

Repairing Your Vehicle

*"Our pledge
is quality
repairs"*

- Estimating procedure
- Depreciation
- Recycled parts



**Manitoba
Public Insurance**

It starts with an estimate...

After reporting your damage to us by telephone, you'll need to get an estimate at one of our Service Centres. When you're there, one of our estimators will examine the damage and list what needs to be repaired or replaced. Then, our estimator will give you the repair forms you need to get your vehicle fixed. Once you've got the repair forms, just take them and your vehicle to any repair shop.

How does the estimator figure out how much damage there is?

Our estimator examines your vehicle and records all the damage into a state-of-the-art computer. In turn, the computer calculates parts prices, replacement labour, and overall cost. Then, it prints an estimate for you.

If the computer does all this, why is the estimator important?

The computer is only as accurate as the information that's fed into it. Our estimators are all qualified auto body professionals. When they examine your vehicle, they know exactly what to look for.

After my estimator examined my vehicle and I left the claim centre, I noticed some damage that was missed. What should I do?

If you find additional damage, tell your repair shop. Your repair shop will contact our estimator.

Why does Manitoba Public Insurance want to use recycled parts instead of new ones to repair my vehicle?

We're obliged to return your vehicle to its condition before the damage occurred. That means we want to give you same or similar value for what you lost. For instance, let's say you have a five-year-old fender needing replacement. We'll try to find a recycled part of the same year, for the same vehicle, in the same or better condition. Using a brand new fender in this case is not equal value to the five-year-old fender you had before the damage occurred.

Besides giving you equal replacement, there's a cost factor here too. Recycled parts are about half the cost of brand new parts—that means we can repair vehicles more economically. Keeping our claims costs lower helps us keep your Autopac premiums lower.

Finally, using good-quality recycled parts is environmentally friendly.

Can I be sure the recycled parts will be good quality?

Yes. Your body shop checks the parts over to make sure they're in good shape. The parts supplier gives a 90-day parts and labour warranty. When the manufacturer's warranty on the same new part is more than 90 days, we match this warranty on the recycled part.

Why does Manitoba Public Insurance want to use after-market parts instead of new ones to repair my vehicle?

When recycled parts aren't available, we may substitute after-market parts. These are new or rebuilt parts not usually sold by the vehicle manufacturer.

The suppliers ensure that the quality of these parts meets that of original parts. The warranty they provide is as good as, or better than, warranties for factory new parts.

After-market parts include radiators, hoses, belts, steering parts, brake parts, engine parts; and so on. They also include sheet metal parts, like fenders and doors, for vehicles older than five model years.

Current model year vehicles and vehicles with less than 20,000 km are excluded from after-market parts.

In short, you'll get parts equal to new original parts. What's more, after-market parts generally cost one-third less than new factory parts. That helps us control the cost of repairs and, in turn, the cost of your Autopac insurance.

I still prefer new parts. Can I have them put on my vehicle instead?

Yes you can. But you'll have to pay the difference between the cost of the recycled part and the new part.

What is depreciation and why do I have to pay it?

Automobile insurers try to match what they give you to the value of what you actually lost. For instance, equal value for a half worn-out tire is a tire with similar wear—not a brand new one.

But it may not be practical, or even safe, to give you a half worn-out tire. Instead, we'll give you a new one but you pay half the cost. The amount you pay for wear and tear is called depreciation.

Depreciation is just an insurance company's way of measuring how much value something has lost from new, through wear and tear.

How much depreciation might I have to pay?

How much you pay depends on how much the part has aged, or worn, from new.

Here are two examples:

- **A tire with half its tread worn**
 - you pay half the cost of a brand new tire—
we pay the other half
- **A two-year old battery expected to last six years**
 - you pay one third the cost of a brand new battery—we pay the other two thirds.

For more on how depreciation works, please ask for a copy of *Understanding depreciation*.

Why won't you pay for a complete paint job on my older car?

The partial painting you've allowed may not match the rest of my paint.

