MILNCO INSURANCE
BROKER SOLUTION CENTRE

Personal Lines changes effective August 1, 2026 for New Business and Renewals

🌧️ NEW Overland Water Protect Coverage

New coverage to help clients manage the growing risk of overland water damage.

- Available in **Manitoba & Saskatchewan** for policies with an effective date Aug 1, 2026 onward
- **Must be combined with Sewer Back-Up coverage**
- Available for eligible ***non-seasonal*** **homes, rentals, tenant policies, and condominiums**
- System will automatically determine eligibility based on postal code risk zones **(Zones 1–3 eligible; Zone 4 ineligible)**

🌧️ Enhanced Sewer Back-Up Coverage

More flexible Sewer Back-Up options are now available to help clients strengthen their water protection.

- Available in **Manitoba, Saskatchewan & Ontario** *(seasonal dwellings in Ontario only)*, for policies with an effective date Aug 1, 2026 onward
- Available at **new business, renewal, and mid-term** *(mid-term subject to eligibility)*
- **Flexible limits up to $100,000**
- Available for **homes, seasonal properties, rentals, tenant policies, and condominiums**

🔄 Renewal Updates

- Policies with Sewer Back-Up limits **below $10,000** will be automatically increased to a **minimum limit of $10,000** with a **$2,500 deductible** at renewal
- **Broker note:** Due to a system limitation, policies issued with Sewer Back-Up coverage prior to August 1, 2026 cannot be adjusted mid-term. Changes may be made at the following renewal.

🚀 Bottom Line

Our partner brokers can now offer clients a **more comprehensive water protection solution** by combining enhanced Sewer Back-Up with the new Overland Water Protect option – **delivering stronger, more flexible protection for our clients**.

July 22, 2026