



# 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.*