



Being your own boss starts at home. Our Home Based Business Package gives you the independence to grow, and the freedom to focus on what you do best. Package it along with your existing Heartland home policy for complete protection.

Policy Features & Benefits

- Your business may not always stay at home – enhanced liability protection lets you visit clients in their own space up to 50 times per year, and attend up to 12 tradeshow or community events per year
- We insure your business property while on-site or temporarily off-premises, plus the property of others
- If your business is interrupted because of an insured claim, your loss of income is covered
- Liability extends to an employee using their own vehicle for business purposes
- The little things can add up – we include coverage extensions for things like exterior signage and glass, computers and data, valuable papers and records, plus extra expenses needed to keep your business running during a claim

Coverage Amounts Included

| | |
|------------------------------|---------------------------|
| Business Property | \$30,000 |
| Extensions of coverage | \$5,000 |
| Loss of Income | \$15,000 |
| Crime | \$1,000 |
| Commercial General Liability | \$1,000,000 / \$2,000,000 |
| Tenants Legal Liability | \$300,000 |
| Non-Owned Auto Liability | \$1,000,000 / \$2,000,000 |

Basic Qualification

- We insure many types of businesses, including hairdressing, baking, crafts, bookkeeping, tax services, real estate, photography, decorating, music lessons, landscaping, babysitting, bed & breakfast, and more!
- Gross earnings of your business can be up to \$100,000
- You have up to 1 employee who is not a resident family member
- Your sales are within Canada only and you do not import foreign goods
- Hazardous materials or operations are not involved in your business

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