

# Contractors Coverage

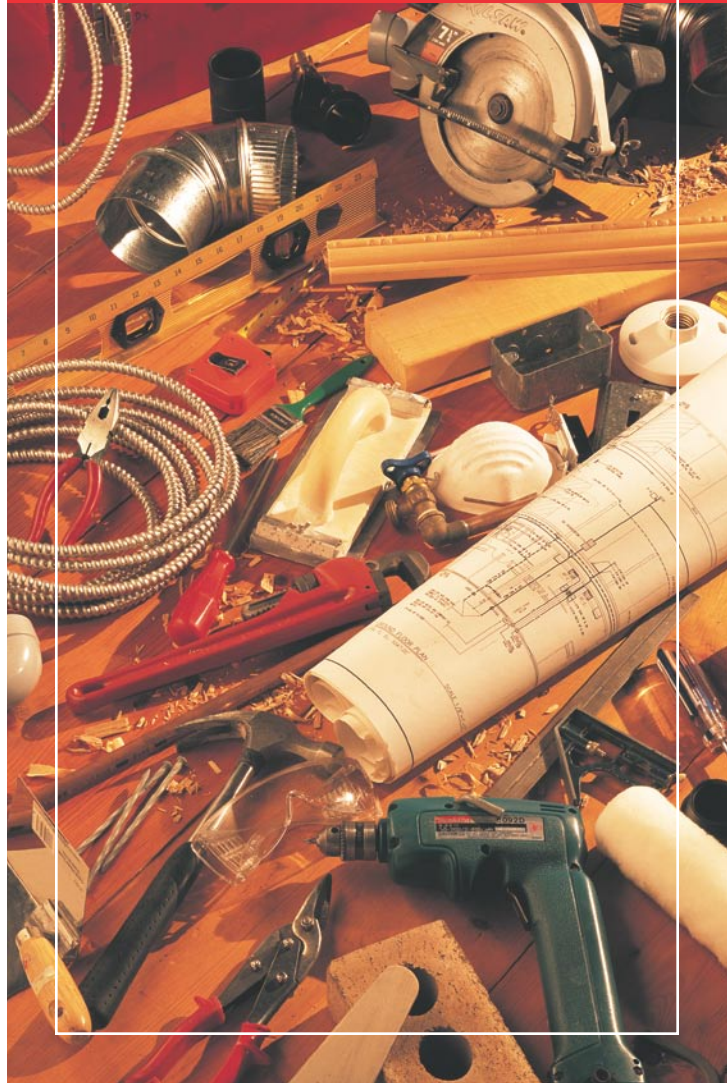


*Protecting Communities For Over 100 Years!*

**LOCATE A MUTUAL COMPANY NEAR YOU**

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

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# Our Mutual Contractors Insurance Program Provides These Options

## **SHOP BUILDING COVERAGE**

- Replacement cost (optional)
- Increased reconstruction costs due to bylaws
- Accidental breakage of glass and signs

## **OFFICE CONTENTS COVERAGE**

- Replacement cost
- Optional theft coverage
- Optional mechanical breakdown to computers

## **INSTALLATION FLOATER**

- Materials on site (installed and in process) during period of contract
- Materials in transit to site

## **TOOL & EQUIPMENT FLOATER**

- Hand tools on a blanket basis
- Automatic 6 day coverage on short term rentals up to \$2,500
- Automatic 30 day coverage on new acquisitions up to \$2,500

## **PUBLIC LEGAL LIABILITY**

- Premises Coverage - Your shop and job site
- Completed Operations coverage—when work completed
- Personal Injury (Libel, slander)

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