



**Ayr Farmers
Mutual
Insurance Company**

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Proud Supporters Of



Protecting Communities For Over 100 Years!

Hobby Farm Insurance



Flexible Coverage for Hobby Farms

The term "hobby farm" can be used to describe many types of property. That's why we help you select from a complete line up of coverages (below) to only provide the coverage you need.

INSURANCE ON YOUR HOUSE

- Variety of coverage options

HOME CONTENTS & PERSONAL PROPERTY

- Variety of coverage options

MACHINERY COVERAGE

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

BUILDING COVERAGE

- Broadform or named perils coverage
- Optional replacement cost

PRODUCE COVERAGE

- Seed, fertilizers, herbicides, pesticides and commercial feed

LIVESTOCK COVERAGE

- Standard or broadform coverages available for animals

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