



## IT'S GOOD TO KNOW YOUR NEIGHBOURS

Ontario Mutuals provide innovative, personalized products for automobiles, residential properties, farm operations, contractors and other businesses. Although we're independent companies, together we form one of the most financially secure insurance networks anywhere in the world.

## THAT'S A COMFORTING FACT IN TIMES LIKE THESE.

Ontario Mutuals collaborate to develop insurance solutions that suit rural living in Ontario. You can rest assured that we'll be here with the products and claims services you need.

So whether you have a retail business, office, manufacturing operation, home-based business, or you're a contractor, we can help to explore the best insurance protection for your business operation.

## IT'S INSURANCE FOR LIVING TODAY

Vers. 04/2009

ONTARIO MUTUALS HAVE  
ROOTS IN RURAL ONTARIO  
THAT GO WAY BACK –  
OVER 150 YEARS.

**Our service is there when you  
need it – all the time.**

We know that downtime in any business is costly. Our goal is to get your operation back up and running as quickly as possible with the kind of personal claims service that treats you like a neighbour - not a number.

With the strength and service of Ontario Mutual behind you, you can get on with what's important – living!



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# Business Insurance Program



  
**ontario mutuals**™  
INSURANCE FOR LIVING TODAY



## YOUR BUSINESS - YOU'VE INVESTED SO MUCH. WE CAN HELP TO PROTECT IT.

There are thousands of business success stories all across Ontario. From small family owned retail outlets to larger operations in every sector of the economy. The Ontario Mutuals know what it's like to run a business in a small community. After all, each one of our 46 members has been part of the business landscape in rural Ontario, some for over 150 years.

In small communities, a business is more than a sign or a storefront. It's a familiar face behind the desk. A friend or neighbour at the counter.

When you insure with an Ontario Mutual, you're placing your trust in a neighbour – a company with both business and family roots in the community, just like you.



## GREAT WAYS TO INSURE WITH ONTARIO MUTUALS

Our business insurance program covers a wide range of businesses – from retail and offices to apartment owners, churches, and contractors. In addition to protecting physical assets of your business, we can also provide protection against the potential loss of income. Talk to your insurance salesperson about insuring for:

- 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.

## WORK WITH SOMEONE YOU TRUST – THE ONTARIO MUTUALS

Ontario Mutuals have their roots in rural Ontario that go back over 150 years. Today, we're 46 members strong in the communities where we began more than a century-and-a-half ago.

Ontario Mutuals not only provide progressive, affordable coverage for your entire operation, we're there when you need us with expert and compassionate service.

*It's what you would expect from a friend, a neighbour and an organization that's part of the fabric of your community.*

