



**Ayr Farmers  
Mutual  
Insurance Company**

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*Proud Supporters Of*



*Protecting Communities For Over 100 Years!*

# Home-based Business Coverage



# Our Mutual Home-based Business Insurance Program

Provides These Options

## **EQUIPMENT COVERAGE**

- Replacement cost (optional)
- Mechanical breakdown to computers (optional)
- Electrical surges by power fluctuation

## **STOCK COVERAGE**

- Theft coverage (optional)
- Market value for stock in inventory

## **CRIME COVERAGE**

- Home business contents including cash

## **LOSS OF INCOME COVERAGE**

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

## **PUBLIC LEGAL LIABILITY**

- Office premises at home (slip and fall)
- Products coverage (goods you sell)
- Professional liability (optional)

**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