

# 2025 Guide to Autopac

Effective April 1, 2025



MANITOBA  
PUBLIC INSURANCE

The Guide to Autopac provides a general understanding of Autopac insurance. It is for information purposes only and is not a legally binding contract or agreement. The terms and conditions of Autopac coverage and Manitoba Public Insurance's responsibilities can be found in *The Manitoba Public Insurance Corporation Act and Regulations*, available at [gov.mb.ca](http://gov.mb.ca) and your local library.

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# 1

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## Basic Autopac

# Basic Autopac

Basic Autopac is insurance available to every Manitoba resident. It includes:

- physical damage coverage for accidental damage to most registered vehicles (see [pages 8-11](#) for vehicles not eligible for physical damage coverage and conditions that must be followed for physical damage coverage to be valid)
- third-party liability for claims made against you if your registered vehicle injures other people elsewhere in Canada or the United States, or damages other people's property anywhere in Canada or the United States (third-party liability does not cover punitive or exemplary damages – see [pages 14-16](#) for more information on third-party liability)
- Personal Injury Protection Plan (PIPP) for injury or death caused by an automobile

When your vehicle is damaged, we'll pay to fix it. Or, if it's too badly damaged, we'll pay you its actual cash value. Basic Autopac compensates you for your vehicle's damage and your injuries, and compensates others, rather than you having to pay them yourself. It protects you so that, as much as possible, you can continue to work and live as you did before an incident.

Although being responsible for a collision doesn't affect how much injury compensation you or others receive, being found at fault still has consequences:

- Being at fault affects the amount of deductible you pay immediately following the collision. It also affects your insurance premiums and Driver Safety Rating (see [pages 60-63](#)) in the future. These consequences apply even if the vehicles involved had no damage but the other driver or a passenger claimed an injury. In Manitoba, claim-free and traffic conviction-free drivers pay the lowest rates.
- In Manitoba, you can be sued for damage your vehicle causes to someone else's property. PIPP eliminated lawsuits for injuries to people, but lawsuits for property damage claims can still occur. Fault affects the outcome of court actions for damages.
- Outside of Manitoba, you can be sued for injuries and property damage your vehicle causes.

For more information about how we assess fault, please see our [Who's at Fault? brochure](#). Get one from an Autopac agent or by visiting [mpi.mb.ca](http://mpi.mb.ca).

To ensure you have appropriate coverage, you can purchase extra protection with our coverage options. See [pages 26-34](#) for more information.

As a not-for-profit Crown corporation, accountable to you through the Manitoba government, Manitoba Public Insurance is committed to:

- guaranteeing all Manitobans access to basic automobile insurance
- setting rates fairly by matching Autopac premiums to claims risk and submitting Basic Autopac rates to the Public Utilities Board for independent review and approval
- giving you the most complete auto insurance protection in North America
- making Autopac services accessible throughout Manitoba
- settling claims fairly and promptly
- promoting road safety to help prevent traffic collisions and keep insurance costs down

Autopac premiums are consistently among the lowest in Canada.

## Your deductible

Your deductible is the part of your Autopac claim for damage to your vehicle for which you are responsible. Your Autopac insurance covers the amount over your deductible.

Each incident of loss or damage equals one claim, with a deductible for each claim. For example, two separate collisions are two separate claims, with a deductible for each. Or, if you have hail and collision damage, each is its own claim.

The basic deductible for most cars, SUVs, light trucks and motorcycles is \$750. For other types of vehicles, the basic deductible may be different or physical damage coverage may not apply.

Your deductible applies to collision, vandalism, hail, theft and most other claims.

If your vehicle is damaged by a stolen vehicle, we'll reimburse your deductible when the following conditions are met:

- We know the thief's name.
- The thief doesn't dispute being responsible.

If another driver insured through Autopac is at fault for damaging your car in a collision, we reimburse your deductible based on that driver's fault. So, if the other driver was 100 per cent at fault, you get all of your deductible back.

If each driver was 50 per cent at fault, you get half of your deductible back.

Your deductible also applies on a claim for hit-and-run damage. But if we know who was responsible, we'll try to get your deductible back for you.

## Basic deductibles by vehicle type

Type of vehicle	Deductible
Private passenger vehicles, vehicles for hire, vans, light trucks, motorhomes	\$750
Motorcycles ( <i>only collision and upset coverage</i> )	\$750
Trailers with a declared value of \$2,500 or less	\$225
Trailers with a declared value of \$2,501 or more	\$750
Truck tractors, tankers ( <i>carrying fuel, chemicals</i> ), logging trucks, sand and gravel trucks, common carrier trucks or common carrier buses in Manitoba, buses ( <i>transit, u-drive</i> )*	\$1,200
<i>*Some of these vehicles don't have all-perils coverage. See <a href="#">page 9</a>.</i>	
Mopeds ( <i>only collision and upset coverage</i> )	\$225

Autopac options are available to reduce the Basic deductible of \$750 for private passenger vehicles, vehicles for hire, vans, light trucks, motorcycles and motorhomes.

See [page 27](#) for information on deductible options.

## Basic all-perils

Basic all-perils coverage insures your vehicle and any permanently attached equipment against accidental loss or damage in Canada or the United States. You pay the deductible and any depreciation — your Autopac coverage pays the rest. All-perils coverage includes coverage for collision and upset. It also covers accidental damage other than from collisions, including vandalism, theft, flooding, hail, storms, fire and explosions.

If your vehicle is damaged accidentally but is not a total loss, your all-perils coverage pays for repairing it to its pre-incident condition.

For instance, if your car is five years old and its fender needs to be replaced after an incident, we'll try to find a recycled fender from the same model vehicle for the same year. When parts need replacing, the options include using recycled parts or brand new factory-manufactured parts. The option we choose depends on the vehicle's age and condition. You can be sure that all parts we use meet equally strict standards of quality.

Sometimes, it isn't practical or even safe to use a replacement part that's equal in value to the one damaged in the incident. For example, it's better to replace worn-out tires with new ones. In these situations, we'll provide you with a brand new part, but you'll have to pay for some of it. You pay for how much the damaged part had worn before the incident — this is called depreciation. Depreciation is the value something has lost through wear and tear. Similarly, if your vehicle is a total loss, it's insured for its actual cash value — not brand new replacement — up to its maximum insured value.

Some vehicles don't have all-perils coverage under Basic Autopac. They may qualify for special risk coverage through Manitoba Public Insurance or other insurers. Check with your Autopac agent for details.

## Vehicles that don't have all-perils coverage include:

- vehicles registered as antiques
- semi-trailers
- off-road vehicles (ORVs)
- motorcycles\* and mopeds\*
- vehicles operated under a Single Trip Registration Permit
- City of Winnipeg transit buses
- common carrier buses, trucks and truck tractors with a gross vehicle weight over 16,330 kg, except farm trucks, fisher's trucks, dealer-plated vehicles and repairer-plated\* vehicles
- commercial trucks with a gross vehicle weight over 11,794 kg driven more than 161 km (100 miles) outside Manitoba
- commercial trucks which are operated for compensation more than 161 km (100 miles) outside Manitoba

*\*Coverage for these vehicles is limited to collision and upset.*

Semi-trailers have no coverage at all through Autopac.

