



There's insurance,  
then there's **mutual**  
insurance.



## The Mutual Difference

### Small, but mighty.

Ontario Mutuals are 40 independent insurance companies that grew in the small towns and rural areas that form the backbone of our province. But don't let our small size fool you. Together, we represent one of the strongest, most secure financial networks in the world.

### Rooted in your community, we've sheltered generations.

The spirit of mutual insurance is woven into the fabric of every community. It's the spirit of coming together for the greater good. While many of our member companies began as farm mutuals in the mid 1800s, today we offer a full range of home, auto, commercial and farm insurance tailored to protect you and your family.

There's auto insurance,  
then there's **mutual**  
auto insurance.



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### Premiums stay where they do the most good — in your community.

With Mutuals, premiums stay in the community, employing neighbours, supporting the local economy and giving back. We invest in local projects and support what matters most to our policyholders. We've been buying local for generations, and community spirit has been part of our style for more than 150 years.

### You're more than a policyholder, you have a voice. Let it be heard.

When you buy a policy, you automatically become a member of that company. That means you have a voice in important issues like electing a board of directors.

### We're people-centred, not call-centred.

You will always be treated like a person, not a number. Whenever you have a question or a claim, someone you know and trust will be right there to help. It's not the way every insurance company does business, but it's the Mutuals way.

[www.HowardMutual.com](http://www.HowardMutual.com)

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# Auto Insurance

Your insurance. Your options.

In Ontario, the provincial government has established a standard Auto Insurance Policy that all companies offer. It was designed to give you and your loved ones basic protection, but there are still a lot of options you can add to that basic protection. That's why you need an expert who will take the time to help you sort through the details. An expert who's part of the Ontario Mutuels family.

## Mandatory coverage

This is the minimum protection required by law in Ontario. If you don't have it, you can be fined or may lose your license, and your vehicle can be impounded.

Plus, if you're sued for damaging someone's personal property or for injuring or killing someone, you'll have to bear the cost on your own.

## Optional coverage

Beyond mandatory coverage, there are options you may want to consider. These include:

- Higher accident benefit limits
- Driving record protection
- Emergency roadside service
- Transportation replacement
- Rental vehicle liability
- Coverage for off-road vehicles and snowmobiles

## Ways to save

You could be eligible to save more if you insure other vehicles or your home, farm or business with us.

Seniors, retirees, new drivers, students living away from home, drivers with a short commute and drivers with theft deterrent devices could also qualify for added discounts.

## We know what drives you.

A lot of companies can sell you auto insurance these days, but not many of them have travelled the same roads or have roots in the same hometowns.

There's a difference between those companies and the Mutuels. We know who you are because we come from the same place. We share the same community values and regard for our neighbours. That's a difference that matters.

Call us today or ask your broker, and discover the mutual difference.



Independently operated, 100% Canadian.

\* Highlights only. Actual policy wordings govern. Coverage availability subject to underwriting eligibility and guidelines.