

# Apartment Building Owners Coverage



**ONTARIO'S MUTUAL  
INSURANCE COMPANIES**

*Protecting Communities For Over 100 Years!*

**LOCATE A MUTUAL COMPANY NEAR YOU**

**[www.mutualconnect.com](http://www.mutualconnect.com)**

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# Our Mutual Apartment Building Owners Insurance Program

Provides These Options

## **BROADFORM BUILDING COVERAGE**

- Replacement cost
- Increased reconstruction costs due to bylaws
- Accidental breakage of glass and signs
- Vandalism and malicious damage by tenants

## **BROADFORM CONTENTS COVERAGE**

- Replacement cost
- Optional sewer/sump backup coverage
- Vandalism and malicious damage by tenants

## **LOSS OF INCOME COVERAGE**

- Replaces business income lost as a result of insured damage to property (less expenses which do not continue)

## **CRIME COVERAGE**

- Contents including cash
- Optional coverage for loss resulting from employee dishonesty

## **PUBLIC LEGAL LIABILITY**

- Premises coverage (slip and fall)
- Optional environmental pollution damage

HIGHLIGHTS ONLY. Actual policy wordings govern.  
Coverage availability subject to underwriting eligibility.

# Why Insure With A Mutual?

## **WE'RE YOUR NEIGHBOURS**

- We understand your needs
- Focused on rural Ontario

## **FOCUS ON POLICYHOLDER INTERESTS**

- Ontario's Mutuals are owned & directed by their policyholders, and operate with a "member value" philosophy

## **STRENGTH IN COMPANIES**

- Ontario's Mutuals back each other through our own Guarantee Fund and Reinsurance company
- Collectively our system is one of the most financially secure insurance networks
- Ontario's Mutuals are 100% Canadian and fully licensed to operate in Ontario.

## **LOSS PREVENTION SERVICE**

- On site inspections
- Promoting safety & awareness in the community
- Fire extinguisher program
- Mutual Protect property engraving program