



**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!*

# Church Coverage

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# Our Mutual Church Insurance Program

Provides These Options

## **BUILDING COVERAGE**

- Replacement cost or depreciated value
- Accidental breakage of glass and signs

## **CONTENTS COVERAGE**

- Property of clergy and others while on premises
- Includes religious articles and equipment
- Optional sewer/sump backup coverage

## **LOSS OF INCOME COVERAGE**

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

## **PUBLIC LEGAL LIABILITY**

- Premises coverage (slip and fall)
- Congregational activities
- Optional professional liability
- Optional protection for church entity against allegations of abuse
- Optional directors and officers liability coverage

**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