

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



Ways to save

You could be eligible to save more if you insure other vehicles or your home, farm or business with us.

Seniors, retirees, new drivers, students living away from home, drivers with a short commute and drivers with theft deterrent devices could also qualify for added discounts.

We know what drives you.

A lot of companies can sell you auto insurance these days, but not many of them have travelled the same roads or have roots in the same hometowns.

There's a difference between those companies and the Mutuals. We know who you are because we come from the same place. We share the same community values and regard for our neighbours. That's a difference that matters.

Independently operated, 100% Canadian.

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

In Ontario, the provincial government has established a standard Auto Insurance Policy that all companies offer. It was designed to give you and your loved ones basic protection, but there are still a lot of options you can add to that basic protection. That's why you need an expert who will take the time to help you sort through the details. An expert who's part of the Ontario Mutuals family.

Mandatory coverage

This is the minimum protection required by law in Ontario. If you don't have it, you can be fined or may lose your license, and your vehicle can be impounded.

Plus, if you're sued for damaging someone's personal property or for injuring or killing someone, you'll have to bear the cost on your own.

Optional coverage

Beyond mandatory coverage, there are options you may want to consider. These include:

- Higher accident benefit limits
- Driving record protection
- Emergency roadside service
- Transportation replacement
- Rental vehicle liability
- Coverage for off-road vehicles and snowmobiles

The mutual difference.

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.



**Tradition
Mutual**
INSURANCE COMPANY

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