

FARM INSURANCE



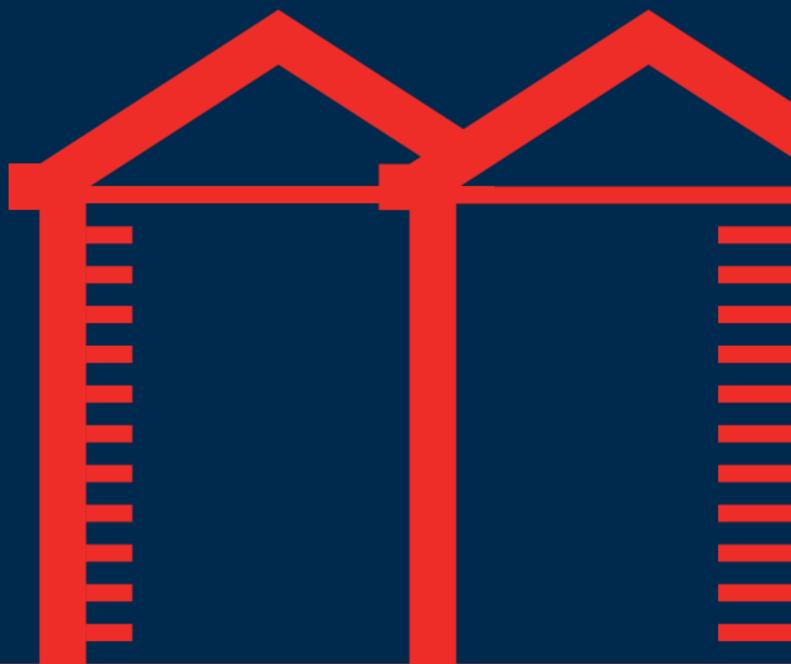
*Your Story is Ours to Protect.*



*You deserve a supportive community.*

*One that's there for you through  
good times and bad.*

*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 has the expertise to design farm policies for any size operation as well as provide safety 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 no two farms are the same. When it comes to choosing the right Red River Mutual farm insurance plan for you, talk to your broker about your coverage concerns and needs.

*Red River Mutual offers a range of policies designed to protect farming operations of different sizes and activity. All of our farm policies include coverage for your home and personal property too.*

While some hobby farms will benefit from the basics of our FarmLite™ policy, higher levels of commercial activity, mixed or specialized operations, and large acreage can add to your coverage needs.

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



## FarmLite™

For farms with minimal activity or when farming is secondary to your rural lifestyle.

## FarmGen™

If your farm-style operation is larger and generates at least 50% of your income, this plan will provide added protection.

## FarmFlex™

For commercial farm operations. It also gives you the flexibility to include additional commercial operations plus your home and personal property under a single policy.

We offer three distinct FarmFlex™ packages for general or mixed operation, specialized grain and dairy or poultry operations.



# All your farm needs

When you choose FarmFlex™, you can have peace of mind knowing your coverage is designed to fit your farming operation.

## FarmFlex™



### FarmFlex™ - *General Farm*

Designed to provide coverage for a wide variety of farming operations, from grain and cash crops to mixed herds and specialty farming operations with 1,500 acres or more.



### FarmFlex™ - *Prairie Grain*

Designed for prairie farms with large grain, cash crop and potato operations with 2,500 acres or more.



### FarmFlex™ - *Specialty Dairy & Poultry Farm*

Designed specifically for farms where the primary operations and revenue are dairy and poultry.



# Loss Prevention Program

By **Red River** Mutual

At Red River Mutual, we understand the importance of safety. Loss prevention strategies are critical to control, reduce and eliminate risks, so you can keep your farm operation safe and running smoothly.

We want to be there for you, even before you need insurance, which is why we offer safety tips on our website and our Insurance to Value education for commercial farmers – with safety evaluations, tips and tools to help you reduce risk on your operation – all through our Loss Prevention program.





# Where your broker can help.

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

***Farms are where** livelihoods are forged.*

***Homes are where** families form traditions.*

***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.**



*Your Story is Ours to Protect.*

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