

WILDFIRE & MASS EVACUATION CLAIMS – MILNCO / DEFINITY INSURANCE PERSONAL LINES CLIENTS ONLY

To expediate the process and provide emergency funds to our affected policyholders, Milnco and Definity have created a streamlined process for the ALE claims.

Please review with your team and advise policyholders accordingly.

- Definity has a list of affected policyholders located in the below evacuated areas. They are setting up and assigning all claims to their CAT Response team members.
- Definity will contact each policyholder and offer \$2000.00 per policyholder “no questions asked” to manage their extra expenses/ALE costs while evacuated; after which they will E-transfer the funds to the insured. Our goal is to have all policyholders contacted by end of day Wednesday, June 4th
 - *The policyholder should retain copies of all their receipts up to and over the \$2000 if they wish to submit for further reimbursement consideration*

Evacuated areas in MANITOBA:

- Flin Flon
- Lynn Lake
- Sherridon

Evacuated areas in SASKATCHEWAN:

- Creighton
- Denare Beach
- Trout Lake

FREQUENTLY ASKED QUESTIONS

1. Will the client lose their claims free credit on renewal if they accept the \$2000.00?

- If the insured returns home, there is no physical damage and they did not use more than the \$2000 provided, there will be no deductible applied, claim will close, and the client would retain their claims free credit (subject to no other claims causing this to be removed).
- If the insured requires additional extra expenses beyond the \$2000 and/or they end up having a physical damage claim to their policy, the deductible would apply and their claims free credit will be removed on the following renewal. The insured must retain copies of all their receipts.

2. Will this count as a chargeable claim against the client?

- If the insured returns home, there is no physical damage and they did not use more than the \$2000 provided, the claim will not be considered chargeable (ie. If the insured had a previous claim last year, this ALE claim will not be considered a second claim).
- If the insured requires additional extra expenses beyond the \$2000 and/or they end up having a physical damage claim to their policy, yes, the claim will be considered chargeable (ie. If the insured had a previous claim last year, this ALE/Physical damage claim will be considered a second claim).

3. There are other communities in our area under evacuation notice as well. Will this exception apply to policyholders in those areas?

- As this is a moving situation, if there are other areas affected due to mass evacuation notice by civil authorities, yes, the same would apply. However, if policy holders leave willingly or leave due to a voluntary evacuation, the policyholder is not covered under this current exception.

4. What do I do if the insured calls me to submit a claim for this occurrence?

- Please advise the client that Definity has the policyholder list and intend to contact each policyholder by end of day Wednesday (subject to of course having their contact information) and to await their call.
- If it is an emergency, or contact information not provided, please direct the client to call 1-800-607-2424

5. What if the contact information I originally provided is incorrect?

- Please advise the client that you will provide the updated contact information and ask them to await a call from Definity with the goal is to have everyone called by end of day Wed, June 4th.
- Please provide a list of the client's name, policy # and updated contact information to claims@milnco.ca with subject line "Updated contact info for wildfire list" and Milnco will provide to Definity.
 - It is preferable if you can provide a list only twice a day instead of individual emails.

6. What if the client was not on the original list provided?

- Please advise the client that you will provide their contact information and ask them to await a call from Definity with the goal is to have everyone called by end of day Wed, June 4th.
- Please provide a list of the client's name, policy # and contact information to claims@milnco.ca with subject line "Client not on original wildfire list" and Milnco will provide to Definity.
- It would be preferable if you can provide a list only twice a day instead of individual emails.

7. What if the client has not been contacted by the end of this week (June 6/25)?

- Please advise the client to call 1-800-607-2424.

8. I have policies renewing right now in the affected area and client cannot make payment or I cannot get a hold of the client. What do I do?

- Our wordings include the below Declaration of Emergency coverage, so rest assured that your client's policy will not lapse during the evacuation.

Declaration of Emergency

We will extend the expiry date of this policy if access to your residence described on the Policy Declaration Page(s) is prohibited by civil authority. This extension will apply until the prohibited access to your residence is no longer in effect plus an additional 30 days, but in no event shall the total term of this extension exceed 120 days from the expiry date of this policy.

Thank you in advance for your cooperation. Stay safe!

Respectfully,

Your Milnco Team