



**Ayr Farmers
Mutual
Insurance Company**

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Proud Supporters Of



Protecting Communities For Over 100 Years!

Dairy Coverage



Our Mutual Dairy Insurance Program Provides These Options

LIVESTOCK COVERAGE

- Including entrapment
- Optional hardware, frothy bloat, physical injury, accidental strangulation, animal birth
- Sublimits for medicines and new acquisitions
- Nitrogen tank, frozen semen and embryo coverage available
- Deadstock removal coverage (optional)

PRODUCE COVERAGE

- Milk spoilage resulting from electrical or mechanical breakdown
- Inhibitor contamination to owned milk

BUILDING COVERAGE

- Snowload and collapse
- Replacement cost (optional)
- Increased reconstruction costs due to bylaws (optional)

FARM MACHINERY COVERAGE

- Replacement cost (optional)
- Damage to non owned machinery
- Loss of use

PUBLIC LEGAL LIABILITY

- Corporate & family farm operations
- Environmental pollution coverage
- Inhibitor contamination to non-owned milk

LOSS OF INCOME COVERAGE

- Ongoing and extra expenses after a loss

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