

Coverage for Replacement Transportation

*"We'll explain
your coverage
clearly"*



- Transportation when your vehicle is stolen or damaged
- Special policies



**Manitoba
Public Insurance**

Coverage in two situations Autopac covers replacement transportation in two situations:

- **when your vehicle is stolen.** Your own Autopac insurance covers you.
- **when another Autopac-insured driver was at-fault** for damaging your vehicle in a crash. Here, you claim against the other driver's liability insurance.

Covering these two situations achieves a good balance between protection and the premiums we have to charge.

When your vehicle is stolen Your Autopac policy covers replacement transportation costs up to \$34 a day to a maximum of \$1,020.

Coverage begins 72 hours after you first report to us or the police. It ends as soon as:

- you get your vehicle back, or
- we offer you a settlement, or
- the coverage limit is reached.

Remember, replacement transportation doesn't necessarily mean renting a car.

Renting a car is often the most expensive way to transport yourself. Taking a bus or a taxi may work just as well and cost less.

If renting another vehicle is absolutely necessary, please consider renting from a company with membership in the Manitoba Car and Truck Rental Association (MCTRA).

Manitoba Public Insurance and the MCTRA have agreed on fees for all sizes and types of rental vehicles. With pre-approval, these rental firms can bill us directly for your rental.

Note: The police will notify you, not your adjuster, when they recover your stolen vehicle. Your Adjuster relies on you for this information, so please tell your Adjuster right away.

When another Autopac-insured driver is at fault Your own Autopac policy doesn't cover you for replacement transportation in this situation. Your claim is against the other driver's Autopac policy.

These conditions apply:

- the other driver must be at fault
- the other driver must have valid Autopac coverage
- you must actually need to pay for replacement transportation. If you don't, there's no coverage. For instance, if you own another car you can drive, you don't need to pay for replacement transportation.

You must minimize your costs by:

- using less expensive transportation, like taking a bus, when possible;
- renting the least expensive type and size of vehicle needed for temporary transportation, if you must rent a vehicle;
- considering a rental company with membership in the Manitoba Car and Truck Rental Association (MCTRA). Manitoba Public Insurance and MCTRA have agreed on reasonable rental charges for different types and sizes of rental vehicles. Plus, these rental companies can bill us directly for your rental (with pre-approval from us—certain restrictions apply);
- using your vehicle until your body shop has the parts on hand to do the repairs—provided your vehicle is safe to drive;
- asking your body shop how long the repairs will take and then checking with your Adjuster to confirm that the time frame is reasonable;

- getting your vehicle into the repair shop early enough in the week so that you don't have to leave it over a weekend;
- starting to look for another vehicle if it's clear yours is a write-off. Don't wait for your settlement to start looking.

If you have to rent a vehicle, we pay for daily rental charges and taxes, but not gas, mileage, collision damage waivers (CDW), or personal accident insurance (PAI).

More coverage if you want it If you want more coverage, consider buying one of our special "Loss of Use" policies. These policies cover your expenses for replacement transportation because of any accidental damage to your vehicle. Remember though, for this policy to help you, you must buy it **before** your vehicle sustains damage. Ask your Autopac agent for the details.

Where can I go for more information?

For more information on coverage for replacement transportation, ask your Adjuster.



Or call the Autopac Line:

985-7000

(In Winnipeg)

1-800-665-2410

(Outside Winnipeg Toll-Free)

985-8832 

(Deaf Access TTY/TDD)

You can also write:

Manitoba Public Insurance

P.O. Box 6300

234 Donald Street

Winnipeg MB

R3C 4A4

Autopac Line

hours of operation:

Monday to Friday

7:00 am - 9:00 pm

Saturday

8:30 am - 4:00 pm

Sunday

Closed

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 and their accompanying Regulations should be consulted for interpretation and application of the law.



**Manitoba
Public Insurance**

www.mpi.mb.ca