

Our Mutual
**Auto
Insurance
Program**

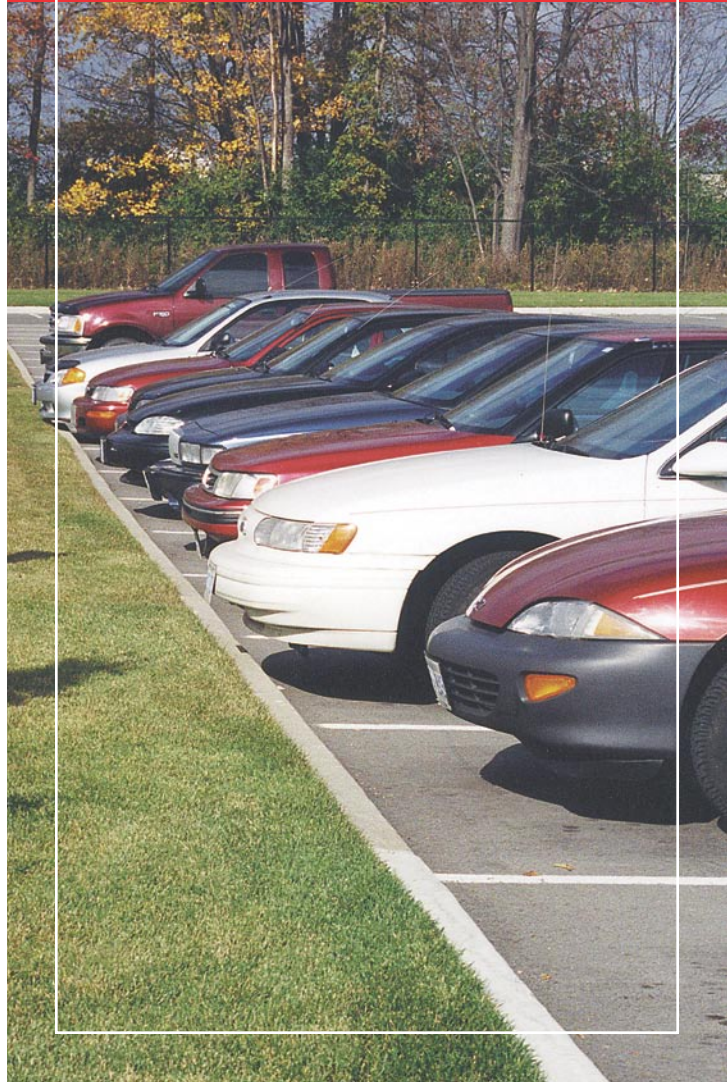


Protecting Communities For Over 100 Years!

LOCATE A MUTUAL COMPANY NEAR YOU

www.mutualconnect.com

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Have You Considered These Possibilities?

HIGHER ACCIDENT BENEFIT LIMITS

If you are concerned that the standard Accident Benefit Limits may not be adequate to meet your needs following an automobile accident, increased limits can be purchased.

PROTECTION PLUS!

If purchased, this option protects your good driving record if you are at least six years accident free. In the event of your first “at fault” accident, you keep your accident free rating! (This protection cannot be applied to accidents resulting in any criminal code or major Highway Traffic Act violations.)

EMERGENCY ROAD SERVICE!

This coverage reimburses you for towing and emergency service up to \$50.00 per emergency. The coverage pays in excess of (or in absence of) any auto club, manufacturers or dealers warranties or credit card programs. The cost of parts or fuel does not qualify.

This coverage is included at no additional charge when your private passenger vehicle is insured for “Collision and Comprehensive” or “All Perils” physical damage coverages.

TRANSPORTATION REPLACEMENT!

If purchased, this option pays for the rental of a substitute vehicle while your vehicle is out of service due to a loss that your vehicle is insured against.

RENTAL VEHICLES—LIABILITY FOR DAMAGE TO NON-OWNED AUTOS

When this option is purchased for your private passenger or travel trailer, you no longer have to buy the physical damage insurance coverage sold to you as a daily rate when you rent a car.

Premium Discounts

PROPERTY INSURED DISCOUNT!

Save on your auto policy premium when you insure your home, condominium unit or farm residence with us! If you are a commercial policy-holder, you may be eligible to save on your auto policy premium when you insure your property with us!

RETIREE DISCOUNT!

A discount may apply to the ‘Accident Benefits’ section of your private passenger auto policy if you are retired and not receiving any income from any business or occupation and you are over the age of 65 or receiving pension under any government or registered pension plan.

LONG TERM POLICYHOLDER DISCOUNT!

A discount may apply to your private passenger auto if you have had automobile insurance with us for three consecutive years.

THEFT DETERRENT SYSTEM DISCOUNT!

A discount may apply to the ‘Comprehensive’ portion of your private passenger automobile if you have an ‘Approved After Market Theft Deterrent System’ installed by an approved installation facility.

TRAILMASTER DISCOUNT FOR SNOWMOBILES!

A Trailmaster discount is available for motorized snow vehicles provided all operators are 40 years of age or over and all operators have remained accident and claims free for the last six years. You must have owned a snow vehicle throughout the past five years.

Ask your agent or broker for more complete information.

HIGHLIGHTS ONLY. Actual policy wordings govern. Subject to underwriting guidelines.