

MILNCO PERSONAL LINES PRODUCT CHANGES – EFFECTIVE FEBRUARY 1, 2026

Applicable Regions: Manitoba, Saskatchewan, Ontario

General Changes (All Provinces)

- ❖ **Rate Table Updates**
 - Rate table names have been revised.
- ❖ **Policy Deductible**
 - Minimum deductible for all products is now \$1,000.
- ❖ **Wind & Hail Deductible**
 - A minimum deductible of \$2,500 applies to all products except Tenant policies.
- ❖ **Glass Breakage Reduced Deductible Endorsement (Form GDM)**
 - Deductible amended to \$150.
- ❖ **Sports Equipment Coverage (Form 4013M)**
 - Minimum deductible is now \$150
- ❖ **Tool Floater (Form MTOOL)**
 - Minimum deductible is now \$250
- ❖ **Equipment Breakdown Endorsement (Form EB001)**
 - Premium varies based on fire protection and coverage limit.
 - Package Coverage premium option no longer available
- ❖ **Underground Service Line Endorsement (Form SL002)**
 - Minimum deductible increased to \$2,500 or matches the primary deductible if higher.
 - Premium varies based on fire protection.
 - Package Coverage premium option no longer available
- ❖ **Personal Umbrella Liability**
 - Liability exposures not insured by primary (underlying) insurance but covered by the personal umbrella policy are subject to a retained limit of \$1,000
- ❖ **Hackbusters Service Coverage**
 - Applies to all product lines now, including tenants packages
 - Insurer has advised that GST applies to this service as it is not an insurance product.
- ❖ **Legal Expense Coverage**
 - Applies to all product lines now (previously not available for tenants package)
- ❖ **Inspections and Appraisals**
 - Policyholder is responsible for cost of inspection or appraisal (if one is required)
 - If inspection/appraisal is required:
 1. Milnco will provide estimated cost of inspection to broker. If bound, it will be invoiced and declared on policy document and/or invoice accordingly.
 2. Broker will provide Milnco with the policyholders' contact name and number to have the inspections/appraisal arranged by qualified firm

Manitoba-Specific Changes

- ❖ **Thompson, Manitoba**
 - Risks located in Thompson, Manitoba are not eligible for Guaranteed Replacement Cost coverage or Single Limit.
- ❖ **Rented Dwelling Coverage**
 - Minimum Electrical increased to 100-amp for ACV coverage
 - Maximum limit for ACV coverage increased to \$100,000.
- ❖ **Rented Condominium Coverage**
 - Minimum Electrical increased to 100-amp for ACV coverage
- ❖ **Seasonal Condominium Coverage**
 - Minimum Electrical increased to 100-amp for ACV coverage
- ❖ **Rate Territory & Premium Adjustments**
 - Base premiums increased 5%, except Northern Manitoba tables, which increased 7%.
 - All Winnipeg Preferred rate tables (A1A through A1F) consolidated into Table MH1 (Winnipeg Preferred).

Saskatchewan-Specific Changes

- ❖ **Rented Dwelling Coverage**
 - Minimum Electrical increased to 100-amp for ACV coverage
 - Minimum limit for ACV coverage increased to \$100,000.
- ❖ **Rented Condominium Coverage**
 - Minimum Electrical increased to 100-amp for ACV coverage
- ❖ **Seasonal Condominium Coverage**
 - Minimum Electrical increased to 100-amp for ACV coverage

❖ **Rate Territory & Premium Adjustments**

- Postal codes and territory descriptions updated per manual.
- Base premiums increased 5%, except Unprotected and Rented Dwelling Preferred Rural tables, which increased 7%.
- Denare Beach removed from Preferred Rural table.
- Table A (Saskatoon) and Table B (Regina) combined into one Saskatchewan table.
- Table C Metro renamed to Saskatchewan Other.

Ontario-Specific Changes

❖ **Seasonal Homeowners & Seasonal Condominium Products Only**

- Products now available for quoting in TUW and CompuQuote (previously unavailable in rating systems).
- Base premiums increased 5%.

❖ **Seasonal Condominium Coverage**

- Minimum Electrical increased to 100-amp for ACV coverage

Important Reminders

❖ **Northern Risks**

- Risks situated north of the 56th parallel are not written, except Tenant policies in Gillam, Manitoba.
Examples include:
Manitoba: Brochet, Churchill, Leaf Rapids, Lynn Lake
Saskatchewan: Black Lake, Sandy Lake, Stony Rapids, Uranium City
Ontario: Moosonee, Fort Albany, Martin Falls, Webequie

❖ **Ontario Availability**

- Ontario personal lines products are only available for Seasonal Homeowners and Seasonal Condominiums.

Policy Premium Payment Options

❖ **Broker Bill**

- All policies will be issued as Broker Bill
- No Direct Payment or Payment Plan option, unless brokerage attains through their own offices internal Third-Party Vendor

Commission and Policy Fee

❖ **Brokerage commissions** remain as

- Personal Lines Policy: 20%
- EBI/ Service Line coverage: 20%
- Legal Expense coverage: 15%
- Hackbusters service coverage: 15%

❖ **Policy Fee**

- To continue offering the above commission split to you, we must apply a policy fee as our overall commission has reduced.
- Minimum \$50.00 applies to all policies

Underwriting Manual

❖ **Milnco Personal Lines Manual**

- All regions incorporated into one revised manual
- Manual is being updated and will follow in separate email

Policy Numbers

- ❖ Policy numbers for existing clients will be amended when renewed and issued. Please ensure to update your system accordingly when documents are provided.

Rating Systems

❖ **Milnco rating is currently on CompuQuote and TBW**

- Please ensure your broker management system has our rating in your system to obtain quotes or reach out to us for more information.

Binding Authority

❖ **Brokerage binding authority**

- Binding authority will resume effective February 1, 2026 per signed agreement on file between your brokerage and Milnco Insurance Inc.
- If we do not have a current Terms of Doing Business Agreement on file, one will be requested by us.