## All-perils coverage does not cover:

- the contents of any vehicle or trailer, such as tools, clothing or cameras
- loss or damage caused by:
  - mechanical failure or the breakdown of any part
  - rusting, wear and tear, corrosion, freezing or explosion within the combustion chamber, unless the damage was caused by something that your Autopac covers, such as collision, fire, theft or vandalism
- tires, unless the damage is from a collision, fire, theft or vandalism (*not simple road punctures*)
- tapes, CDs, DVDs, Blu-Rays and equipment separate from the audio/video player installed in the vehicle
- loss or damage to a slide-in camper unit equipped with living accommodations that is mounted on or is off the vehicle
- loss or damage caused by the theft of the vehicle if the person who stole it lives in the same home as or is an employee of the insured person
- loss or damage from people either stealing or improperly taking ownership of a vehicle through a conditional sales contract, lease or similar agreement
- loss or damage resulting, directly or indirectly, from contamination by radioactive material
- loss or damage from acts of war or terrorism
- loss or damage if you gave away your vehicle voluntarily
- loss or damage to Government of Canada vehicles, vehicles owned by other countries or any fire department vehicles
- loss or damage over \$1,000 to non-factory-installed sound and electronic communications equipment permanently attached to the vehicle
- loss or damage to vehicles from unsanctioned activities or events held on a closed track or location
- claims made against you for punitive or exemplary damages

To ensure your physical damage coverage is valid, you must follow the conditions of your Autopac policy.

## Your physical damage coverage may be refused if the damage or loss occurred when:

- someone was driving without being qualified and authorized by law to drive (*for example, an unlicensed driver, a driver in the Graduated Driver Licensing Program who wasn't following the program's rules or a person under 16 years of age who wasn't holding a valid learner's permit or wasn't following the permit's terms*)
- someone was driving the vehicle with a suspended driver's licence or couldn't drive because of a court order
- the driver was under the influence of intoxicants and therefore couldn't keep proper control of the vehicle
- is convicted of impaired driving under the Criminal Code of Canada
- the vehicle was being used for an illegal trade or to transport items against the law (*for example, the vehicle was being used to smuggle cigarettes*)
- the vehicle was in a speed test or motor race
- an unregistered trailer was attached to the vehicle when the law requires the trailer to be registered
- the collision occurred when fleeing from the police
- the vehicle was being used for something prohibited by *The Highway Traffic Act, The Drivers and Vehicles Act or a vehicle-for-hire by-law of a municipality*
- the vehicle was being used differently than declared on the application for insurance (*for example, when you've said the vehicle is only being used for pleasure driving when most of the time it's being used for business or the vehicle was declared as all purpose use but you're using the vehicle for pizza deliveries most evenings*)
- the vehicle owner failed to take reasonable precautions to protect the vehicle from rodent damage
- the person making the claim doesn't identify who was driving the vehicle at the time of the loss or damage

Sometimes, the vehicle's owner and driver aren't the same person. In that case, the owner may be entitled to physical damage coverage if they didn't knowingly allow the vehicle to be driven by the person described in the preceding bullet points (*except the final one*).

## Actual cash value

Autopac covers the loss or damage to your vehicle based on its actual cash value when the incident happened. Actual cash value is your vehicle's value immediately before it was damaged.

If your car, light truck or SUV is a total loss, we'll use a third-party evaluation software by Audatex to assess its actual value. Audatex is widely accepted in Canada and the United States as an accurate source of vehicle values.

Keep receipts for your vehicle's recent repairs because they may increase its value. Take photos of your vehicle too, in case it's stolen or destroyed.

## Maximum insured value

The most any car, truck, motorhome, trailer, bus, motorcycle, moped, or prototype vehicle is insured for under Basic Autopac is \$70,000 (*including taxes*) — although some of these will be limited to a declared value, which may be substantially less. If your vehicle is worth more than \$70,000 (*including taxes*), you'll need Excess Value Coverage to cover the amount over the \$70,000 limit. Ask an Autopac agent for details.

## Coverage for motorcycles and mopeds

Basic Autopac coverage for damage to motorcycles and mopeds is limited to collision and upset, up to the declared value, to a maximum of \$70,000 (*including taxes*). Upset protection covers you if your vehicle tips over and is damaged.

Autopac options are available to protect you against fire, theft and vandalism. Ask an Autopac agent for more information. Some restrictions on buying them may apply. Unusual situations may require a special risk application.

## Sound and electronic communications equipment coverage

The basic coverage limit is \$1,000 for any combination of non-factory-installed sound and electronic communications equipment permanently attached to your vehicle. This includes radios, tape players, CD players, DVD players, telephones, CB radios, televisions, fax machines, computers and related equipment, and software. The \$1,000 limit applies to all the costs associated with a claim — the actual cash value of the equipment, the value of the tape or disc inside the equipment, installation costs and applicable taxes on the replacement equipment.

The \$1,000 limit does not apply to factory-installed equipment. Factory-installed sound equipment is insured for its depreciated value, with no maximum.

It's crucial to have the original purchase invoices from the retailer for your non-factory-installed sound equipment. With your receipts, we'll confirm the current replacement cost of the stolen equipment and apply depreciation, based on how old it was. With no receipts, you get a pre-set allowance only, as we can't verify exactly what equipment you had. Therefore, we've set limits on allowances in these circumstances, based on typical costs for entry-level and higher-value equipment.

By examining your vehicle, we can tell whether the stereo you had was entry-level or higher-value. That's how we determine which pre-set allowance applies to your claim.

Allowances for non-factory-installed equipment with no receipts		
	Entry-level	Higher-value
Cassette/CD player, DVD player	\$150	\$250
Speakers ( <i>per pair</i> )	\$50	\$80
Amps/equalizers	\$50	\$75
CD changer	\$125	\$175

Depreciation applies, according to the age of your equipment:

Up to 1 year old	0%
More than 1 year old, up to 2 years old	10%
More than 2 years old, up to 3 years old	20%
More than 3 years old, up to 4 years old	30%
More than 4 years old, up to 5 years old	40%
More than 5 years old	50%

After depreciation, the minimum allowances are the pre-set amounts for non-factory-installed equipment, with no receipts, as shown previously.

Remember, your deductible applies too. If your claim is only for stolen sound equipment and not for any other damage, we subtract your deductible from the depreciated, net value of your equipment.

For non-factory-installed equipment, the \$1,000 maximum applies after we've subtracted your deductible. Here's an example:

Replacement cost	\$1,700
Depreciation (10%)	\$170
Net value	\$1,530
Less deductible	\$500
	= \$1,030
<b>Your net payable</b>	<b>\$1,000</b> <i>(coverage maximum)</i>

## Loss of use protection

Basic Autopac covers some of the costs of using other transportation **when your vehicle has been stolen**. We'll pay your reasonable expenses for taking a vehicle for hire, using public transportation or renting another vehicle. The coverage limit is \$50/day plus tax (or \$56 after tax) to a maximum of \$1,500 plus tax (or \$1,680 after tax). This protection starts 72 hours after you report the theft to us or to the police. It ends when your vehicle is repaired, when we offer you a settlement or when the maximum coverage limit is reached — whichever comes first. Please contact your adjuster promptly after the police have notified you that they've recovered your vehicle.

Options are available to increase your loss-of-use protection — see [pages 29-30](#) for details.

