



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

With Mutuals, 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 Mutuals way.

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



Brant Mutual Insurance Company

20 Holiday Drive
Brantford, Ontario N3R 7J4

Phone: 519-752-0088 • Toll Free: 1-800-461-2543



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



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.

Residential rental property owners insurance

Your investment.
Your options.

When you own a residential rental property, you've got unique coverage needs. You need to know what's covered and how to assess your risk. That's where your insurance advisor from Ontario Mutuals comes in.

Your Ontario Mutuals agent or broker can discuss details of coverage for:*

- Your building
- Your contents in the building or units
- Loss of rental income
- Crime coverage (rent payments by contents including cash or cheque)
- Liability (allegations that you are legally liable for third party bodily injury or property damage).

Because we're part of your community, we understand the area and its special demands.

If you have a claim or a question, we're right there, backing you up every step of the way. We offer proactive loss prevention services, including on-site inspections and prevention service and tips.

Highlights of coverage:

BUILDING COVERAGE

- Broad form coverage
- Replacement cost basis of claim payment
- Accidental breakage of glass and signs
- Fire department charges
- By-laws and code compliance coverage

CONTENTS COVERAGE*

- Broad form coverage
- Replacement cost
- Sewer/sump backup coverage (optional)

LOSS OF INCOME COVERAGE

- Replaces rental income that can't be collected because the building or unit has been damaged or destroyed by an insured cause of loss

CRIME COVERAGE

- Robbery of collected rent payments made in cash or by cheque

LIABILITY COVERAGE

- Premises liability coverage
- Pollution liability coverage (optional)

Ontario Mutuals offers a range of options to cover:*

- Equipment breakdown coverage
- Sewer/sump backup coverage
- Earthquake coverage
- Increased limits or scope of crime coverage
- Pollution liability coverage

* Highlights only. Actual policy wordings govern. Coverage availability subject to underwriting eligibility and guidelines.

