



**Ayr Farmers  
Mutual  
Insurance Company**

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*Proud Supporters Of*



*Protecting Communities For Over 100 Years!*

# Home Insurance Program



# Our Mutual Insurance Program For Your Home

## INSURANCE ON YOUR HOUSE

- Variety of coverage options
- Swimming pools & fixed outdoor equipment
- Trees, plants, patios
- Includes removal of debris from insured loss
- Separate Coverage for detached garages and sheds

## HOME CONTENTS & PERSONAL PROPERTY

- Variety of coverage options
- Replacement coverage
- Extensions for property while away from your home and for students contents
- Includes property of family members living in your home
- Specialty coverage available for jewelry, fine arts, collectibles, tools, musical instruments, electronic equipment and watercraft

## OTHER FEATURES

- Protection against fraud for your credit/debit cards and cheques
- Coverage on the contents of your freezer if it breaks down
- Policies are tailored to your needs
- Variable deductibles available

## ADDITIONAL LIVING EXPENSE

- If your home is damaged because of an insured loss, we will cover the extra cost of living away from your home while your house is being repaired.

## PUBLIC LIABILITY

- We will defend you and pay for losses you are legally liable for if someone sues you because you injured them or damaged their property
- Many optional extensions available

**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