## Basic third-party liability

If your vehicle is in a collision, you can be legally responsible for damage or injuries others claim against you — even if you weren't driving it at the time. Basic third-party liability insures you against claims others make against you for up to \$500,000 if your vehicle:

- Damages another vehicle or other property in Manitoba.
- Injures a person or damages another vehicle or other property outside Manitoba but within Canada and the United States. (*Motorcycle liability coverage provides protection against non-Manitoban passenger injury claims outside Manitoba.*)

Manitoba Public Insurance will also provide you with legal representation if you are sued for anything other than your deductible in one of the above situations. However, this does not include legal representation or coverage for claims made against you for punitive or exemplary damages. Punitive damages are sometimes awarded by courts as punishment where reckless behaviour is a factor in the incident.

As a vehicle owner, you're covered when driving your own vehicle or when someone else drives your vehicle with your permission. When driving someone else's vehicle, you're covered as long as you're driving with the owner's permission. In all cases, the driver must have a valid driver's licence.

For more protection, you may want to increase your coverage — especially if you travel outside Manitoba. Autopac options are available to increase your third-party liability protection to \$1 million, \$2 million, \$5 million, \$7 million or \$10 million — see [page 28](#) for details.

## You aren't covered:

- for damage your vehicle causes to property you own or rent or that you have in your care or control (*for example, if your car damages your boat parked in your driveway for the winter, although your homeowner's insurance policy may cover the damages*)
- for loss or damage to other people's property in or on your vehicle (*for example, a borrowed canoe attached to the roof of your truck*)
- for loss or damage occurring through the use of machinery or equipment mounted on or attached to your vehicle while it is parked at a worksite (*for example, damage caused by a truck that is parked and spraying insecticide to control mosquitoes*)
- if your vehicle was being driven by someone who's in the business of repairing, servicing, storing or parking vehicles (*for example, a repair shop employee test-driving your car before or after servicing it*), or who's an automobile dealer, and that person wasn't your employee or partner
- for loss or damage to your employee who's injured operating or repairing your vehicle
- for loss or damage from criminal activity
- for liability imposed by any workers' compensation law
- for liability for damages from injury, death or damage to property due to a nuclear energy hazard
- for liability for damages from injury, death or damage to property from unsanctioned activities or events held on a closed track or location

- if you're operating a Government of Canada vehicle
- for your own injuries or death as Basic third-party liability covers claims others may make against you (*coverage for your own injuries or death is provided under PIPP*)
- if you're operating a commercial truck with a gross vehicle weight over 11,794 kg driven more than 161 km (100 miles) outside Manitoba
- if you're operating a commercial truck or bus for compensation more than 161 km (100 miles) outside Manitoba
- if you're operating a fire department vehicle
- if you're using a Single Trip Registration Permit when issued outside Manitoba
- for loss or damage caused by a semi-trailer if the semi-trailer is not attached to a truck tractor
- claims made against you for punitive or exemplary damages

To ensure your third-party liability coverage is valid, you must follow the conditions of your Autopac Policy.

Effective August 1, 2023, impaired drivers who are in a collision will be denied third-party liability coverage. Impaired drivers will be responsible for covering the cost of any damage they cause to other vehicles or property.

## We can also refuse to cover you if:

- someone was driving without being qualified and authorized by law to drive (*for example, an unlicensed driver, a driver in the Graduated Driver Licensing Program who wasn't following the program's rules or a person under 16 years of age who wasn't holding a valid learner's permit or wasn't following the permit's terms*)
- someone was driving with a suspended driver's licence or who can't drive because of a court order
- someone under 16 was driving without holding a valid learner's permit or wasn't following its terms
- the vehicle was being used to make an illegal trade or transport items in violation of the law (*for example, the vehicle was being used to smuggle cigarettes*)
- the vehicle was in a speed test or motor race
- an unregistered trailer was attached to the vehicle when the law requires the trailer to be registered
- the vehicle was being used to flee from the police
- the vehicle was used to deliberately cause injury, death or property damage

In any of these situations, your claim could be denied and you could be held financially responsible for any claim against you. Also, if we had to make any payments because of your actions, you could be responsible for paying the money back.

## When your vehicle is damaged

If your vehicle's been damaged in a collision that is the fault of another Autopac-insured driver, you may have a claim for replacement transportation expenses, to be covered by their Basic third-party liability. You have to prove that you needed to pay for other transportation and that you did your best to minimize these costs. You must choose the least expensive, most reasonable option.

You have to keep your expenses to a minimum because the at-fault driver is responsible only for your expenses that are strictly necessary.

## Personal Injury Protection Plan (PIPP)

PIPP compensates Manitobans for specific costs related to injuries or death caused by an automobile – no matter who's at fault in Canada and the United States. Ask an Autopac agent or visit [mpi.mb.ca](http://mpi.mb.ca) for details on current PIPP coverage amounts.

PIPP is based on these four principles:

1. Coverage extends to all Manitoba residents injured in automobile accidents anywhere in Canada or the United States.
2. Compensation focuses on specific economic losses from an auto injury or death.
3. Compensation is guaranteed for all injured Manitobans, regardless of who was at fault for the accident.
4. Benefits are indexed to the Consumer Price Index to reflect changing economic conditions.

## Moving outside Manitoba

You must be a Manitoba resident to qualify for PIPP coverage. If you move outside Manitoba, your PIPP coverage ends in any of the following situations, whichever comes first:

- when the law in your new home province, territory or state says you must register your vehicle there
- when your Autopac coverage ends
- when you register your vehicle in your new home province, territory or state

## Visitors to Manitoba

PIPP also covers visitors who are injured in an accident in Manitoba while:

- **occupying a Manitoba-registered vehicle**
  - These visitors (*the driver and/or passengers*) get full PIPP compensation unless we have an agreement with their home jurisdiction. If so, the agreement will determine how much compensation Manitoba Public Insurance (*or another insurer*) will be legally required to pay the visitor.
- **occupying a non-Manitoba-registered vehicle**  
(*in certain circumstances*)
  - In this case, the driver of the visitor's vehicle will receive compensation if someone else was at fault for the accident. The amount of compensation depends on the other party's degree of fault (*for example, if the Manitoba driver is 25 per cent at fault, the visitor driver gets 25 per cent of PIPP compensation; if the Manitoba driver is zero per cent at fault and the visitor driver is 100 per cent at fault, the visitor driver gets no PIPP compensation*). Regardless of the visitor driver's fault for the accident, any passengers in the visitor's vehicle will get 100 per cent of PIPP compensation. This applies unless we have an agreement with the visitor's home jurisdiction. If so, the agreement will determine how much compensation Manitoba Public Insurance (*or another insurer*) will be legally required to pay the visitor.

## Exclusions from PIPP

PIPP doesn't cover injuries caused by or through:

- maintaining, repairing, altering or improving a vehicle
- an animal carried in or on, or forming part of the load of the vehicle (*for example, a pedestrian bitten by a dog in a car is not entitled to PIPP coverage*)
- a device mounted on or attached to the vehicle that can be operated independently, if the vehicle was stationary when the accident happened (*for example, a bystander accidentally sprayed by insecticide being applied from a parked truck is not entitled to PIPP coverage*)
- agricultural equipment, infrastructure equipment, a motorized mobility aid or a powered-assisted bicycle as defined in *The Highway Traffic Act* (*unless it involves a collision with a moving automobile*)

- ORVs, such as snowmobiles, dirt bikes or all-terrain vehicles (ATVs) or other non-automobiles such as garden tractors, golf carts, pilot project vehicles and personal transportation devices such as Segways, unless the collision was with a moving automobile
- an unsanctioned activity or event held on a closed track or location
- the injured person's deliberate actions — here, neither the injured person nor their dependants receive injury compensation
- the deliberate actions of the injured person's dependant — the dependant isn't entitled to compensation
- a trailer detached from an automobile

### Conviction of certain crimes means no PIPP coverage

If you're convicted of any of the following crimes related to the incident, PIPP won't cover your injuries. If we've paid you any benefits under PIPP before you were convicted, you must pay them back.

