



# MUNICIPAL HAIL INSURANCE

**DID YOU KNOW** that Municipal Hail Insurance (MHI) was established in 1917 and has been providing affordable and continuous coverage for over a century; and

**DID YOU KNOW** that our mission is to reduce the business risk for farmers by providing crop hail and fire insurance coverage at cost (no rate load for profit) while providing timely loss assessments, insurance on credit and we use technology where feasible to provide the highest level of customer service in the industry; and

**DID YOU KNOW** that MHI is operated by farmers for farmers and surplus funds from light claim years are used to subsidise rates in future years and to pay losses in heavy claim years; and

**DID YOU KNOW** that SMHI offers prompt payment discounts and deferred payment terms interest free to December 31st; and

**DID YOU KNOW** that we provide industry leading claim review practices; and

**DID YOU KNOW** that MHI has paid back in losses over 78 cents of every dollar collected in premiums; and

**DID YOU KNOW** that MHI has the capacity to insure all crops grown on owned or leased land; and

**DID YOU KNOW** that MHI can provide coverage in addition to that offered by SMHI; and

**DID YOU KNOW** that you can purchase coverage from Additional Municipal Hail Insurance (AMHI) and get the same rates and coverage options as SMHI; and

**DID YOU KNOW** that MHI offers five deductible coverage options designed to tailor your coverage to your specific needs; and

**DID YOU KNOW** that MHI is locally owned and operated with its head office in Regina; and

**DID YOU KNOW** that you can contact **Danielle Thall** at **306-544-2202** or **306-381-6195** or Head office at 1-877-414-7644 or visit us online at *municipalhail.ca* for more information.

**Storms are unpredictable. We aren't.**