

Lay-up Coverage

*Protects you well,
costs you less*



- Cars, most trucks, motorhomes
- Fire, theft, vandalism



**Manitoba
Public Insurance**

Protection for your stored vehicle

Choosing Lay-up Coverage when you take your vehicle off the road saves you money on your premium and gives you solid insurance protection.

If I'm storing my vehicle, how do I benefit from buying Lay-up Coverage?

The main benefit is you save on your premium. *Lay-up Coverage* costs only a fraction of road coverage.

What's more, you can buy *Lay-up Coverage* for however long you'll need it. Switching back to road coverage is easy. And you'll have the same convenient payment options as for your road coverage.

You'll also get similar reminders about any due payments and your policy expiry.





What does *Lay-up Coverage* include?

It covers damage by fire, theft, vandalism, hail, and by falling and flying objects. Your deductible is \$100, except if your car is stolen. If it's stolen, no deductible applies.

Unlike road coverage, *Lay-up* doesn't cover damage by collision or upset or claims against you by others. If your car is stored where it might be driven into, *Lay-up* may not be right for you.

Also, *Lay-up* is not intended for vehicles undergoing major repair or restoration.

When should I consider buying Lay-up Coverage?

You should consider it whenever your vehicle won't be driven for extended periods. It works especially well for vehicles used for a few months and then stored for the rest of the year. Examples are motorhomes, sports cars and farm/fishing trucks.

What vehicles qualify for Lay-up Coverage?

- Passenger vehicles
- Motorhomes
- Light trucks
- Heavy farming/fishing trucks

If your vehicle is not one of these, ask your Autopac agent about a *Laid-up Vehicle Policy* through our Special Risk Extension product line.

Does it matter where my vehicle is stored?

Your vehicle must be stored in Manitoba and on private property – not on a public roadway.

My vehicle is worth more than \$50,000. Will Lay-up cover it fully?

Lay-up Coverage protects your vehicle up to \$50,000 (including taxes). You can insure the amount beyond \$50,000 with our *Excess Value Coverage*.



What does *Lay-up Coverage* cost?

It depends on your vehicle. Ask your Autopac agent or visit our Insurance Rate Calculator at www.mpi.mb.ca for a quote.

This brochure provides general information only. Manitoba law - including *The Manitoba Public Insurance Corporation Act* and its accompanying regulations - governs all our policies.

Ask your Autopac agent for details.
Or, in Winnipeg, call us at
985-7000

Outside Winnipeg, call toll-free
1-800-665-2410

www.mpi.mb.ca



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