



Home Based Business Insurance

INSURANCE INFORMATION

EQUIPMENT COVERAGE

- Replacement cost (optional)
- Mechanical breakdown to computers (optional)
- Electrical surges by power fluctuation

STOCK COVERAGE

- Theft coverage (optional)
- Market value for stock in inventory

CRIME COVERAGE

- Home business contents including cash

LOSS OF INCOME COVERAGE

- Replaces business income lost as a result of insured damage to property (less expenses which do not continue)

PUBLIC LEGAL LIABILITY

- Office premises at home (slip and fall)
Products coverage (goods you sell)
Professional liability (optional)

WHY INSURE WITH A MUTUAL?

WE'RE YOUR NEIGHBOURS

- We understand your needs
- Focused on rural Ontario

FOCUS ON POLICYHOLDER INTERESTS

- Ontario's Mutuals are owned & directed by their policyholders, and operate with a "member value" philosophy

STRENGTH IN COMPANIES

- Ontario's Mutuals back each other through our own Guarantee Fund and Reinsurance company
- Collectively our system is one of the most financially secure insurance networks
- Ontario's Mutuals are 100% Canadian and fully licensed to operate in Ontario.

LOSS PREVENTION SERVICE

- On site inspections
- Promoting safety & awareness in the community
- Fire extinguisher program

*HIGHLIGHTS ONLY. Actual policy wordings govern.
Coverage availability subject to underwriting eligibility.*



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