



**Ayr Farmers
Mutual
Insurance Company**

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Proud Supporters Of



Protecting Communities For Over 100 Years!

Contractors Coverage



Our Mutual Contractors Insurance Program Provides These Options

SHOP BUILDING COVERAGE

- Replacement cost (optional)
- Increased reconstruction costs due to bylaws
- Accidental breakage of glass and signs

OFFICE CONTENTS COVERAGE

- Replacement cost
- Optional theft coverage
- Optional mechanical breakdown to computers

INSTALLATION FLOATER

- Materials on site (installed and in process) during period of contract
- Materials in transit to site

TOOL & EQUIPMENT FLOATER

- Hand tools on a blanket basis
- Automatic 6 day coverage on short term rentals up to \$2,500
- Automatic 30 day coverage on new acquisitions up to \$2,500

PUBLIC LEGAL LIABILITY

- Premises Coverage - Your shop and job site
- Completed Operations coverage—when work completed
- Personal Injury (Libel, slander)

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

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
- Mutual Protect property engraving program