



**Ayr Farmers  
Mutual  
Insurance Company**

P.O. Box 1170  
1400 Northumberland St.  
Ayr, Ontario N0B 1E0

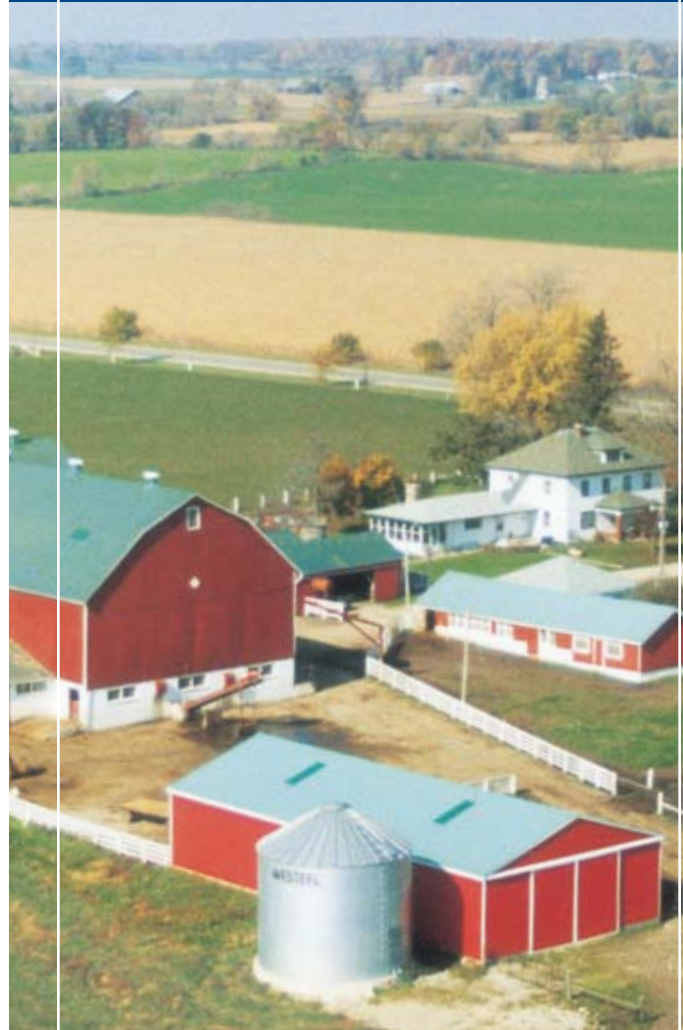
Telephone: 519-632-7413  
Toll Free: 1-800-265-8792  
Fax: 519-632-8908  
[www.ayrmutual.com](http://www.ayrmutual.com)

*Proud Supporters Of*



*Protecting Communities For Over 100 Years!*

# Our Mutual Farm Insurance Program



Printed in Canada 08-0155-0605

# 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