- fleeing from the police (*section 320.17 of the Criminal Code*)
- stealing a motor vehicle (*sections 333.1(1) and 334 of the Criminal Code*)
- taking a motor vehicle without consent (*section 335(1) of the Criminal Code*)

## Compensation

An injured person can receive compensation under the following eight categories. Ask an Autopac agent or visit [mpi.mb.ca](http://mpi.mb.ca) for details on current PIPP coverage amounts.

1. Income Replacement Indemnity (IRI) replaces the income of injured persons who, because of their injuries, cannot continue employment. IRI begins after a seven-day waiting period. The seven-day waiting period starts the day after the day of the accident.
  - Full-time permanently employed people receive 90 per cent of their net income up to a maximum amount, for as long as they can't hold employment because of their injury.
  - Temporary or part-time workers receive 90 per cent of their net income up to a maximum amount, for the first 180 days after an accident that leaves them unable to work. If they continue to be unable to hold employment after 180 days, they receive IRI based on the employment they were capable of performing immediately before their injury, as if they had been employed full-time.

- Unemployed people receiving employment insurance at the time of the accident receive IRI for any benefits they lost because of the accident. If they continue to be unable to hold employment after 180 days, they receive IRI based on the employment they were capable of performing immediately before their injury, as if they had been employed full-time.
- Non-earners receive no IRI for the first 180 days after the accident unless they can show they would have held employment. If they continue to be unable to hold employment after 180 days, they receive IRI based on the employment they were capable of performing immediately before their injury, as if they had been employed full-time.
- People 65 and older who were unemployed when the accident happened don't qualify for IRI. People 65 and older who were employed when the accident happened, or they have a job offer, or history of seasonal, casual or temporary employment may qualify for IRI for up to five years from the accident. After that, they may qualify for a Retirement Income Benefit (RIB). For those injured while under 65, IRI ends on the first June 30 following the latter of the injured person's 65th birthday or five years after the accident. After that, they may qualify for a RIB.
- People who were unemployable before the accident because of a physical or mental condition cannot receive IRI. All other benefits are available to them.
- If you are convicted of certain crimes related to the accident, such as impaired driving, and you are at fault for the accident by any percentage, your payments for income replacement during the first 12 months will be reduced by your percentage of fault.

Extra income protection options are available.

See [page 33](#) for more information.

2. Medical expenses cover approved costs not normally paid by Manitoba Health such as dental, physiotherapy, athletic therapy, chiropractic treatments, medication and prosthetics.
3. Rehabilitation expenses cover approved costs of assisting the injured person to return as close as possible to their pre-accident condition. This includes approved physical and occupational therapy and vocational assistance for people who can't return to their previous employment.
4. Personal care expenses cover approved costs of paying someone to help the injured person with personal care, housekeeping, shopping and similar approved services when the injured person is unable to care for themselves and to perform essential activities of everyday life without assistance. This benefit can continue throughout the person's life.
5. Special expenses include compensation for an injured person whose main occupation was to care for a child under 16 or a disabled adult, or to work for a family business, without pay. This coverage provides funds to hire someone to provide the care or to do the work the injured person can no longer do.

Special expenses also include compensation for a person (*other than a part-time or non-earner*) to cover the costs of care for a child under 16 or a disabled adult while the injured person attends medical appointments. Coverage is also available for travel expenses to attend medical appointments.

6. Student indemnity compensates students for each school term they cannot complete due to their injuries and compensates minors for each school year they cannot complete due to their injuries.
7. A permanent impairment payment is a lump sum paid to an injured person when the accident causes impairment that will last throughout their lifetime. Impairment refers to loss of normal physical or mental function or scarring from injuries sustained in the accident.

If you are convicted of certain crimes related to the accident, such as impaired driving, and you are at fault for the accident by any percentage, your payments for permanent impairment will be reduced.

8. Lump sum payments, funeral expenses and grief counselling are provided for spouses or common-law partners and dependants of persons fatally injured in a
  - motor vehicle accident. The amount for spouses or common-law partners depends on the deceased's circumstances including age, income and earner type. The amount for dependants depends on their age at the time of death. Dependants with disabilities and the dependants of a deceased single parent receive an additional payment.
    - In situations where the deceased's main occupation was to care for a child under 16 or a disabled adult without pay, a weekly benefit may be payable to the new primary caregiver.
    - When there are no spouse or dependants, each surviving child 18 or older and surviving parents may receive a lump sum payment.

Depending on your injuries and situation, you may qualify for payments from several of these different categories.

Enhanced PIPP benefits, including income replacement, personal care, permanent impairment and special circumstances (*transitional expense coverage*) are available for those who are catastrophically injured.

If you'd like more details on PIPP benefits, ask an Autopac agent, contact us for a copy of [Personal Injury Protection Plan: Your Guide](#) or visit [mpi.mb.ca](http://mpi.mb.ca).

## Off-road vehicles

An off-road vehicle (ORV) is any wheeled or tracked motorized vehicle designed or adapted to travel cross-country on land, water, ice, snow, marsh, swamp land or other natural terrain. Snowmobiles, ATVs, dune buggies and dirt bikes are some examples of ORVs. Examples of vehicles not considered to be ORVs are: golf carts, garden or lawn tractors, infrastructure equipment and agricultural equipment.

With a few exceptions, ORVs must be registered. Your ORV registration includes Basic \$500,000 third-party liability and underinsured motorist coverage. No other coverage is included. The rules applying to Basic coverage and registration for ORVs differ from the rules applying to motor vehicles.

## Here are some important things to remember:

- Beyond \$500,000 third-party liability and underinsured motorist coverage\*, you do not receive any additional coverage for damage or injuries with your ORV registration and licence plates.
- You pay your premium when the riding season starts.
- Your Basic coverage and registration are in effect throughout your policy term.
- You always pay for the whole riding season — there are no refunds if you cancel partway through the riding season, and there are no reductions if you buy your coverage partway through the riding season.

\*For more information on how underinsured motorist coverage works, please see our [Off-Road Vehicles brochure](#). Get one from an Autopac agent or by visiting [mpi.mb.ca](http://mpi.mb.ca).

**Caution!** ORVs present two financial risks different from motor vehicles. First, PIPP doesn't cover ORV accidents for injuries unless your ORV collides with a moving car, truck or other motor vehicle that must be registered for road use. That's why Accident Benefits coverage options through Manitoba Public Insurance are so important for you and your passengers. Second, others can sue you if your ORV injures them — unlike your motor vehicle. That means buying extra third-party liability coverage is a wise choice. We offer affordable extra protection for you and your ORV.

See [page 34](#) for more information.

You renew your ORV coverage on the same schedule as the rest of your Autopac. Your coverage begins as soon as you apply, but you don't have to pay until the start of the riding season. And even though you only pay premiums during the ORV riding season, your coverage lasts year-round.