This gets back to the principle of depreciation. Your Autopac insurance covers accidental damage. It doesn't cover how much something might be worn out or faded. You'll find though, that most body shops can match your paint pretty closely, even on an older vehicle.

Where can I take my vehicle for repairs?

To any repair shop you like.

Do you recommend repair shops?

No. But we "accredit" many repair shops across Manitoba. Accredited shops must meet certain standards of equipment and training for their staff. The body shop operator can tell you if that shop has our accreditation. Or, we can give you a list of shops accredited in Manitoba.

I prefer cash instead of getting my car fixed. Will you just pay me for my damage?

We don't pay cash for damage for a couple of reasons. The first is safety—we want vehicles returned to the road in safe operating condition. Also, we want to prevent a future owner of the vehicle from claiming the same damage.

Can I do the repairs myself?

Yes. But we'll pay you less for your labour than we would a body shop. That's because body shops have overhead costs and specialized expertise that most individuals don't have.

If you still choose to do the repairs yourself, we'll want to inspect your vehicle to make sure the repairs are done properly.

What do I do if I disagree with the repairs you've allowed?

Our estimator has allowed for repair methods that meet industry standards.

But if you think the repairs we've allowed are not adequate, you've got several options.

First, ask to have the estimating supervisor at the Service Centre look at the damage.

If that doesn't help, take your vehicle to the repair shop of your choice for their opinion and then have them contact the estimating supervisor. Chances are, they'll be able to work out the problem.

But if not, we can arrange for one of our quality control inspectors to examine your vehicle and ensure you're being treated fairly.

When none of these steps resolves the problem, you can go to independent appraisal. Our *Appeal Options* brochure explains appraisal in more detail. You can also ask your adjuster to help you get the process started.

How long do I have to get my vehicle fixed?

There is no time limit. But for safety reasons and to prevent further damage, like rust, we recommend you repair your vehicle as soon as you can.

Your Autopac policy doesn't cover extra damage caused by not fixing your vehicle.

Why do you insist that vehicles that cannot be driven be towed to your compound?

Our Service Centres don't have the storage space or the security arrangements for disabled vehicles. Our compound, however, has space for 2,400 vehicles, is completely fenced in, and has 24-hour security patrols.

How can I make sure my vehicle has been repaired properly?

Quality bodywork shouldn't look like bodywork. Generally, any paint work should match the rest of the car and bodywork shouldn't have visible sanding marks. Look at the fenders, doors and so on to make sure they line up evenly, especially if you had frame repairs done.

Your repair shop must fix your vehicle to proper standards. If you're not satisfied with the repairs, raise your concerns with your repair shop. In most cases, your repairer will try to meet your expectations.

What happens if my body shop won't correct the problem?

Our Quality Control department can examine the repairs to make sure they were done properly. If the repairs aren't proper, our inspector will contact the shop to recommend corrections.

Will I have to pay any amount besides my deductible?

You're responsible for any depreciation. Plus, if you are a GST registrant, you'll have to pay the GST on the repairs to the repair shop. Then, you can claim it back from Revenue Canada as an input tax credit.

Where can I go for more information?

For more information on repairing your vehicle, ask your adjuster.



Or call us:

- In Winnipeg: 985-7000
- Outside Winnipeg: 1-800-665-2410
- Deaf Access 
TTY/TDD: 985-8832

Hours to call:

- Monday to Friday:
7:00 am - 9:00 pm
- Saturday:
8:30 am - 4:00 pm

**You can
also write:**
**Manitoba Public
Insurance**
P.O. Box 6300
234 Donald Street
Winnipeg MB
R3C 4A4

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

The information contained in this brochure is of a broad, general nature. *The Manitoba Public Insurance Corporation Act, The Highway Traffic Act, The Drivers and Vehicles Act* and their accompanying Regulations should be consulted for interpretation and application of the law.



**Manitoba
Public Insurance**

www.mpi.mb.ca



Contains 20% post-consumer waste, which is used paper collected through recycling programs. This brochure can also be recycled.