



Many property owners install solar panels to offset hydro costs or even to generate income. Your investment in a green future is appreciated, and should be protected. Let us help by adding this unique coverage to your Heartland home, farm or business policy!

Policy Features & Benefits

- Insures both ground mounted and roof mounted systems under 2 options:
 - Basic** - covers specified risks for depreciated value and pays for hydro costs incurred while your own system is down
 - Enhanced** - covers all risks for replacement value and includes losses to your income from interruptions down the line
- Liability included up to \$2,000,000 for damage or loss to others who may seek compensation

Coverage Amounts Included

	Basic	Enhanced
Property	named perils (system value)	all risks (system value)
Loss of Income	blanket earnings (\$10,000)	Profits (\$12,000)
<ul style="list-style-type: none"> • Net metering contingent increase of electrical power expense • Contingent loss of utility grid tie connection (off premises) 	\$2,500 n/a	\$2,500 \$2,500
Equipment breakdown	available for purchase	available for purchase
Liability	\$1,000,000 / \$2,000,000	\$1,000,000 / \$2,000,000

Basic Qualification

- Net metering agreements or approved microFIT systems

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)