### Here are the riding seasons for various ORVs:

Snowmobiles: Dec. 1 to March 31

ORV motorcycles: May 1 to Sept. 30

ATVs: Jan. 1 to Dec. 31

# Autopac coverage outside Manitoba: a warning

Are you moving out of Manitoba? Or is your vehicle being used in another province or state or even just being stored there? If so, your Autopac may not cover you.

Your Autopac all-perils coverage and third-party liability ends when any of the following apply:

- the place you've moved to requires you to register your vehicle there \*
- you register your vehicle in your new location \*
- your Autopac coverage expires or you're suspended for failing to pay for coverage

Remember, you must follow the registration rules of the province, territory or state where you're driving or keeping your vehicle so check the rules beforehand. Even if you still consider yourself a Manitoba resident, the rules in your new location may require you to register and insure your vehicle there — sometimes within a few weeks or less.

Once you move from Manitoba, your PIPP coverage continues for as long as you can legally retain your Manitoba registration and insurance, and only if you're injured in your Manitoba-plated vehicle. If you were injured in an accident in Manitoba prior to your move, you can still apply for and receive compensation under PIPP for your injuries from that accident.

*\*If you've moved outside of Manitoba, cancellation of your Manitoba registration and insurance doesn't happen automatically. To cancel, you must send a written signed notice/letter asking us to cancel your Autopac insurance and vehicle registration. See [page 47-48](#) for more details.*

# 2

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## Autopac Options

# Autopac Options

Autopac options provide a range of coverage choices to increase your protection beyond Basic Autopac or to give you protection that Basic Autopac doesn't provide\* — depending on your type of vehicle and how you use it.

## Here's what Autopac options can do:

- decrease the amount of your deductible
- increase your third-party liability limit beyond \$500,000 for your automobile policy
- protect your vehicle in storage
- cover the cost of replacement transportation if your vehicle, motorcycle or moped can't be driven because it was stolen or damaged
- cover you while you're renting or borrowing another vehicle, motorcycle or moped
- cover depreciation on a new vehicle, motorcycle or moped, or used vehicle, motorcycle or moped up to two years, if it's a total loss
- cover the down payment (*or equivalent trade-in value*) on a vehicle, motorcycle or moped you've leased if it's written off
- insure your high-value vehicle beyond the \$70,000 limit provided through Basic Autopac
- insure your income beyond the limit provided by Basic Autopac

## Options are available for off-road vehicles (ORVs) including:

- collision and comprehensive protection
- increased third-party liability combined with underinsured motorist coverage (*called Third-Party Liability Plus*)
- Accident Benefits

\*Optional coverage may also be available from other insurers — talk to your Autopac Agent for more information.

## Decreased deductibles

You can reduce the \$750 Basic deductible for passenger vehicles, vans, light trucks, vehicles for hire and motorhomes. Select the option that best suits your needs.

Passenger vehicles	Deductible options				Basic
Claim type	\$200 Plus	\$200 Standard	\$300	\$500	\$750
Collision	\$200	\$200	\$300	\$500	\$750
All others (including fire, theft of a part of a vehicle, hail)	\$200	\$200	\$300	\$500	\$750
Glass replacement	\$200	\$200	\$300	\$500	\$750
Glass repair*	\$0	\$200	\$300	\$500	\$750
Vandalism*	\$0	\$200	\$300	\$500	\$750
Theft/Attempted theft of vehicle	\$0	\$0	\$300	\$500	\$750
Collision with an animal	\$0	\$0	\$0	\$500	\$750

\*\$200 deductible reduces to nil on glass repair and vandalism claims, only with the \$200 Plus package. This does not apply to the \$200 Standard package.

## Deductibles for motorcycles

For comprehensive coverage options, you can choose a \$500 or \$200 deductible. Either option reduces the deductible to nil if the motorcycle is stolen. The \$200 option reduces the deductible to nil if the motorcycle is vandalized.

For collision coverage, you can keep your Basic \$750 deductible or choose a \$500, \$300 or \$200 deductible option. The \$300 and \$200 collision deductibles reduce to nil for collision with an animal and glass repair.

You can buy comprehensive and collision coverage together or separately. Comprehensive options are also available for mopeds.

Motorcycles	Deductible Options			
Claim type	\$200	\$300	\$500	Basic
Collision	\$200	\$300	\$500	\$750
Collision with an animal	\$0	\$0	\$500	\$750

## Increased third-party liability

Options are available to increase your third-party liability protection to \$1 million, \$2 million or \$5 million.

If, for example, your vehicle collides with a railway train, the damage to the train and any cargo it's carrying is paid out of your third-party liability coverage. If you don't have enough coverage, you could be personally responsible.

There are also a number of situations where you can be sued, so additional third-party liability coverage may be wise. This is especially true if you travel outside Manitoba, even if only for one-day or weekend trips. As a Manitoba resident, when you're travelling in another province or state, their laws apply to you. PIPP protects you everywhere in Canada and the United States, but the laws where you're travelling may make you responsible for compensating others if you injure them or damage their property. Court awards for liability claims in the United States and in some Canadian provinces can run into the millions. This is why options to increase your coverage are available. You should ensure you're adequately protected whenever you're driving outside Manitoba.

Increased third-party liability does not include coverage for claims for punitive or exemplary damages. Punitive damages are sometimes awarded by courts as punishment where reckless behaviour is a factor in the incident.

Talk to an Autopac Agent for more information on increasing your third-party liability coverage.

## Lay-up Coverage

When you take your vehicle off the road for an extended period — for example, putting it away for the winter — you could keep your registration and road coverage. But switching to Lay-up Coverage may save you money. Talk to an Autopac agent.

Lay-up Coverage covers accidental loss or damage caused by situations such as fire, theft, vandalism, hail and lightning but excludes road use. It does not cover:

- collision damage (*even if your vehicle is damaged in a hit-and-run while stored legally*)
- claims others make against you
- claims where the vehicle owner failed to take reasonable precautions to protect the vehicle from rodent damage
- vehicles stored outside Manitoba
- vehicles stored on public roadways

## Here's how Lay-up Coverage works

If you're taking your vehicle off the road, visit an Autopac agent and switch your road coverage over to Lay-up Coverage. Please remember that short rate cancellation fees apply when transferring from road coverage.

You keep your licence plates, but neither your insurance nor your plates are valid for driving.

Your Autopac coverage continues, but now under Lay-up Coverage. On your Autopac anniversary day — four months after your birthday — you need to make a payment for your coverage to continue. We reassess your premium each year, so you may need to pay a different amount each year. If you're at the end of your five-year term, you need to renew your coverage or else it will expire.

You can switch back to road coverage any time by reactivating your registration through your Autopac agent. This automatically cancels your Lay-up Coverage.

Any time you switch back and forth between road coverage and Lay-up Coverage, you may be entitled to a credit. If you like, we can automatically apply that credit toward any premium you owe for your new coverage — whether it's road coverage or Lay-up Coverage.

Cars, motorhomes, light trucks and heavy farm or fishing trucks qualify if stored in Manitoba. If your vehicle doesn't qualify but you still need Lay-up Coverage, you can apply for special risk Lay-up Coverage. If you own a collector vehicle, you might consider coverage under the Collector Vehicle Program. Ask an Autopac agent for details.

## Loss of Use options

If you rely on your vehicle daily, additional Loss of Use coverage can make your life easier. It covers the cost of replacement transportation if your vehicle can't be driven because it was stolen or damaged accidentally, regardless of fault.

