



**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

Proud Supporters Of



Protecting Communities For Over 100 Years!

Retail Store Coverage



Our Mutual Retail Store Insurance Program

Provides These Options

BUILDING COVERAGE

- Replacement cost (optional)
- Increased reconstruction costs due to bylaws
- Accidental breakage of glass and signs

EQUIPMENT COVERAGE

- Replacement Cost (optional)
- Optional theft coverage
- Optional mechanical breakdown to computers
- Optional sewer/sump back-up

STOCK COVERAGE

- Optional theft coverage
- Market value for stock on shelves
- Damage resulting from change in temperature
- 'Peak season' coverage automatically increases stock limits up to 25%

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

- Retail store premises (slip and fall)
- Products coverage (All goods you sell)
- Tenants legal liability

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