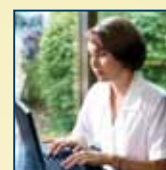


Income Replacement Insurance



INSURANCE INFORMATION

WHY INCOME REPLACEMENT INSURANCE?

Property Insurance will pay to restore your buildings, stock and equipment following an insured loss, but how will you pay for ongoing expenses while restoration is underway?

Income Replacement Insurance will restore your earnings to where they would have been had the loss not occurred.

PROVIDES FOR THE PAYMENT OF:

- Taxes
- Wages
- Continuing Expenses
- Interest on Debt

This coverage helps you to avoid bankruptcy or foreclosure as a result of the insured 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