



*This stand-alone policy insures today's luxury boat owner with competitive coverage and premium. Pair it with your Heartland cottage policy for complete protection this summer.*

## Policy Features & Benefits

- All risk coverage based on depreciated value – replacement cost basis is also available
- Coverage for personal property onboard, including fishing equipment
- Emergency towing and land transportation
- Sails and covers up to 3 years old
- Removal of wreck
- Watercraft trailer

## Coverage Amounts Included

Personal Property	\$2500
Fishing Equipment	\$500
Emergency Towing	\$500
Trailer	10% of boat/motor value

## Basic Qualification

- Cruisers, yachts, trawlers and sailboats, or vessels with cooking and sleeping facilities and a head
- Personal recreational use only
- Minimum length 6m/21ft, sailboats maximum 15m/50ft
- Valued between \$25,000 - \$400,000 (boat and motor combined)
- Maximum speed 105 kph/65 mph
- Watercraft under 12 years of age are eligible for Replacement Cost Endorsement

## Who We Are

Heartland Farm Mutual formed in January 2016 from the merger of *North Waterloo Farmers Mutual* and *Oxford Mutual*. These two parent companies bring together experience that dates back to the 1800's with a history of community-based service and protection.

Our insurance coverage can be purchased through our network of agents and independent brokers located across Ontario.

With more than 60,000 policies in force and over \$115 million in written premium, Heartland is a strong and stable company that continues to grow and adapt to the changing marketplace.

As a mutual company, our only responsibility is to our policyholders. Any profits earned go back into our reserves, ensuring we can easily meet our financial obligations and all Provincial & Federal regulatory requirements.

## Our Focus

### Loss Prevention

Loss prevention is an important part of what we do for our policyholders. Our team of risk management experts is trained to identify potential hazards that can lead to fires, equipment breakdown, damage or injury. Our insights and recommendations have helped many policyholders avoid losses and have also helped to highlight safety issues throughout the industry.

### Claims

Our claims representatives respond to your needs with understanding and compassion. We can help you through the claim process and get your life back to normal as soon as possible.

### What We Insure:

- Home and contents
- Cars, trucks, ATV and recreational vehicles
- Cottages and rental properties
- Boats
- Antique Tractors
- Farm Equipment
- Solar energy systems
- Hobby Farms
- Farms – poultry, dairy, beef, cash crop, swine, goat, horse, greenhouses, growers
- Business operations – agricultural, small retail and service businesses, contractors, suppliers
- Commercial Fleets
- Liability
- And more...

### In Your Community

Heartland supports the communities we serve through our *iHeartCommunity Fund*. Each year, we invite our agents, brokers and staff find meaningful ways for us to help local projects and initiatives through our funding program. We also make an effort to attend, sponsor and volunteer at many industry and community-based events throughout the province. Look for us in *your* community!

Visit us: [www.HeartlandFarmMutual.com](http://www.HeartlandFarmMutual.com)  
Connect with us: [@HeartlandMutual](https://www.facebook.com/HeartlandMutual)