

# Auto Loss of Use

*"Explaining your  
coverage clearly"*



- Two levels of extra coverage
- Choosing your protection



**Manitoba  
Public Insurance**

# Auto Loss of Use

*Replacement transportation can cost you if your vehicle is out of commission because it was stolen or damaged accidentally.*

*To protect yourself, you can choose from basic loss of use coverage or from two levels of extra loss of use protection called Auto Loss of Use.*

## **Basic Autopac: a strong foundation**

Some protection against loss of use is included when you buy your basic Autopac coverage. You don't have to pay extra for it.

Basic Autopac protection:

- 2 • Covers loss of use costs if your vehicle is stolen, with a 72 hour waiting period.
- Provides a maximum daily limit of \$34 a day, with a total limit of \$1020 (taxes included).
- Comes with your registration and insurance at no extra cost.

## ***Auto Loss of Use* builds on basic protection**

With *Auto Loss of Use*, you get your own loss of use protection, against theft and all types of accidental damage, including collision.

For accidental damage that makes your vehicle undriveable, your coverage starts immediately. Otherwise, coverage starts when you take your vehicle in for repairs.

For stolen vehicles, your coverage starts at 12:01 a.m. the day following your report to the police or to us. For best service, report your claim to Manitoba Public Insurance immediately.

Coverage ends when you get your vehicle back, when we offer you a settlement, or when the maximum coverage limit is reached, whichever comes first.

Choose from two levels of *Auto Loss of Use*. Your Autopac agent can give you the exact dollar limits for each level.

### **Auto Loss of Use: Level 1—more protection**

- Covers loss of use costs arising if your vehicle is damaged accidentally or stolen.
- Enough coverage to rent an entry-level car (typically called “Economy” or “Subcompact” by rental companies).
- Covers taxi and bus fares too.

### **Auto Loss of Use: Level 2—most protection**

- Covers loss of use costs arising if your vehicle is damaged accidentally or stolen.
- Enough coverage to rent a large car (typically called “Full -Size” or “Premium” by rental companies). May also be enough coverage to rent an SUV, a truck or a van.
- Covers taxi and bus fares too.

*Some rental companies have age and/or credit card requirements for renting their vehicles.*

*To rent a vehicle with an Auto Loss of Use policy, you must still meet these requirements.*



## Do I need more than basic protection?

You might, depending on your situation.

If you rely on your vehicle daily and don't have easy access to other transportation, *Auto Loss of Use* coverage can make things much more convenient for you.

Both levels of *Auto Loss of Use* cover costs of alternate transportation, including rental vehicles, resulting from accidental damage or theft.

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## What should I know about basic protection?

It protects you against loss of use expenses if your vehicle is stolen. And it's included with your basic Autopac insurance, so it doesn't cost extra.

But basic protection has some limitations.

- It covers loss of use expenses arising only from the theft of your vehicle.
- The 72 hour waiting period means you aren't covered for the first three days after you've reported the theft.

Your basic protection doesn't cover loss of use from collisions. But if you're not at fault, you can claim loss of use expenses against the driver who caused the crash. As long as it's another Manitoba motorist, your adjuster will handle this for you. Please make sure you tell your adjuster about your loss of use claim at the outset.

In these circumstances, reimbursement of your loss of use expenses depends on the other driver being at fault. Before confirming who was at fault, we need to investigate the accident.

Usually, this works out fine. However, some delays may occur, especially during the investigation of more complex accidents. It's also possible that fault will turn out differently than expected.

6 We want to be fair to both sides when assessing fault. Finally, if a driver insured outside Manitoba caused the accident, you'll need to claim directly against that driver for any loss of use expenses.

## **To buy *Auto Loss of Use* coverage, what do I need to do?**

First, talk to your Autopac agent. Your agent can give you expert advice on whether this coverage is right for you. Any *Auto Loss of Use* coverage you may choose to buy will be processed with the rest of your Autopac, easily and quickly.

## **Can I finance it with the rest of my Autopac?**

Yes. The cost of any *Auto Loss of Use* coverage you buy will be combined with the rest of your Autopac premiums. So, if you've chosen to finance your Autopac, each payment will also include the correct portion of your *Auto Loss of Use* premium.

## **Does my vehicle premium discount apply to *Auto Loss of Use* coverage?**

Yes. You'll get a discounted rate if you qualify for a vehicle premium discount.

## What should I consider before buying *Auto Loss of Use*?

- ✓ **Do I rely on my vehicle daily, especially for work?**
- ✓ **Do I normally have access to one vehicle only?**
- ✓ **Is using public transit either inconvenient or impractical for me?**

If you answer ✓ yes to these questions, *Auto Loss of Use* coverage is a good choice.

Manitoba Public Insurance provides basic Autopac coverage, a strong foundation of protection. You can also choose optional Autopac products to build on your basic protection.

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

**204-985-7000**

Outside Winnipeg, call toll-free

**1-800-665-2410**

*mpi.mb.ca*



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