# Sheep Coverage



#### **INSURANCE INFORMATION**

# LIVESTOCK COVERAGE

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

## PRODUCE COVERAGE

- Harvested crops such as baled hay and silage
- Commercial feed including seed and fertilizers

# **BUILDING COVERAGE**

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

# 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
- Non owned livestock coverage (optional)
- Extensions for custom work

# 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

