

Rodent Claims



- Protecting your vehicle against rodent damage
- Making a claim for rodent damage
- Disinfecting your vehicle



**Manitoba
Public Insurance**

As the weather gets cooler, mice, squirrels or other rodents may have decided to start calling your engine home. If rodents have been living under your hood, your vehicle may be damaged or circulating unwanted airborne transmissions, such as dander.

This guide will provide tips on how to prevent rodents from accessing your vehicle and steps on what to do if you need to file a rodent damage claim with Manitoba Public Insurance.



Protecting your vehicle against rodent damage

The following suggestions can help you prevent a rodent infestation and keep your vehicle safe from damage.

- When parking your vehicle for an extended period of time, avoid tall-grass areas, wooded areas or fields.
- Be on the safe side – don't keep any food inside your vehicle. Even the smell of small crumbs can attract rodents.
- When parking your car in a garage, seal up any holes on the outside of the building, lay out traps and ensure any food in the area is stored in a tightly sealed container.
- When storing RVs and trailers, remove barbecue units, as rodents are attracted to the residual odor.

Signs of a rodent infestation

These visual cues are often the first clues that you may have rodent damage.

- Shredded or chewed upholstery or insulation
- Chewed wires and hoses
- Droppings
- Nest materials
- Rodent carcasses

Any of the above findings may indicate damage to your vehicle due to rodent activity. Take action immediately to reduce the risk of further infestation and damage.

Health risks from rodent infestations

According to independent research from the Centre of Disease Control and Prevention, the risk of contracting an illness from a rodent infestation in your vehicle is extremely low. However, if a rodent has been near your vehicle's air filter, dander and other particles might find their way into the ventilation system. Take steps to ensure you are protecting your health and the health of your passengers if there are signs rodents are present in your vehicle.

Making a claim for rodent damage

If your vehicle has rodent damage, or there have been signs of rodents in your vehicle, you can make a claim with Manitoba Public Insurance. During a rodent claim, take the following steps:

- Call our Contact Centre at 204-985-7000 or toll-free at 1-800-665-2410.
- Contact any commercial exterminator to have the occupancy area of your vehicle disinfected.
- Once the exterminator has completed the initial disinfecting, your vehicle should be inspected at a remediation shop to ensure the ventilation is not contaminated. If you need help finding a qualified remediation shop in your area, our Contact Centre or your Claims Adjuster can help you.
- The remediation shop will determine if any additional work is required beyond the initial disinfecting.

You will be required to pay the cost of your deductible on any rodent-related claim. However, any costs higher than your deductible limit will be billed directly to Manitoba Public Insurance.



Disinfecting your vehicle

It is important you take the proper steps to sanitize your vehicle and ensure you are properly protected against possible health risks. If rodents have been in your vehicle and you are not reporting a claim, it's important to clean up in a safe manner.

- Wear gloves when disinfecting to ensure you are not directly touching any rodent droppings. If you are disinfecting in a confined area, you should also wear a high-efficiency particulate air (HEPA) filtered respirator.
- Open the windows or doors of the vehicle so that there is ventilation as you clean.
- Disinfect the affected area with a commercial disinfectant and give time for the mixture to soak in (roughly 5 minutes) before vacuuming or wiping away droppings. Be sure to test your disinfectant on a small area of your vehicle to ensure your fabrics won't be damaged by them.
- Use a paper towel to wipe the area down and remove all droppings.
- Wash your hands with soap and water after cleaning.

FAQs

If I see signs of rodents in my vehicle, what should I do?

You can file a claim with Manitoba Public Insurance. After opening a claim, you should contact any commercial exterminator to schedule disinfecting your vehicle.

Will I have to pay my deductible?

Yes. Whatever deductible amount you have on your insurance policy will apply if you make a claim against rodent damage.

Is there a health risk as a result of rodent infestation?

The risk of contracting Hantavirus from your vehicle is very low. However, your health is still our first priority. When you make a claim, we take all the steps to ensure your vehicle has been properly disinfected.





Can my vehicle be written off?

Each rodent infestation claim is different. In most cases, having an exterminator disinfect your vehicle will address any potential health risks. In other cases, a more thorough remediation may be required. The remediation shop will advise us on the extent of the damage. In the case of a severe infestation, your vehicle may be written off. Your adjuster will discuss your case with you once they have reviewed the potential damage based on the estimate.

Why do I have to make my own appointment with an exterminator?

By allowing qualified exterminators to conduct the disinfecting of your vehicle, Manitobans will be able to access services in a timely and convenient manner. This will speed up your claim and have your vehicle road-ready more quickly.



***Manitoba
Public Insurance***

03/17
FBR0205

*Ce document existe
aussi en français.*

mpi.mb.ca