

Repairing your vehicle



MANITOBA
PUBLIC INSURANCE

The claims process

The first step to repairing your vehicle is to report your Autopac claim by telephone:

- In Winnipeg: 204-985-7000
- Outside Winnipeg: 1-800-665-2410
- TTY: 204-985-8832

When you call, please have available:

- your vehicle registration and the driver's licence of whoever was driving your vehicle
- the details about the accident (where, when and how it happened)
- the details about any other vehicles and drivers involved
- information about any witnesses

You must receive an estimate of damage before your vehicle can be repaired. All claims can be estimated at one of our Service or Claim Centres, and certain qualifying claims can receive an estimate at a qualifying repair shop. Your estimate options will be discussed with you when you report your claim.

The estimator or repair shop technician will examine the damage and list the required repairs.

The next step in the process is to make an appointment at the accredited repair shop of your choice to have the damage repaired. Use the Find an Accredited Repair Shop search tool at mpi.mb.ca to locate an accredited shop that is qualified to fix your vehicle. If you qualify for and participate in the Direct Repair program, you can enjoy the convenience of having your damage estimate and repair conducted at the same repair shop.

After my estimator examined my vehicle I noticed some damage was missed. What should I do?

If you find additional damage related to this loss, discuss these damages with the representative at your repair shop. The shop will contact us about this damage.

What type of replacement parts are used to repair my vehicle?

The automotive industry uses multiple part types for vehicle repairs; they are typically described as OE or Alternate parts. OE stands for Original Equipment parts from your vehicle manufacturer. Alternate parts include aftermarket, recycled and remanufactured.

Aftermarket are new parts provided by suppliers other than the original manufacturer. Recycled are used OE parts from retired vehicles. Remanufactured are used OE parts rebuilt to original product specifications.

Your vehicle may be repaired using a combination of different part types depending on the vehicles repair procedures and part availability/costs. All parts used on an MPI claim must adhere to MPI Parts Business Rules for a proper and safe repair.

Why does Manitoba Public Insurance allow the use of recycled parts 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 the same or similar value for what you lost. For example, your six-year-old vehicle has a fender needing replacement. A recycled fender of the same year or newer, in the same or better condition as yours, may be installed since it has the similar value as yours did before it was damaged.

Besides providing replacement value, recycled parts are typically less expensive which allows us to repair vehicles more economically. Keeping claims costs lower also helps us keep Autopac premiums lower.

Using good-quality recycled parts is also more environmentally responsible compared to new parts.

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

Yes. Your repair shop will check the parts to make sure they meet industry standards for quality and condition. They will also follow the MPI Parts Business Rules regarding warranty requirements. This will ensure the vehicle is restored to the condition that you had prior to the loss.

Why does Manitoba Public Insurance allow the use of aftermarket or remanufactured parts to repair my vehicle?

Just like recycled parts, these parts are typically less expensive so vehicle repairs can be done more economically which helps to keep insurance premiums lower while providing a safe quality repair.

Aftermarket and remanufactured parts used to repair your vehicle on an MPI claim are covered by the MPI Parts Business Rules which requires a warranty as good or better than your existing vehicle parts. Your repair shop will also inspect them to be sure they meet standards for quality and fit.

What do I do if there is an issue with one of my replacement parts?

If there is an issue with any of the parts from your repairs (new, recycled or rebuilt), you should first speak with your auto body shop and have them inspect the parts. If required, the shop will initiate the warranty process with the part supplier.

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

You have the option to pay the difference between the cost of the available alternate parts and the new OEM part directly to your repair shop.

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

Wear and tear will occur during normal vehicle use and depreciates the value of automotive parts. The actual cash value (ACV) of your part is determined by subtracting the depreciation of wear and tear.

Betterment is the difference in value between ACV and the replacement part cost and is the responsibility of the customer for the improved value of the part.

For example, replacing a worn tire with a brand new tire is not an equal replacement value. The customer would pay betterment on the difference between the ACV and the replacement tire cost.

Customers can work with their repair shop to ensure the lowest cost available replacement parts are sourced.

How much betterment might I have to pay?

How much you pay depends on how much the part has aged or worn (depreciated) from when it was compared to the replacement part value.

For example:

- If your tire has half its usable tread worn, you pay approximately half the cost of a brand new tire and we pay the remainder.
- If your two-year-old battery was expected to last six years, you pay approximately one third the cost of a brand new battery and we pay the other two thirds.
- Aftermarket, remanufactured and recycled parts options may reduce or eliminate your betterment responsibilities. Discuss part type sourcing options with your repair shop.

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

The partial painting you're allowed might not match the paint on the rest of the vehicle.

Most repair shops can match paint pretty closely, even on an older vehicle. Your insurance covers physical damage sustained to your vehicle that would not include paint on another part of the vehicle that might have faded over time.

Do you recommend particular repair shops?

You can have your vehicle repaired at the accredited repair shop of your choice that is qualified to repair your vehicle. Accredited shops meet repair standards and have the right tooling, equipment and training to complete proper and safe repairs.

Visit mpi.mb.ca and use the online Find an Accredited Repair Shop tool to search for an accredited shop near you that is qualified to repair your specific make, model and year of vehicle.

If your vehicle requires specialized repair processes, or contains complex materials such as aluminum, boron steel or carbon fibre, repairs may need to be completed by an Original Equipment Manufacturer (OEM) certified or qualified facility. For additional information on OEM certification and qualification programs, see the Vehicles with Complex Materials page on mpi.mb.ca or contact your OEM or dealership.

If your claim qualifies for Direct Repair you can choose to have your damage estimate

done at a participating shop – use the Find an Accredited Repair Shop search tool at mpi.mb.ca with your qualifying claim number to locate a participating shop that is qualified to estimate your vehicle.

I'd prefer to get money instead of having my car fixed. Can you just pay me for the vehicle damage?

We don't pay money 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?

We strongly recommend you use an accredited shop that is qualified to repair your vehicle.

If you do the repairs yourself, we'll need to inspect your vehicle to make sure the repairs were done properly. There are specific requirements that must be met for the vehicle to pass inspection – contact us about your repairs before you begin any work. You must keep receipts showing the cost for all parts and materials and provide these at the time the repair is inspected.

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

The estimator has allowed for repair methods that meet industry standards. If you think those repairs are not adequate, talk to your repair shop or your adjusting team. Chances are they'll be able to work out the problem to your satisfaction.

If not, we can arrange for one of our Accredited Repair inspectors to examine your vehicle to ensure you're being treated fairly.

If none of these steps resolve your concern, you can seek an independent appraisal. Our Appeal Options brochure explains this in more detail. You can ask your adjusting team to help get that process started.

How long do I have to get my vehicle fixed?

There's no time limit. For safety reasons and to prevent further damage, such as rusting, we recommend you repair your vehicle as soon as possible.

Your Autopac policy doesn't cover extra damage caused by not fixing the original damage.

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

Our Service Centres don't have the space or security arrangements necessary to store disabled vehicles. Our compound 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?

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.

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

You can contact your adjusting team to discuss the repair issues and arrange a re-inspection appointment.

Will I have to pay anything in addition to my deductible to have my vehicle repaired?

You're responsible for the cost of betterment if the total betterment charges exceed \$100. If the total betterment charges are \$100 or less, there is no cost to you.

GST registrants also have to pay the GST on all repairs but can claim that back from Revenue Canada as an input tax credit.

These additional costs may be paid directly to your repair shop.

Where can I go for more information?

For more information on repairing your vehicle, please speak with your adjusting team, or visit mpi.mb.ca.



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03/05/25
FBR0024
24-011-5590