

We make it easier to stay protected.

Specializing in loss prevention and keeping its community members safe, Red River Mutual has the expertise to design business policies for multiple industries 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 businesses are the same. When it comes to choosing the right Red River Mutual business insurance plan for you, talk to your broker about your coverage concerns and needs.

Red River Mutual offers a range of package policies designed to protect businesses of different sizes, activity, and in different growth stages.

While some businesses will benefit from the basic offerings included in our industry-focused packages, every Red River Mutual business package policy also includes an additional bundle of more than 50 extensions that provide over \$1,000,000 in extra coverage to meet your organization's unique needs.

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



We offer specialized packages to make it easier for you to find the coverage that will work best for you and your business.

APARTMENT/CONDO PACKAGE

Designed for any properties larger than a 4-plex with self-contained suites.

CHURCH PACKAGE

Designed with protection made specifically for faith-based organizations, including leaders and membership.

CONTRACTORS PACKAGE

Designed to protect the property and building materials, both on-site and off.



All your business needs

When you protect your business with one of our policies, you can further customize your coverage with our business insurance endorsements to fit your particular needs.



Office Package

Designed to protect the personal property of your business' officers, employees, volunteers, and visitors.



Restaurant Package

Designed for operations of any type and size, including protection for multiple building locations and stock spoilage.



Retail/Wholesale Package

Designed to protect retailers of varying sizes and merchandise, including property in store and in transit.



Commercial Equipment Breakdown

Consider insuring equipment like your heating/air conditioning units, broilers, generators, telephone systems and refrigeration units in lieu of costly warranty programs.



Cyber Privacy Protection

With privacy breaches occurring at alarming frequency, consider adding insurance to protect you against acts like data ransom, extortion and blackmail, or regulatory fines and penalties.

You deserve a reliable team.

One that supports you on your business journey.

That's what our insurance coverage feels like.





Your Story is Ours to Protect.



Where your broker can help.

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



*Businesses are where people make a difference.
Homes are where families form traditions.
Farms are where livelihoods are forged.*

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.

