

## Communicating the Value of WesPak® and WesPak Estate®

### Introduction

This guide is to help make it easier to talk with your customers about WesPak® and WesPak Estate®, so they understand not just *what they're buying*, but *why it matters*.

### Start the Conversation: The Value of Package Products

With a package policy like WesPak and WesPak Estate, more protection is built in from the start, so you're not relying on add-ons to reach the right level of coverage. It's designed to provide stronger protection, fewer gaps, and a simpler experience over time, covering both everyday needs and larger "what if" scenarios.

### Key Messages

Here are key messages to help guide conversations with customers:

#### 1. Broader Coverage Built In: What's Included and Why It Matters

Your policy includes more from the start — so you don't have to guess what to add or worry about what's missing.

- Higher limits and replacement cost coverage included upfront.
- Less reliance on endorsements.
- Strong contents protection with replacement cost on contents set at 75% of Coverage A, compared to the typical 40-50% in the standard market.
- Helps reduce the risk of underinsurance.

For Example:

- **WesPak** offers built-in home and auto protections from the start including loan/lease gap, one-year new vehicle replacement, and travel-related coverages.
- **WesPak Estate** offers elevated, comprehensive protection featuring guaranteed replacement cost, expanded built-in coverages (e.g. cyber, identity theft, equipment breakdown), enhanced auto protections, and added flexibility like disappearing deductible and cash-out options for higher-value homes.

*Please make sure these included coverages meet your customers' needs.*

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#### 2. Access to Prevention Programs

The most expensive claim is often one that could have been prevented.

- Access to complimentary loss mitigation/prevention programs\*:
  - **Ting**® helps identify potential electrical fire hazards early.
  - **LeakBot**® helps detect hidden non-weather-related water leaks before they cause damage.
  - **MissionSafe**® provides driving insights and rewards participation for eligible customers — offering 10% savings in the first year, and 20% average savings thereafter, with some customers saving up to 40%.

- **WesPak** and **WesPak Estate** customers can also receive additional potential premium discounts for eligible loss prevention devices, such as central burglar alarms, fire alarms, whole-house generators, and sprinkler systems.
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### 3. Tailored Protection for any Stage of Life

Westfield starts with strong protection and then tailors it to fit each customer's situation as their needs evolve — without starting from scratch.

- Optional coverages (cyber, equipment breakdown, service line, umbrella).
- Enhancements can be added at any time, to help customers stay appropriately protected.

For Example:

- **WesPak** offers flexible add-on coverages — like cyber, equipment breakdown, inland flood, service line, umbrella, and auto enhancements — to allow customers to extend protection beyond core coverage to match their specific home and lifestyle needs.
  - **WesPak Estate** features elevated flexibility with key coverages already built in (cyber, identity theft, equipment breakdown), plus expanded options — like inland flood, service line, watercraft, and premium auto enhancements — to align with more complex risks and lifestyles.
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### 4. Responsive Claims Service

Support doesn't stop at coverage, Westfield is there before and after a loss, with a focus on resolving claims with as little disruption as possible.

- Timely, fair adjudication of claims.
- Multiple ways to file a claim (by phone and many claims can now be submitted online via MyWestfield®).
- Access to repair support, rental services, and total loss assistance.
- 24/7 emergency services for urgent situations including: water damage clean-up, board-up services for broken glass or roof damage, temporary living arrangements, after-hours escalation for severe incidents, including fires.

For Example:

- **WesPak** provides responsive claims support with flexible reporting options, streamlined digital tools, and access to services like contractor referrals, rental coordination, and emergency response to help customers recover.
  - **WesPak Estate** includes claims support skilled at higher-value and more complex claims with comprehensive coordination, advanced support services, and a continued focus on timely and fair resolution.
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### 5. Retention and Loyalty

Designed to deliver a more consistent experience over time with fewer surprises and simpler account management.

- One coordinated policy simplifies account management, with one renewal, one bill (unless an umbrella is added), for home and auto, and in some cases one deductible for a single event.

#### Agent Insight (Why This Matters for You)

Packaged policies demonstrate higher retention, with renewal rates averaging +2-3 points above monoline business and additional lift (+3-4 points) when the customer enrolls in complementary programs\* like Ting, MissionSafe, and LeakBot.

Customers who choose WesPak and WesPak Estate tend to stay long term, with renewal rates around 90%.

Higher retention means less remarketing, more stable accounts, and more time to focus on new business.

## When to Have the Conversation

- **At Quote**– Set the foundation and establish value before price becomes the focus.
- **Coverage Discussions** – Help customers understand what they’re buying and reinforce what’s built in.
- **At Renewal** – Prevent shopping before it starts by highlighting what’s included and reinforcing a positive claims experience when the need arises and risk mitigation/prevention opportunities.
- **When a Customer Is Shopping** – Shift the conversation from price to coverage and value; reinforce the differences, streamlined experience, and breadth of built-in protection.

## Match the Message to the Customer

- Price-focused → Emphasize avoiding coverage gaps and unexpected costs.
- Higher-value home → Emphasize coverage strength and replacement cost.
- Long-term customer → Emphasize consistency and overall experience.

## Additional Resources

[WesPak Brochure](#)

[WesPak Estate Brochure](#)

[WesPak and Wespak Estate Comparison Chart](#)

[Personal Umbrella Brochure](#)

[MissionSafe Flyer](#)

[Ting Flyer](#)

[LeakBot Flyer](#)

[Personal Lines Appetite Guide](#)

**Strong coverage | Thoughtful product structure | Long-term value**

### Disclaimer:

*\*Customers eligible for Ting include homeowners, WesPak, WesPak Estate, and farmowners policyholders with an owner-occupied dwelling. Customers eligible for LeakBot include homeowners, WesPak, and WesPak Estate policyholders in Indiana, Ohio, and Pennsylvania. Customers eligible for MissionSafe include auto, WesPak, and WesPak Estate policyholders.*

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