



Discover the **mutual** difference.



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

With Kent & Essex Mutual Insurance, 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 **133** 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 the company. That means you have a voice in important issues like electing a board of directors.

Represented by independent insurance brokers.

We partner with local insurance brokers who know the area and can recommend the proper coverage for your farm operation. Go to **www.kemutual.com** to find a broker near you.



10 Creek Road, P.O. Box 356 Phone: 519-352-3190
Chatham Ontario N7M 5K4 Toll Free: 1-800-265-5206
www.kemutual.com Fax: 519-352-5344

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There's insurance,
then there's
mutual insurance
with



www.kemutual.com

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Protecting farms for more than 133 years



When you have a claim, we'll be there for you.

Kent & Essex Mutual Insurance offers customized insurance programs for rural properties, hobby farms, and farming operations.

- Farmowners Package (dwellings, personal property & additional living expense)
- Farm Buildings
- Machinery & Equipment
- Produce, commercial feeds, fertilizers etc.
- Livestock
- Farm Liability & Umbrella Liability
- Limited Pollution Liability
- Loss of Income
- Equipment Breakdown
- Farmer's Accident Insurance
- UAV/Drone Insurance
- Seed Errors & Omissions Insurance
- Home Systems Protection & Service Line Coverage

- Auto insurance for farm, personal, commercial & recreational vehicles
- We have a team of expert in-house adjusters to assist you through the claims process
- Specialists in agri-business, property and automobile claims
- 24 Hour Emergency Claims Service
- Local contractors and repair facilities

Between accidents and Mother Nature, managing your risk with the right coverage makes all the difference – the Mutual difference.

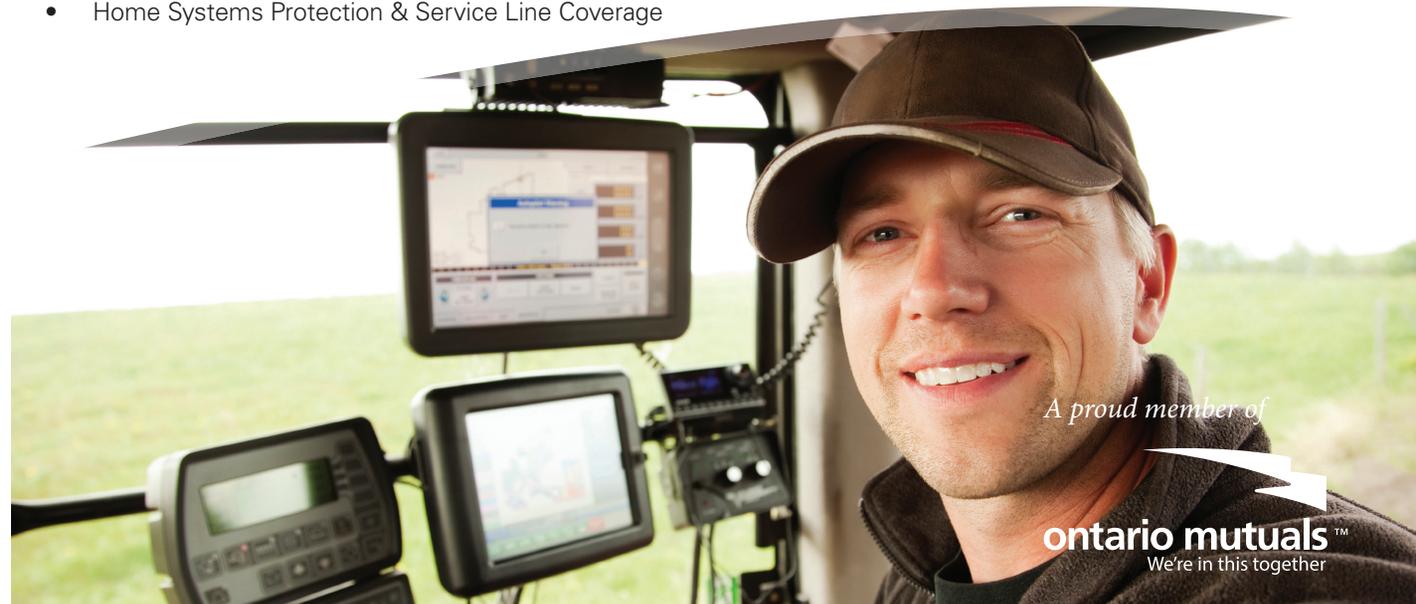
Contact your broker to find out more about the options available at Kent & Essex Mutual Insurance.

Discover the difference with **Kent & Essex Mutual Insurance.** Your Local Insurance Company.

Kent & Essex Mutual Insurance located in Chatham, Ontario, is a local Canadian Insurance company established in 1888.

We offer farm, auto, home and commercial insurance products through a network of independent insurance brokers located throughout Southwestern Ontario who live and work in your community.

Kent & Essex Mutual is a policyholder owned mutual insurance company providing strength, stability and peace of mind for you.



HOME

AUTO

FARM

COMMERCIAL