



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



**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.



20 Ebenezer Street West  
Ridgetown, Ontario N0P 2C0  
Phone: 519-674-5434 • Fax: 519-674-2029

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

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

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## We don't just understand small business. We are small businesses ourselves.

It's simple. When you have a claim, we'll be there for you.

Every Ontario Mutual Insurance Company is 100% Canadian owned and managed, operating independently in small towns and cities across the province. So we get small business.

From retail stores, offices, and contractors to churches, we've got progressive, affordable coverage to protect your business' physical assets as well as its income.

Talk to your Ontario Mutuals professional about insuring:\*

- Buildings
- Office contents

- Materials, tools and equipment
- Loss of stock or cash
- Crime coverage on contents and cash
- Income replacement
- Allegations of liability arising out of your business premises, products, or operations

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

## 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.

### Ontario Mutuals offer three ways to protect your business:

- your physical assets
- protection against loss of income
- public legal liability.

You can add extra coverage to suit your own situation.



**ontario mutuals**™  
We're in this together