



Premiums stay where they do the most good — in your community.

With Mutuels, premiums stay in the community, employing neighbours, supporting the local economy and giving back. We invest in local projects and support what matters most to our policyholders. We've been buying local for generations, and community spirit has been part of our style for more than 150 years.

You're more than a policyholder, you have a voice. Let it be heard.

When you buy a policy, you automatically become a member of that company. That means you have a voice in important issues like electing a board of directors.

We're people-centred, not call-centred.

You will always be treated like a person, not a number. Whenever you have a question or a claim, someone you know and trust will be right there to help. It's not the way every insurance company does business, but it's the Mutuels way.

There's insurance,
then there's
mutual insurance.



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www.haymutual.on.ca



There's seasonal
insurance,
then there's **mutual**
seasonal insurance.

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The mutual difference

Small, but mighty.

Ontario Mutuals are more than 40 independent insurance companies that grew in the small towns and rural areas that form the backbone of our province. But don't let our small size fool you. Together, we represent one of the strongest, most secure financial networks in the world.

Rooted in your community, we've sheltered generations.

The spirit of mutual insurance is woven into the fabric of every community. It's the spirit of coming together for the greater good. While many of our member companies began as farm mutuals in the mid 1800s, today we offer a full range of home, auto, commercial and farm insurance tailored to protect you and your family.

Relax - we're on the job

When you insure your recreational property with a Mutual company you can relax, because you're with neighbours.

Our company's been part of the local community for more than 150 years, so we know the landscape.

Your recreational residence.

Whether your getaway is a modest cabin in the woods or a luxurious country estate, you'll get the coverage advice and protection you need from an Ontario Mutuals company.

You don't need to tie your insurance to your primary residence - although we can certainly help you there if you need it. Instead, our program is designed for your secondary or recreational property protection.

Talk to real, live people!

No call centres for us - that's because we're people centred, not call-centred.

It's simple. When you have a claim, we'll be there for you.

You matter to us as a person, not as a policy number. And because our sales and claims professionals take the time to get to know you, we're comfortable that we're giving you the best possible advice.

Local starts here.

We live here and we work here. Excess premiums from our company stays in this community. So we understand local.

When you buy local, don't forget mutual insurance.

Call us today or ask your agent, and discover the mutual difference.



ontario mutuals™
We're in this together