



**Ayr Farmers
Mutual
Insurance Company**

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Proud Supporters Of



Protecting Communities For Over 100 Years!

Apartment Building Owners Coverage



Our Mutual Apartment Building Owners Insurance Program

Provides These Options

BROADFORM BUILDING COVERAGE

- Replacement cost
- Increased reconstruction costs due to bylaws
- Accidental breakage of glass and signs
- Vandalism and malicious damage by tenants

BROADFORM CONTENTS COVERAGE

- Replacement cost
- Optional sewer/sump backup coverage
- Vandalism and malicious damage by tenants

LOSS OF INCOME COVERAGE

- Replaces business income lost as a result of insured damage to property (less expenses which do not continue)

CRIME COVERAGE

- Contents including cash
- Optional coverage for loss resulting from employee dishonesty

PUBLIC LEGAL LIABILITY

- Premises coverage (slip and fall)
- Optional environmental pollution damage

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