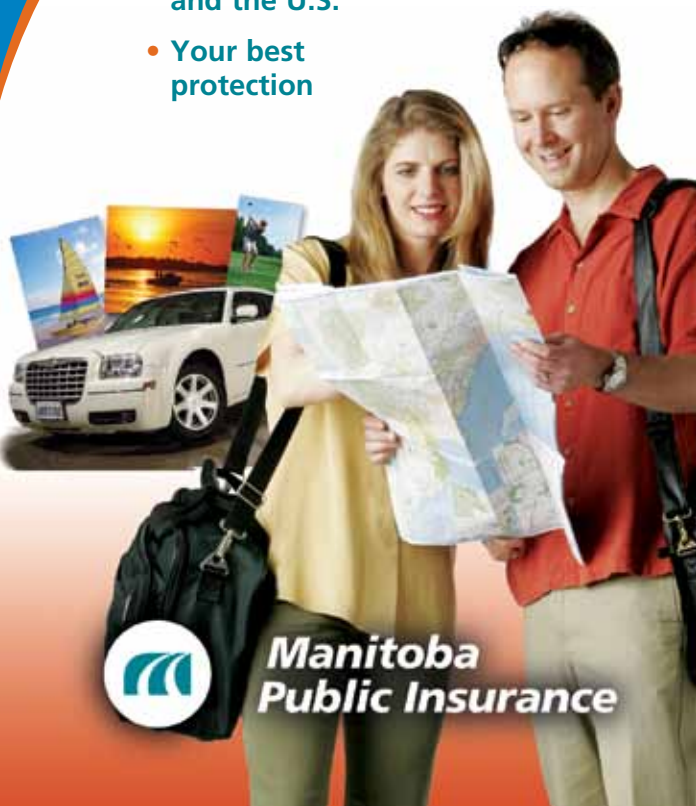


Rental Car Insurance

- Save on rentals in Manitoba, Canada and the U.S.
- Your best protection



**Manitoba
Public Insurance**

Whenever you rent or borrow a car—think about the insurance protection you'll need.

Renting can be risky

There's more to renting a vehicle than you might think. Driving an unfamiliar car can make an accident more likely—especially if you're driving it in an unfamiliar place. That's why you need solid insurance protection.

Unfortunately, the car you're renting or borrowing may give you less insurance protection than you need.

And without the right insurance, you could end up paying for damages and injuries from your own pocket.

The financial risks of renting

Without the right insurance, you face three significant financial risks, especially when renting *outside Manitoba*.

First, others involved in the accident may claim against you, especially if the accident occurs in the U.S. You could end up with a huge bill for injuries to others and damage to their property.

Second, you're directly responsible for damage to the vehicle you rent, whether or not you're at fault. Most rental companies also charge "down-time" to compensate them for the time their car is off the road being fixed or replaced.

Finally, if an accident disables the car you've rented, you may need to rent another one at your own cost.

Your best price

By choosing our *Rental Car Insurance*, you can save up to \$25 each day on your rental compared to choosing coverage from the rental company.

Here's how inexpensive our *Rental Car Insurance* is:

Rentals in Manitoba:	\$2 per day
Rentals elsewhere in Canada:	\$4 per day
Rentals in the U.S.:	\$7 per day

A \$15 policy fee and a minimum of 3 days premium applies to each *Rental Car Insurance* policy.

With our *Rental Car Insurance*, you don't have to list all your drivers. If you've bought our *Rental Car Insurance* in your name, anyone driving the car with your consent and with a valid driver's licence is covered. However, the rental company may require you to list all your other drivers as part of their rental agreement.



Other options

Our *Rental Car Insurance* is your best choice, but you have other choices too:

- **Rental Company Collision Damage Waivers (CDWs)**

Renters offer damage waivers—sometimes called Collision Damage Waivers (CDW) or Loss Damage Waivers (LDW).

These waivers usually cost more than our *Rental Car Insurance*. Also, if you break the rental agreement, you may lose your coverage under the waiver. That means you may have to pay for damage and injuries from your own pocket. The rental agreement outlines how you must use and look after the rental car.

For example, breaking the law while driving may in turn break some rental agreements—whether it was deliberate or not. That may include not wearing a seat belt, speeding or mistakenly going through a stop sign. Leaving the rental car unlocked or the windows open also breaks some rental agreements. Read the agreement carefully.

