



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

**Premiums stay where they do the most good — in your community.**

With Mutuals, premiums stay in the community, employing neighbours, supporting the local economy and giving back. We invest in local projects and support what matters most to our policyholders. We've been buying local for generations, and community spirit has been part of our style for more than 150 years.

**You're more than a policyholder, you have a voice. Let it be heard.**

When you buy a policy, you automatically become a member of that company. That means you have a voice in important issues like electing a board of directors.

**We're people-centred, not call-centred.**

You will always be treated like a person, not a number. Whenever you have a question or a claim, someone you know and trust will be right there to help. It's not the way every insurance company does business, but it's the Mutuals way.



**Water Protection Plus**



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## The mutual difference

### Small, but mighty.

Ontario Mutuels 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.

### Rooted in your community, we've sheltered generations.

The spirit of mutual insurance is woven into the fabric of every community. It's the spirit of coming together for the greater good. While many of our member companies began as farm mutuels in the mid 1800s, today we offer a full range of home, auto, commercial and farm insurance tailored to protect you and your family.

## Don't worry, there's a brighter day ahead

### New, simplified water damage protection

#### Water in your basement is never good news, but thanks to Germania Mutual's new Water Protection Plus coverage you can relax.

There are more reasons to be worried about water damage to your home today than ever before. Climate change, aging housing stock, catastrophic weather events and seasonal changes - these are all reasons why water damage is now the #1 contributor to claims in the industry today.

The good news is, Germania Mutual Policyholders who qualify for sewer back-up coverage can also select **Water Damage Protection**.

#### Here's what's covered:

- **flood** which includes an overflow of a river or stream, a sudden change in lake water levels, accidental bursting of a dam, dike or levee. Also \$5,000 for prevention expenses.
- **sewer back up:** backing up or escape of water from a sewer, drain, sump pump or septic system, and \$1,000 for mitigation
- **ground water:** water that enters the property from below the ground
- **surface water:** pooling and ponding from snow melt or rainstorm
- **sewer and waterline failure**

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

#### Water claims are on the rise.

Water damage is a big concern to everyone, and claims are on the rise. That's why we've worked hard to launch our Water Protection endorsement starting immediately. It's one simple endorsement that combines overland water and sewer back-up protection in one package.

Quite simply, it's the most comprehensive, easy to understand and complete solution on the market today.

Talk to us today, or contact your Agent or Broker and ask about our comprehensive **Water Protection Plus** package.

For over 135 years, Germania Mutual has been protecting area residents by providing for their insurance needs. Whether you're a farmer, homeowner, tenant or small business owner, we're right there in your community to serve you as your friends and neighbours. We are an all-Canadian company, owned by our policyholders.

You share in our success.

Innovation  
Stability  
Integrity



ontario mutuels™  
We're in this together