



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



The Mutual Difference

Small, but mighty.

Ontario Mutuels 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 mutuels 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 home insurance,
then there's **mutual**
home insurance.



20 Ebenezer Street West
Ridgetown, Ontario N0P 2C0

Phone: 519-674-5434 • Fax: 519-674-2029

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

With Mutuels, 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 Mutuels way.

www.HowardMutual.com

www.HowardMutual.com

Home Insurance

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

Ontario Mutuels offers:

Insurance on your home – that's flexible and adaptable to your lifestyle. You can add coverage for things like swimming pools and outdoor equipment, trees, plants and patios. There's even a Guaranteed Rebuilding Cost option for you to consider.

Home contents and personal property protection – talk to your Ontario Mutuels sales professional about special coverage for jewelry, fine arts, collectibles, tools and more. And, we offer handy features like the option to protect your student's property while away from home.

Additional living expenses – if your home is damaged because of an insured loss and you can't live in it, we'll cover the extra expense of living away from home while your house is being repaired.

Public liability protection – if someone sues you because you accidentally injured them or damaged their property, we can defend you and pay any losses you're legally liable for.

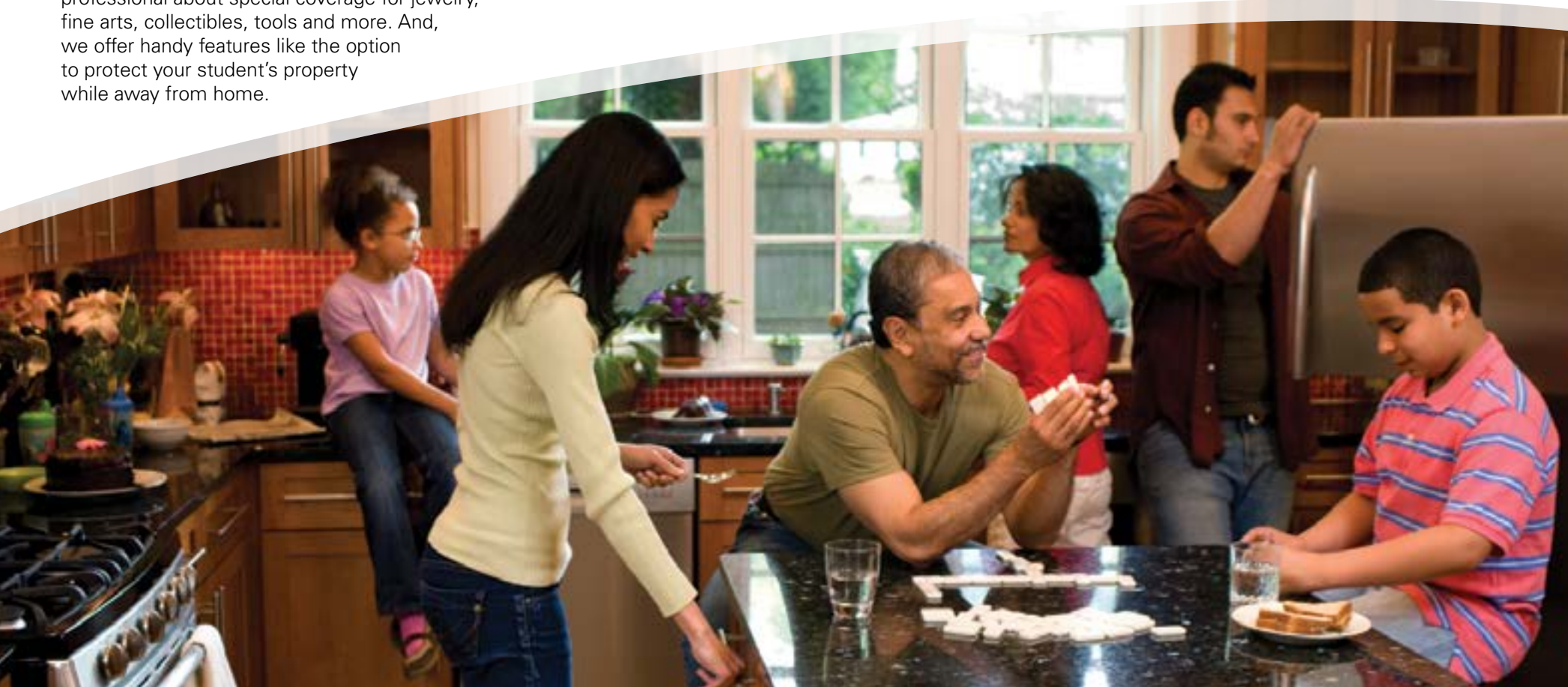
For an extra measure of protection – contact us about proactive loss prevention services, such as our:

- on-site inspections
- fire extinguisher programs
- theft-reduction strategies

More important features

- Protection against fraud for your credit/debit cards and cheques.
- Coverage on the contents of your freezer if it breaks down.
- Cleanup coverage if gas, oil or other pollutant is accidentally spilled on your property.

It's about more than price – it's about the most cost-effective way to protect your home, your belongings and your peace of mind if you accidentally injure someone else.



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.

H O M E

A U T O

C O M M E R C I A L

F A R M