Unlike damage waivers, these things won't affect your coverage under our *Rental Car Insurance*.

- **Credit Card Coverage**

Some credit cards automatically cover rental vehicles. Check with your credit card company to confirm if you have coverage and how it works.

Credit card coverage is usually the same as the rental company's damage waiver. And like damage waivers, if you break the rental agreement, you may have to pay for damages and injuries from you own pocket. Read the agreement carefully.

- **Your own Autopac Third Party Liability coverage**

If you have our \$1,000,000, \$2,000,000 or \$5,000,000 Third Party Liability coverage, it transfers to another vehicle you may be using. However, it doesn't protect you against claims from the rental company for damage to their rental car or for down-time.

Be especially careful if you're using your own Third Party Liability coverage for a rental in the U.S. Remember, your Third Party Liability coverage builds on the liability insurance already on the rental car—it doesn't replace it. That means it only covers claims beyond the rental car's coverage limit.

If you're relying on your own Third Party Liability coverage only, don't sign anything waiving your protection under the rental company's liability insurance. With no protection under their liability insurance, you could be responsible for claims up to the limit of their coverage. That could cost you thousands.

On the other hand, if you've bought our *Rental Car Insurance*, you don't have to worry about this. It's another good reason to buy it rather than rely on other coverage.

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

Your best protection

Our *Rental Car Insurance* is the most protection you can buy against the financial risks of renting a car, in Canada or the U.S.

*Remember, if you've bought *Rental Car Insurance* under your name, make sure you rent the car under your name too.

Major risks covered:

- up to \$5,000,000 for claims others may make against you.
- up to \$100,000 for damage to vehicles rented outside Manitoba.
- Daily allowances payable to you to rent a replacement vehicle and to cover "down-time" charges. (Subject to daily limits.)
- Covers rented or borrowed vehicles in Canada or the U.S.
- Your cost is based on where you rent, but you're covered anywhere you drive in Canada or the U.S. (check with the rental car company before taking their car outside the province or state where you've rented it.)
- Coverage periods from 3 to 90 days available.
- \$100 deductible (the amount you pay) on damage to the rental car.
- Fast, friendly and familiar Autopac claim service should you become involved in an accident.

NOTE: All coverage amounts in Canadian funds.

Questions & Answers |

Is Rental Car Insurance just for renting a car when I travel?

No. You can also buy it for other cars you may be using instead of your own—such as a “courtesy car”, a car you’re renting when yours is being repaired or even a car you’re borrowing from a relative.

What rules must I follow with Rental Car Insurance? If you’ve bought Rental Car Insurance in your name, make sure you also rent the car in your name.

Other than that, the rules are similar to the Autopac insurance on your own car. You can find them in your *Guide to Autopac* booklet or online at www.mpi.mb.ca.

What types of rented vehicles does Rental Car Insurance cover?

Rental Car Insurance covers rented or borrowed cars, light trucks, passenger vans and SUVs. It doesn’t cover motorcycles, off-road vehicles, motorhomes, heavy trucks or buses.

How do I buy Rental Car Insurance?

You can buy it through your Autopac agent.

What are my payment options for Rental Car Insurance?

You can pay by cash, cheque, Interac, VISA or MasterCard. Payment must be in full.

When can I buy Rental Car Insurance?

You need to buy it before you rent. If you’ll be renting a car on a trip, you can buy it just before leaving or weeks beforehand—it’s up to you.

Is there a minimum amount I have to pay for Rental Car Insurance?

Yes. There’s a minimum of 3 days’ premium, plus a \$15 policy fee.

How do I make a claim?

For accidents outside Manitoba, call our Out-of-Province Claims office toll-free, at 1-800-661-6051. In Manitoba but outside Winnipeg, call toll-free 1-800-665-2410. In Winnipeg, call 985-7000.

Rental Car Insurance ***protects you best!***

- ✓ Costs less than damage waivers from rental companies.
- ✓ Covers more than damage waivers and credit cards.
- ✓ Rentals in Manitoba, elsewhere in Canada and the U.S.
- ✓ Familiar Autopac claim service —no unpleasant surprises.
- ✓ Easy to buy before you rent!

**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

This publication is also available in large print,
audio tape or braille on request.



**Manitoba
Public Insurance**



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