



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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Relax - we've got it covered. All of it.

Now, cover repairs or replacement when home systems, equipment and major appliances break down.*

www.haymutual.on.ca

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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.

Home Systems Protection

Here's why you need it

Canadian homes keep getting bigger. They're also better equipped than ever, with mechanical, electrical and heating equipment to keep us comfortable.

But that bigger, better equipment is more complex, expensive to repair and prone to breakdown. Now, by adding Hay Mutual's Home Systems Protection option, you can cover most breakdowns as part of your homeowner's insurance. And the good news – it's just pennies a day!

What is the Home Systems Protection option?

This endorsement to your homeowner's policy covers direct physical damage to "covered equipment" caused by a sudden and accidental mechanical or electrical breakdown.

What is covered, specifically?

Examples of covered equipment are central air conditioning systems, heating equipment, hot water heaters, electrical panels, home security systems, ventilating systems and fans, emergency generators, well pumps, air and water filtration systems, central vacuums, pool or spa filtration, pumps and heating equipment, chair lifts and elevators, sauna equipment and personal property such as appliances and electronics.

Ask for a quote today, and see how little it costs to protect your home's valuable systems, equipment and appliances.

Features

Limits of liability

\$50,000 per accident unless a higher limit is shown in the schedule of the endorsement. The equipment breakdown limit does not increase the property limits.

Loss of use

Coverage for additional living expenses and fair rental value if the home becomes uninhabitable for a period of time due to a covered loss, is provided within the equipment breakdown limit.

Spoilage

Pays for loss of perishable goods for up to \$500 stored in a refrigerator or freezer at the time of a covered loss to that unit.

Deductible

Same as the Homeowners deductible, unless a different deductible is shown in the endorsement schedule.

Exclusions

Loss to equipment which is not defined as covered equipment. Damage from perils otherwise included in the Homeowners policy such as lightning, power surge or brownout.

Claims

Claims are handled quickly and efficiently by the Hay Mutual team.

Losses are adjusted with repair or replacement value method. Standard to our claims practice: any additional expenses are included for equipment that is replaced, which is better for the environment, safer or more efficient.

*This is a summary of coverages. For all coverages, conditions and exclusions, refer to actual insurance policy.