- If your vehicle is damaged and driveable, coverage begins when you deliver your vehicle for repairs and ends when repairs are finished or you reach your coverage limit, whichever comes first.
- If your vehicle is damaged and undriveable, coverage begins immediately and ends when repairs are finished, your adjuster offers you a settlement for your vehicle or you reach your coverage limit, whichever comes first.

- If your vehicle is stolen, coverage begins at 12:01 a.m. the day after you report to us or the police. Coverage ends when your vehicle is repaired, your adjuster offers you a settlement for your vehicle, you get your vehicle back undamaged or you reach your coverage limit, whichever comes first.

**Loss of Use – Passenger Vehicle:** This coverage is useful for anyone who may need a replacement car, light truck or SUV if their vehicle is stolen or damaged accidentally. It allows you to rent a vehicle comparable to your current vehicle, subject to availability.

**Loss of Use – Motorcycle:** This option covers loss-of-use costs if your motorcycle or moped is stolen or damaged accidentally, and you want a replacement motorcycle, moped or full-size vehicle.

Coverage applies to rentals from a company whose business is renting vehicles. It does not apply to rentals from friends, family or other private persons.

Some rental companies have age and/or credit card requirements to rent their vehicles. To rent a vehicle with a Loss of Use policy, you must still meet these requirements.

If you have Vehicle for Hire coverage, be aware that a rental vehicle may not be eligible for use as a vehicle for hire under Loss of Use coverage. You must confirm eligibility with your rental company and ensure you meet all municipal by-law requirements.

Ask an Autopac agent for details, or visit [mpi.mb.ca](http://mpi.mb.ca) and search *Loss of Use*.

## Rental Vehicle Insurance

Rental Vehicle Insurance lets you increase your insurance protection on another private passenger vehicle, light truck, motorcycle or moped you may be using instead of your own.

Remember, you need to buy Rental Vehicle Insurance before you rent or borrow.

### Rental Vehicle Insurance is a good choice:

- for a vehicle you rent or borrow while travelling on business or vacation in Canada or the United States. (*Check on the coverage you'll need before you leave on your trip. Also, if you've bought Rental Vehicle Insurance in your name, make sure you rent the vehicle in your name too.*)

- for a vehicle you rent while your vehicle is being repaired
- for a courtesy vehicle a repair shop has provided you while they're repairing your vehicle

## Rental Vehicle Insurance covers:

- rentals (or borrowed vehicles) anywhere in Canada (including Manitoba) and the United States for a minimum of three days and maximum of 90 days
- claims other motorists may make against you, up to \$10 million (CDN)
- claims the rental company may make against you for damage to their vehicle up to \$100,000 (CDN) (for rentals outside Manitoba), with a \$200 deductible (for rentals inside Manitoba see the next section)
- a replacement rental
- down-time claims (claims the rental company may make against you for the time their damaged vehicle was unavailable for rental)

There's a \$15 policy fee and a minimum charge of three days' premium when you buy Rental Vehicle Insurance.

The policy rules are much the same as the Autopac insurance on your own vehicle. Plus, you must not use the rental vehicle for business deliveries.

Some rental companies have age and/or credit card requirements to rent their vehicles. To rent a vehicle with a Rental Vehicle Insurance policy, you must still meet these requirements.

If you have an Autopac liability coverage option, it extends for up to 30 days to another vehicle you're renting or borrowing. However, this coverage doesn't protect you against claims from the rental company for damage to their vehicle or for lost revenue. In the United States, it also may not protect you fully against claims from other motorists. Your best protection is Rental Vehicle Insurance.

## Renting a vehicle in Manitoba: a special case

Renting a vehicle that's registered and insured in Manitoba is different than renting outside Manitoba. Here, the rental vehicle's Basic Autopac insurance covers you if you have a valid driver's licence and you're driving with the rental company's permission.

For this reason, you're only responsible for damages up to the Basic deductible amount. Buying Rental Vehicle Insurance lowers your deductible to \$200.

Rental companies can also make a claim against you for lost revenue because their vehicle is damaged and unavailable for rental. You could also face claims from others whose property you've damaged or for injuries you've caused that exceed the liability insurance on the rental vehicle. Rental Vehicle Insurance protects you against these financial risks too.

Manitoba retail sales tax applies to Rental Vehicle Insurance for vehicles rented in Manitoba. Talk to an Autopac agent for more information on Rental Vehicle Insurance.

## New Vehicle Protection

New Vehicle Protection covers the depreciation on your new or newer vehicle if it is a total loss. This applies to private passenger vehicles, light trucks, motorcycles and mopeds. You're covered for the price you paid, plus an allowance for inflation, but not for any outstanding debt against a trade-in, service contracts, warranties or insurance. Depending on how old your vehicle is, New Vehicle Protection covers you for up to two years.

There are some time limits on buying New Vehicle Protection. For brand new vehicles, you have 60 days to buy New Vehicle Protection from when you first insure your new vehicle. For newer used vehicles, you have 60 days from when you bought the vehicle. Ask an Autopac agent for details.

## Leased Vehicle Protection

Leased Vehicle Protection covers your down payment and any trade-in allowance on the vehicle you've leased for up to two years if it is a total loss. It does not cover your lease payments, even if you pay them all at once. Leased Vehicle Protection is available for new and late-model leases.

There are some time limits on buying Leased Vehicle Protection. For brand new leases, you have 60 days to buy Leased Vehicle Protection from when you first register and insure the leased vehicle. For used leases, you have 60 days from when your lease starts. Ask an Autopac agent for details.

## Excess Value Coverage

You may want to consider purchasing additional protection for a vehicle, motorcycle or moped worth more than \$70,000 (the Basic maximum insured value).

## Extra Income Protection

Income Replacement Indemnity (IRI) Extension Coverage protects income beyond the coverage amount all Manitobans have through PIPP. IRI options allow you to extend your maximum limit on gross yearly income, up to a chosen limit, that is lost because of a disabling injury. You should consider it if you earn more than the \*\$120,000 maximum covered by PIPP annually and don't have other disability insurance — for example, through your work. Ask an Autopac agent or visit [mpi.mb.ca](http://mpi.mb.ca) for details on current PIPP coverage amounts.

*\*This is the 2025 amount, and is updated annually.*

Like PIPP, IRI Extension Coverage covers 90 per cent of your net income, with a seven-day waiting period. Compensation is based on proven lost income, just as it is under PIPP.

IRI Extension Coverage adds protection in two other areas affected by gross yearly income:

- **Death payments**  
IRI Extension Coverage will mean higher payments to your spouse, common-law partner or, if you're a single parent, your dependants, if you're fatally injured in a motor vehicle accident. These payments are calculated using your extended IRI coverage, rather than PIPP's limit.
- **Retirement Income Benefit**  
If you qualify for a Retirement Income Benefit, your payments may be greater because the calculation uses your extended IRI coverage rather than PIPP's limit.

You can buy in increments of \$10,000, up to \$200,000 over the basic limit covered by PIPP. The cost is \$20 per increment, with a minimum policy premium of \$50. However, remember your income replacement is still based on actual income you've lost. Ask an Autopac agent for details.

