

# Deductibles



MANITOBA  
PUBLIC INSURANCE



## Deductibles

Deductibles are standard across the insurance industry. They help control the cost of insurance for customers because they help control overall claim costs for insurers.

Your deductible is your portion of the cost of your Autopac claim. We are responsible for everything over the deductible portion, up to the policy limit. Basically, you pay your deductible and we pay the rest.

If the damage to your vehicle is less than your deductible, you do not have to file a claim.

## Basic deductible

All drivers in Manitoba automatically get a \$750 deductible when purchasing Basic Autopac for private passenger vehicles, effective April 1, 2021. You can purchase insurance options to lower your deductible.

## Deductible options

You can choose to purchase a lower deductible level of \$500, \$300, \$200 Standard or \$200 Plus. When you buy a lower deductible, your portion of any claim is lower. The lower the deductible, the higher insurance premium you'll pay to renew your insurance. Essentially, you pay more to purchase your insurance coverage, but you'll pay less if you are in an accident.

An added benefit of lower deductible coverage is that your deductible is waived for certain losses.

## Deductible waivers

Deductible options are available in levels of \$500, \$300, \$200 Standard and \$200 Plus. If you have purchased deductible levels of \$300 or \$200, your deductible may be waived in certain situations:

### \$300

You will not pay a deductible if you are in a collision with an animal.

### \$200 Standard

You will not pay a deductible in cases of theft or collision with an animal.

### \$200 Plus

You will not pay a deductible in cases of theft, collision with an animal, vandalism and glass repair.

## Waivers at a glance

Type of claim	\$750	\$500	\$300	\$200 Standard	\$200 Plus
Collision	\$750	\$500	\$300	\$200	\$200
Glass replacement	\$750	\$500	\$300	\$200	\$200
Theft/attempted theft of vehicle	\$750	\$500	\$300	NIL	NIL
Glass repair	\$750	\$500	\$300	\$200	NIL
Collision with animal	\$750	\$500	NIL	NIL	NIL
Vandalism	\$750	\$500	\$300	\$200	NIL
All others (including fire, partial theft, hail)	\$750	\$500	\$300	\$200	\$200

## How fault affects your deductible

Your deductible applies to any claim you make for collision damage. We may refund all or part of your deductible, depending on who is at fault. For example, if the other driver is found 100 per cent at fault, we will refund you 100 per cent of your deductible. If the other driver is found 75 per cent at fault, we will refund you 75 per cent of your deductible.

You are only responsible for your own deductible. If you are at fault, you do not pay the other person's deductible. This is covered by your third-party liability coverage included in your Basic Autopac insurance.

## If an at-fault driver is not insured by MPI

In most cases, if we have the name and address of the other driver you should receive your deductible back. However, if the other driver doesn't have insurance the process to refund your deductible can take longer than usual and may not be successful.

If the other driver is from outside Manitoba, we'll try to recover all the repair costs, including your

deductible, from the driver or their insurance company. If we're successful, we'll refund your deductible.

## **Vandalism, wildlife, theft, hit-and-run and hail**

A deductible is required on every claim, even if you had no control over the damage.

In cases of vandalism, wildlife, theft, hit-and-run and hail, you will pay your deductible and we will pay to repair the rest of the damage. Your deductible may be waived if you purchase a lower deductible option.

## **Payment and refunds**

You pay the deductible to the repair shop. The repair shop then bills us for the remaining costs.

If the cost of repairs is the same as or less than your deductible, you pay the repair shop the exact amount of repairs.

If your vehicle is a total loss, we subtract your deductible from the settlement amount we pay to you.

If the other driver is insured by us and found at fault, we will waive or refund your deductible.





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