield Group

Roger McManus
President
Westfield Insurance

Westfield is an 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 people.

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

The contents of this brochure are only brief statements that relate to coverages. Please consult your independent agent for specific coverages, conditions and exclusions, as well as information about other fine products from Westfield Insurance.





WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.®

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