## ORV coverage options

Your ORV presents financial risks different from your motor vehicle. Coverage options can help protect you if you get in an accident while operating your ORV, if your ORV injures someone else or if your ORV is damaged. ORV coverage options include the following:

### Accident Benefits

- help cover injury costs resulting from disability, medical treatment and rehabilitation
- cover operators of your ORV and passengers riding on it
- pay the same benefits regardless of fault

### Third-Party Liability Plus

- protects you against claims others make against you for property damage or injuries
- protects you if other ORV operators don't have enough liability insurance to cover your injury claim

Choose from three levels of coverage: \$1 million, \$2 million and \$5 million.

Third-Party Liability Plus does not include coverage for claims for punitive or exemplary damages, as these are never covered under third-party liability. Punitive damages are sometimes awarded by courts as punishment where reckless behaviour is a factor in the incident.

### Collision Protection\*

- covers collision damage to your ORV

Choose either a \$200 or \$500 deductible.

*\*An Autopac agent may need to inspect your ORV before you can buy this coverage.*

### Comprehensive Protection

- covers damage to your ORV from causes other than collision, such as, fire, theft, vandalism and hail

Choose either a \$200 or \$500 deductible.

Some restrictions may apply to buying ORV coverage options. Special risk situations may require a separate application. Ask an Autopac agent for details.

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## Registering and insuring your vehicle

# Registering and insuring your vehicle

You are responsible for properly registering and insuring your vehicle. It's illegal to drive an uninsured, unregistered vehicle in Manitoba.

You must report to Manitoba Public Insurance, through an Autopac agent, when you acquire a vehicle and want to insure it or when you sell, trade or dispose of a registered vehicle. Make sure you always have the right Autopac coverage protecting you and your vehicle.

Excluding vehicles used for business in or through Manitoba, you must be a Manitoba resident and at least 16 years of age to register a vehicle in Manitoba. If you are under 18 years of age, you require written consent from your parent or legal guardian.

## To register and insure a brand new vehicle, you need:

- a New Vehicle Information Statement (NVIS). *(If you're buying a brand new vehicle in the United States, the document is called a Certificate of Origin.)* The NVIS verifies exactly what vehicle you've bought, who manufactured it and which dealer sold it to you.
- a bill of sale, with this information:
  - the vehicle's year, make, model and serial number
  - the price you paid
  - the date you bought it
  - your name and signature
  - the seller's name and signature

Visit [mpi.mb.ca](https://mpi.mb.ca) to see a sample bill of sale.

When you buy a brand new vehicle, the dealer must give you a NVIS and a bill of sale.

If the vehicle is imported from the United States, a Vehicle Import Form with stamped approval from a Canada Customs and Transport Canada Safety Inspection Station may be required. Visit [mpi.mb.ca](https://mpi.mb.ca) for details.

## To register and insure a used vehicle, you need:

- a Transfer of Ownership Document (*TOD*) signed by both the previous owner(s) and you. *(If you're buying a used vehicle in the United States, the document is called a Certificate of Title.)* The *TOD* is on the back of the vehicle registration card. The seller must fill in the date and odometer reading.
- a bill of sale, with this information:
  - the vehicle's year, make, model and serial number
  - the price you paid
  - the date you bought it
  - your name and signature
  - the seller's name and signature

Visit [mpi.mb.ca](http://mpi.mb.ca) to see a sample bill of sale.

- a "passed" Certificate of Inspection (*COI*) issued by a Manitoba vehicle inspection station, which identifies the condition of certain equipment, including brakes, lights, windows, exhaust system, tires, seat belts and many other components and systems. This doesn't include a detailed inspection of the engine or transmission and is not a guarantee of the overall quality of the vehicle. For most vehicles, a passed *COI* is valid for one year.
  - A new *COI* isn't necessary for most vehicles that have passed an inspection within the last year. You'll find information about the vehicle's inspection status on the front of the vehicle registration card in the bottom right corner.
  - Some other jurisdictions have a vehicle inspection program similar to Manitoba's. We accept an in-force *COI* from government-approved inspection programs in British Columbia, Alberta, Saskatchewan, Ontario and Quebec. Inspections from all other provinces, territories and the United States are not accepted.

When you purchase a used vehicle from a dealer, they must give you a *TOD*, bill of sale and Manitoba *COI*. When you purchase a used vehicle from a private seller, you must receive a bill of sale and *TOD*.

Dealers are also required under Manitoba law to disclose information pertaining to a vehicle's history.

If the vehicle is imported from the United States, a Vehicle Import Form with stamped approval from a Canada Customs and Transport Canada Safety Inspection Station may be required. Visit [mpi.mb.ca](http://mpi.mb.ca) for details.

If you're purchasing a vehicle through a private seller, make sure you ask the seller for any immobilizer key fobs or codes that belong to the vehicle.

Usually, you'll have to register and insure your newly-purchased vehicle with Manitoba Public Insurance before you drive it. It's always best to check with an Autopac agent before driving the vehicle to be sure you have the necessary coverage.

## Transferring plates

You can transfer the licence plates from your currently-registered vehicle to your newly-acquired vehicle only when:

1. Both your old and new vehicles are in the same registration class. For example, you can transfer from car to car, truck to truck or motorcycle to motorcycle.
2. You've disposed of the old registered vehicle.

You have seven days after the day you disposed of your old vehicle to register your replacement vehicle. For this seven-day period, the same coverage on your old vehicle applies to your new one. For example, if your old vehicle was a motorhome or motorcycle, the declared value limit will carry over to your newly-acquired vehicle. The declared value limit is the most you'll get if your new motorhome or motorcycle is written off.

If you're changing to a vehicle worth more than \$70,000 (*including taxes*), you'll need extra protection for the amount beyond \$70,000. Talk to an Autopac agent about this extra protection.

If the coverage on your old vehicle is insufficient for your newly-acquired one, it's better to register and insure your new vehicle immediately with all the correct coverage limits.

If you are relying on the seven-day period, always carry documents in your vehicle showing the sale of your old vehicle and the purchase of your new one.

When your replacement vehicle is in a different registration class, you must report the change to an Autopac agent before driving the vehicle. You'll receive a new registration card and might also receive new plates.

For example, if you sell your car and purchase a truck, you're changing the registration class of your vehicle. Your vehicle's registration class is shown on the front of your vehicle registration card, at the top left. If you have disposed of your vehicle and you're not planning to replace it immediately, you should cancel your Autopac policy and take your plates to any Autopac agent. If you choose to keep your plates for future use, the Autopac agent will return them to you.

If you haven't disposed of your currently-registered vehicle, you must register and insure your new vehicle at an Autopac agent before you drive it. You can't use one set of plates for your two vehicles.

## Tips for buying from a private seller

When you buy a vehicle from a private seller, there are a number of things to keep in mind to ensure you have all the information you need to make an informed decision.

### Legal owner

When you buy a vehicle privately, make sure you are buying from the legal owner(s). The registered owner and the legal owner aren't necessarily the same person (see [page 44](#) for an explanation of the difference). Only the legal owner has the right to sell or dispose of the vehicle. You'll find the legal owner's name on the right side of the registration card. The registered owner's name is on the left side of the registration card.

