



# Dairy Coverage

## INSURANCE INFORMATION

### LIVESTOCK COVERAGE

- Including entrapment
- Optional hardware, frothy bloat, physical injury, accidental strangulation, animal birth
- Sublimits for medicines and new acquisitions
- Nitrogen tank, frozen semen and embryo coverage available
- Deadstock removal coverage (optional)

### PRODUCE COVERAGE

- Milk spoilage resulting from electrical or mechanical breakdown
- Inhibitor contamination to owned milk

### BUILDING COVERAGE

- Snowload and collapse
- Replacement cost (optional)
- Increased reconstruction costs due to bylaws (optional)

### FARM MACHINERY COVERAGE

- Replacement cost (optional)
- Damage to non owned machinery
- Loss of use (optional)

### PUBLIC LEGAL LIABILITY

- Corporate & family farm operations
- Environmental pollution coverage
- Inhibitor contamination to non-owned milk

### LOSS OF INCOME COVERAGE

- Ongoing and extra expenses after a loss

*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