



# Apartment Building Owners Coverage

## INSURANCE INFORMATION

### BROADFORM BUILDING COVERAGE

- Replacement cost
- Increased reconstruction costs due to bylaws
- Accidental breakage of glass and signs
- Vandalism and malicious damage by tenants

### BROADFORM CONTENTS COVERAGE

- Replacement cost
- Optional sewer/sump backup coverage
- Vandalism and malicious damage by tenants

### LOSS OF INCOME COVERAGE

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

### CRIME COVERAGE

- Contents including cash
- Optional coverage for loss resulting from employee dishonesty

### PUBLIC LEGAL LIABILITY

- Premises coverage (slip and fall)
- Optional environmental pollution damage

## 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.*