



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



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

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

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



# Protecting farms for more than 150 years

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

We've been insuring farms in Ontario for over 150 years. There is simply no other insurance company in Canada that can offer the level of insurance expertise and local knowledge of agri-business risks that Ontario Mutuals provide.

Coverage options include:\*

- Farm dwellings (including personal property, living expenses and personal effects)
- Outbuildings
- Livestock and produce
- Machinery and equipment
- Limited pollution liability
- Livestock mortality (cattle & horses)

- Harvested crops, seed, commercial feeds, herbicides, pesticides and fertilizers
- Potential loss of income following an insured property loss
- Personal liability
- Liability coverage for your farm operation

Between accidents and Mother Nature, managing your risk with the right coverage makes all the difference – the Mutuals difference.

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

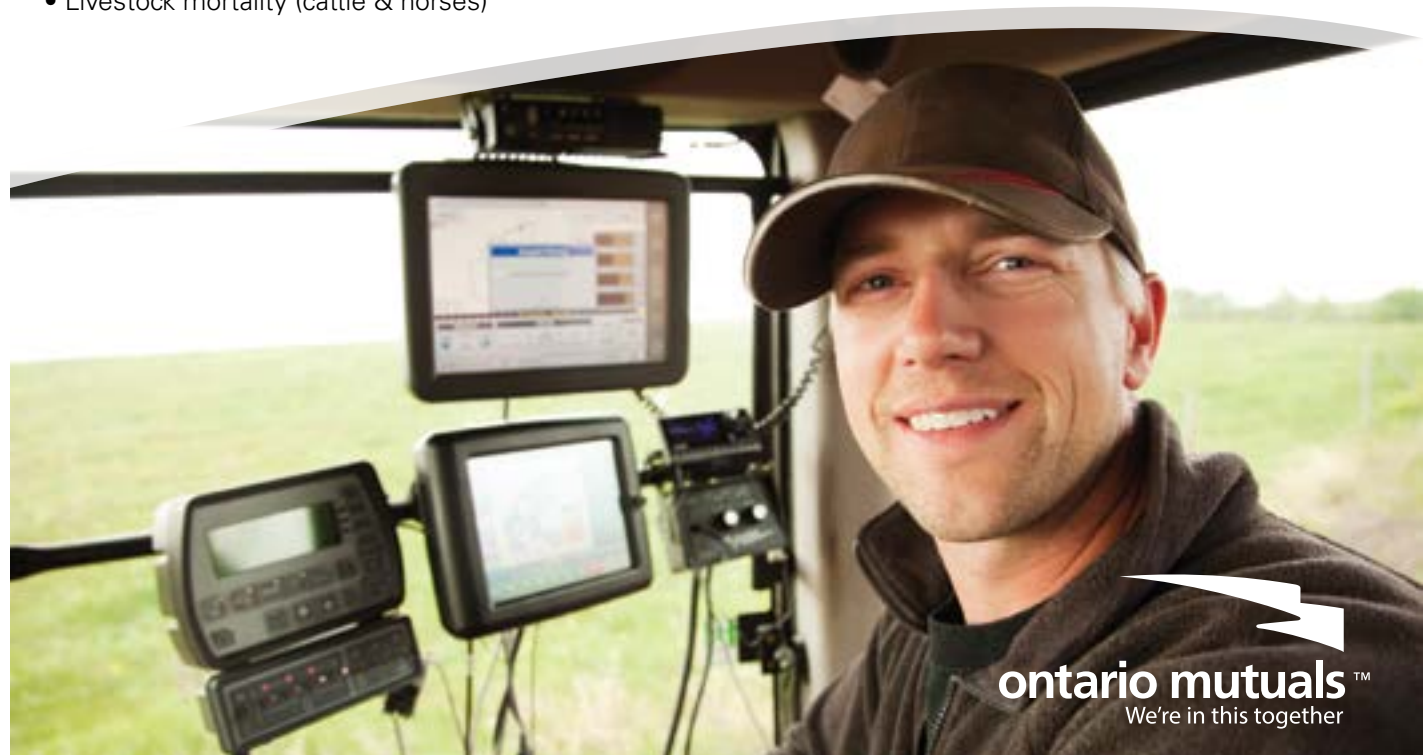
## The Mutual Difference

### 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**™  
We're in this together