

Our Mutual Farm Insurance Program

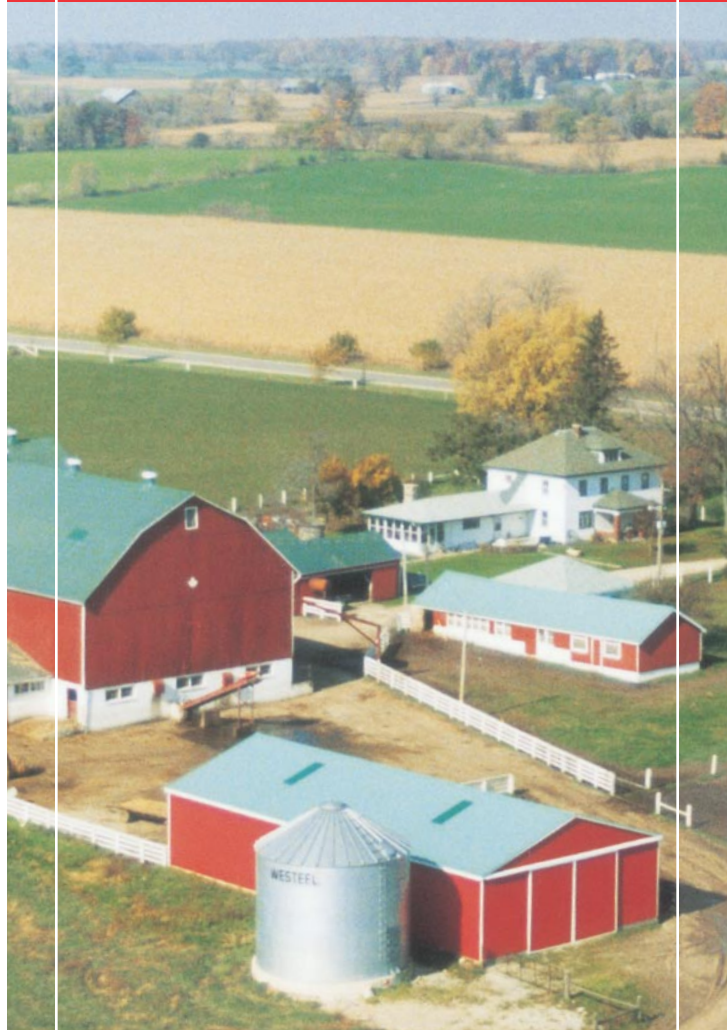


Protecting Communities For Over 100 Years!

LOCATE A MUTUAL COMPANY NEAR YOU

www.mutualconnect.com

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Our Mutual Farm Insurance Program Provides These Options

MACHINERY COVERAGE

- All external perils coverage
- Damage to non-owned or leased machinery
- Loss of use
- Optional replacement cost

BUILDING COVERAGE

- Broadform or named perils coverage
- Optional replacement cost
- Increased reconstruction costs due to bylaws

PRODUCE COVERAGE

- Seed, fertilizers, herbicides, pesticides and commercial feed, refrigerated produce

LIVESTOCK COVERAGE

- Standard or broadform coverages available for cattle, swine, poultry and horse

LOSS OF INCOME COVERAGE

- Ongoing and extra expenses after a loss

PUBLIC LEGAL LIABILITY

- Corporate & family farm operations
- Environmental pollution coverage
- Extensions for custom work

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