

HOME INSURANCE



Your Story is Ours to Protect.





*You deserve a good neighbour.
One who looks out for you.
That's what our insurance coverage feels like.*





We make it easier to stay protected.

Specializing in keeping its families and community members safe, Red River Mutual is known for responsive home insurance offerings as well as safety expertise providing incentives that make it easier to stay safe and protected. We're also known for our unwavering commitment to communities and the special places where people connect, laugh, learn and share.

What's your story?

Insurance is personal, and everyone's needs are a little different. When it comes to choosing the right Red River Mutual home insurance plan for you, talk to your broker about your coverage concerns and needs.

Red River Mutual offers Broad, Comprehensive and High-Value Home Insurance Coverage for your home and everything you own.

While some homes will benefit from the basics of our Broad plan; high-value homes, rental properties, seasonal cottages or trailers and even home equipment, can add to your coverage needs.

Talk to your broker to find the exact right coverage that fits your home – and all of your insurance needs.



BROAD PACKAGE POLICY

The basics will cover your home and your belongings in the event of a recognized accident or emergency.

This is the starting point for homeowners who want protection at a reasonable premium.

COMPREHENSIVE PACKAGE POLICY

If you're concerned about additional causes of loss or damage, our comprehensive plan will give you that peace of mind.

EXTRA HOMEOWNERS PACKAGE POLICY

If you live in a high-value home, you may qualify for the EXTRA protection for your home and your belongings. Talk to your broker to find out if this is a fit for you.



All your home needs

When you protect your home with our Broad, Comprehensive or High-Value Policy, you can customize your coverage to fit your particular needs.



Home Equipment Breakdown

Consider insuring equipment like your heating/air conditioning units, home security systems, water heaters, sump pumps, dishwashers and washer/dryers in lieu of costly warranty programs.



Homeowners Under Construction Coverage

While your home's going up, or being renovated, you can protect your project for losses such as vandalism, theft, water damage or broken glass to name a few. Talk to your broker to find out how this coverage can help you during your construction projects.



Water Protection Coverage

Floods are one of the costliest natural disasters in Canada – protect your home in case of overland and ground water or sewer back-up losses.



Underground Service Line Coverage

As homeowners, we own our outdoor service lines, which means we're on the hook for leaks, breaks, tears or damage. Consider covering your service line for these mishaps.



Other Properties

Your insurance needs may extend to seasonal properties. If you have a seasonal cottage or trailer, or even up to four rental properties, these can be protected under a single home insurance policy with Red River Mutual.



Where your broker can help.

In addition to extensive home insurance packages, Red River Mutual offers coverage for your business or farm – sometimes on the very same plan. Make sure to tell your broker about any of your unique home and life needs.



There are discounts available for first-time policyholders, claims-free histories, safety features and more. Talk to your broker to make sure that you're getting the best possible coverage at the best possible price for your home.

Homes are where families form traditions.

Farms are where livelihoods are forged.

Businesses are where people make a difference.



Red River Mutual

We go wherever stories are made in our communities. And we do everything we can to protect these stories.

As a mutual insurance company, our whole purpose is to serve our community. It's not just about responsive coverage for your home, farm and business, or being there for people in times of need. It's preserving community spaces that bring joy to the small-town neighbourhoods we serve. And, it's about sharing safety-minded resources and offering incentives for safety so you never need to use your insurance.

We've learned what it means to look out for brokers, policyholders and coworkers like family – and how to make sure we're the ones who get the call when someone needs a helping hand.

We do this by showing up before you need us – valuing the stories you bring to our community and being the insurance provider Canadians love sharing their stories with.

**We look forward to learning about -
and protecting - your stories.**



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