



## 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 are 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 it's a new car, the family mini-van or a hard working truck, we're there to make sure you keep running.

## 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

Whatever your situation – whether it is damage to your automobile, an accident with a snowmobile or damage to your off-road vehicle – our goal is to get your vehicle repaired and returned to you as quickly as possible with personal claims service that treats you like a neighbour - not a number.

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

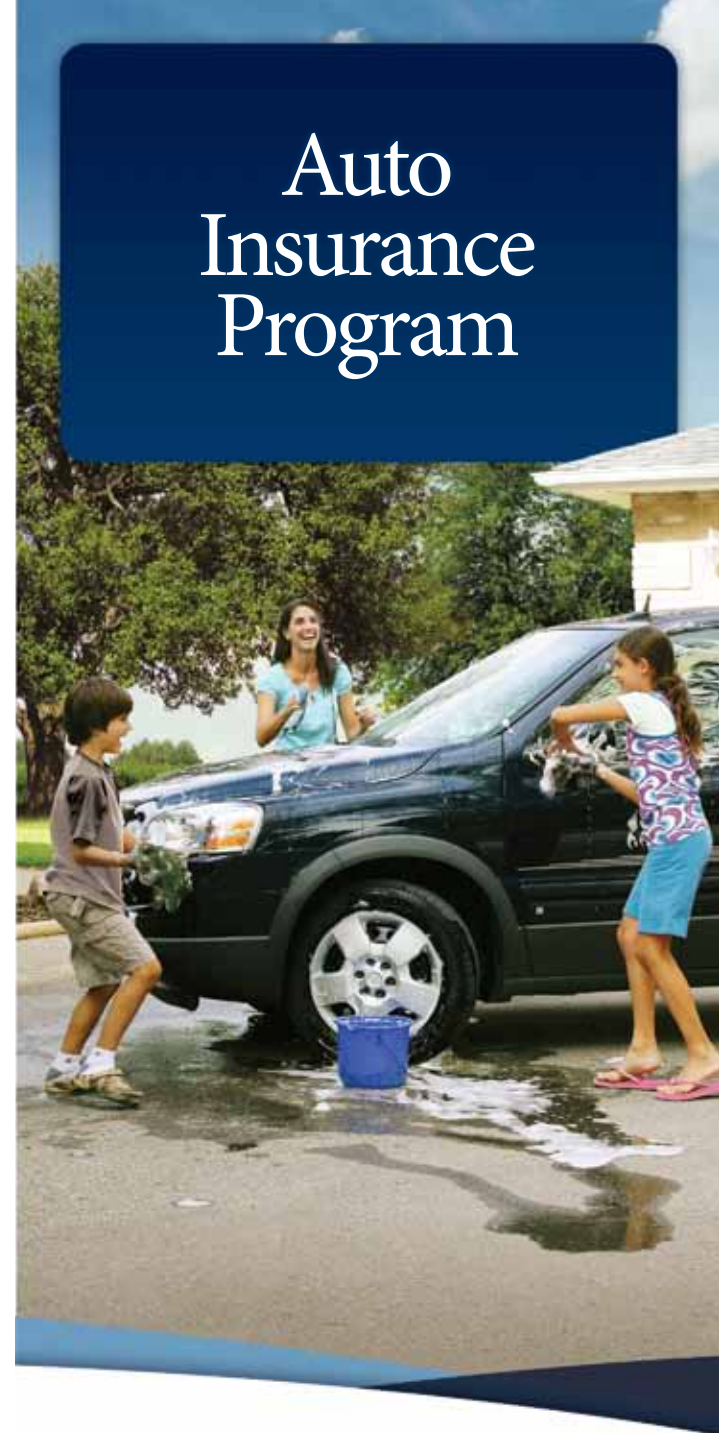


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# Auto Insurance Program





## PEACE OF MIND – STANDARD ON EVERY POLICY FROM AN ONTARIO MUTUAL

Whether it's driving to the office, to the next field or getting the kids to soccer, making sure you have the protection you need to keep you on the road is what Ontario Mutuals do.

When you insure with an Ontario Mutual, you're placing your trust in a neighbour – someone who lives in your community and drives the same roads that you do. When accidents happen on that tricky stretch of road or near that certain busy intersection – we can relate. We're familiar with the driving conditions you face each and every day.

### Our Auto Insurance Program provides you with options that may include:

- Higher accident benefit limits
- Protection Plus – qualified drivers may 'protect' their driving record following an accident
- Emergency Road Service Excess Coverage - reimburses you for up to \$50 for any emergency service you need for your vehicle
- Coverage for Transportation Replacement – to keep you going when your vehicle is out of service because of an insured loss
- Rental Vehicle Liability Insurance - so you no longer have to buy coverage sold by a rental company



## GREAT WAYS TO SAVE MONEY WITH ONTARIO MUTUALS

We can make your insurance as affordable as possible with coverages that take advantage of your excellent driving record.

- Insure your home, condominium unit or farm residence with us and you may be eligible to save on your auto policy premiums
- A discount may apply to your private passenger auto policy if you are retired and over the age of 65.
- You may be eligible for savings on your auto insurance premium if you've been with us for three consecutive years
- A discount may apply if you have an approved after-market theft deterrent system installed by an approved installation facility

Highlights only. Actual policy wordings govern. Subject to underwriting guidelines.

## ROOTS IN RURAL ONTARIO FOR OVER 150 YEARS

Ontario Mutuals have 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.

When you call an Ontario mutual, you're talking to the head office. Each mutual company operates independently. They reside in your community and invest in your community.

*Ask your Ontario Mutuals representative for more information about our special programs for off-road vehicles and snowmobiles.*