### Liens

A lien means the current owner owes money to someone who has registered the debt against the vehicle. The debt stays with the vehicle and the person who registered the debt has the right to seize the vehicle to recover the debt. You should check for liens on the vehicle by contacting:

#### **The Property Registry (Teranet Manitoba)**

500-200 Graham Avenue  
Winnipeg, MB R3C 4L5

**Phone:** 1-844-737-5684 (toll-free)

**Email:** [clientservice@teranet.ca](mailto:clientservice@teranet.ca)

**Website:** [teranetmanitoba.ca/personal-property/](http://teranetmanitoba.ca/personal-property/)

## Is it a total loss or stolen vehicle?

Check to see whether the vehicle has been a total loss or is stolen. Since Nov. 1, 1997, total losses and stolen vehicles have been recorded in a Canada-wide registry. Stolen vehicles and some former total losses can't be registered anywhere in Canada.

Before buying, it is recommended that you ask the owner to show you the most current/up to date TOD for the vehicle. The TOD may show one of the following statuses:

- **Rebuilt:** a former total loss that has been properly rebuilt
- **Irreparable (*for parts only*):** a total loss that can never be registered again
- **Salvageable:** a total loss requiring proper rebuilding and inspections before being registered again

Call us with the vehicle's correct serial number so we can check whether the vehicle has ever been a total loss:

**In Winnipeg:** 204-985-7000

**Outside Winnipeg (toll-free):** 1-800-665-2410

**Video Relay Services (VRS):** 204-985-8832

Caution! Not all former total losses or stolen vehicles will be identified on the TOD or in our records. You should still have any used vehicle thoroughly inspected before buying it.

## Vehicle history

Consider purchasing an independent vehicle history report to confirm the vehicle's history within and outside of Manitoba. CarProof® and CARFAX® are provided with all registration and claims history information for vehicles registered in Manitoba and insured by Manitoba Public Insurance. To obtain a complete vehicle history report from CarProof® or CARFAX®, contact them directly through their websites.

We can also provide more information on how to check vehicle history records. Call the phone numbers above.

## Vehicle Recalls

The vehicle you are considering may have an open safety recall issued by the vehicle manufacturer. You can [search for open vehicle recalls by make, model and model year](#), and [learn more about vehicle recalls in general](#) at Transport Canada's website [tc.canada.ca](http://tc.canada.ca).

## Purchases and trades outside Manitoba

### Temporary Vehicle Registration

If you're buying a vehicle outside Manitoba and driving it home, you'll need to purchase a Temporary Vehicle Registration for the drive back to Manitoba. A Temporary Vehicle Registration provides you with vehicle registration and Basic Autopac coverage for 30 days (*if the vehicle does not require a certificate of inspection*) or 7 days (*if it does require one*). Autopac options are also available if you want to lower your deductible and increase your liability coverage.

*Note: For semi-trailers, Temporary Registration Permits provide registration ONLY – no insurance is included.*

**Caution!** The basic Temporary Vehicle Registration provides a \$500,000 third-party liability limit for claims others may make against you if you cause a collision. This may not be enough protection, especially if you cause a collision outside Manitoba. When you visit an Autopac agent to buy your temporary registration, ask about increasing your protection.

You must be a resident of Manitoba to get a Temporary Vehicle Registration to bring your vehicle back to Manitoba.

It's best to arrange for a Temporary Vehicle Registration through an Autopac agent before you leave Manitoba. At that time, you can also arrange payment. You'll need to provide the following information and documents:

- your name, address and driver's licence number
- year, make, model and serial number of the vehicle you acquired
- proof of vehicle ownership
  - NVIS, if applicable (*if you're buying a brand new vehicle in the United States, the document is called a Certificate of Origin*)
  - bill of sale, with this information:
    - the vehicle's year, make, model and serial number
    - the price you paid
    - the date you bought it
    - your name and signature
    - the seller's name and signature
  - TOD from the previous owner, signed (*if you're buying a used vehicle in the United States, the document is called a Certificate of Title*)

Temporary licence plates will be issued with each Temporary Vehicle Registration that is sold. The plate will be printed on special weatherproof paper designed to withstand Manitoba's climate. In addition to the new plate, customers must still display their Temporary Vehicle Registration certificate in the lower right hand corner of the windshield of their vehicle.

Visit [mpi.mb.ca](http://mpi.mb.ca) to see a sample bill of sale.

If you have already left Manitoba, you'll need to fax the required documentation to the Manitoba Public Insurance Contact Centre and an applicable fee will be applied to your MPI account. The fee can be paid by visiting an Autopac agent or MPI Service Centre, or using the Online Credit Card Payment option at [mpi.mb.ca](http://mpi.mb.ca). We will then fax you the Temporary Vehicle Registration.

**Outside Winnipeg (toll-free):** 1-800-665-2410

**Video Relay Services (VRS):** 204-985-8832

Monday to Friday 7:30 a.m. to 7:00 p.m.

Saturday 8:30 a.m. to 4:00 p.m.

Closed Sunday

Temporary Vehicle Registration gives you temporary registration and insurance so you can drive your new vehicle back to Manitoba. However, you'll still need to find out whether you must meet any Government of Canada import requirements. For more information about these requirements, including any import duty that may apply, contact:

#### **Registrar of Imported Vehicles**

1-888-848-8240

Website: [riv.ca](http://riv.ca)

#### **Canada Border Services Agency**

In Canada: 1-800-461-9999

Outside Canada: 204-983-3500

Website: [cbsa-asfc.gc.ca](http://cbsa-asfc.gc.ca)

#### **Transport Canada**

In Canada: 1-800-333-0371

Outside Canada: 613-998-8616

Fax: 613-998-8541

Website: [tc.canada.ca](http://tc.canada.ca)

## **Registering a vehicle imported to Manitoba**

If the vehicle is imported from the United States, a Vehicle Import Form with stamped approval from a Canada Customs and Transport Canada Safety Inspection Station may be required. Visit [mpi.mb.ca](http://mpi.mb.ca) for details.

To ensure that we register and insure your vehicle accurately, we need the correct Vehicle Identification Number (VIN) – sometimes called the serial number.

We use the VIN to accurately describe your vehicle and assess its correct premium. When registering and insuring your vehicle, always verify the VIN on your vehicle documentation against the VIN plate. On most vehicles, the VIN plate is on the driver's side dashboard at the base of the windshield.

## **Registering a vehicle on International Registration Plan (IRP)**

The International Registration Plan (IRP) is a registration reciprocity agreement for trucks and buses operating inter-jurisdictionally between Manitoba and other provinces or states throughout North America.

Visit [mpi.mb.ca](http://mpi.mb.ca) for information and requirements on registering with International Registration Plan.

# Registered owner vs. legal owner

For your insurance to be valid, the registered owner must be correctly identified on your insurance certificate.

It's important to know the difference between legal owner and registered owner.

## Legal Owner

The legal owner actually owns the vehicle. Usually, the legal owner is also the registered owner. Only the legal owner can sell or dispose of the vehicle.

## Registered Owner

Sometimes, the legal owner isn't the registered owner.

For example, someone may lease a car — keeping and using it — but not own it. The leasing company remains the legal owner, while the person leasing the car is the registered owner.

The registered owner is the person who has right of possession, either by owning the vehicle or by having been given the right of possession through an exclusive use agreement. Right of possession to a vehicle is obtained when the legal owner gives up, in writing, the legal control over how, when, where and by whom the vehicle is used. Only a registered owner who is also the legal owner can sell the vehicle.

*The Drivers and Vehicles Act* does not permit a person with physical possession of a vehicle, or someone who normally drives the vehicle, to be the registered owner unless they can prove that they own, or have been given exclusive use of, the vehicle.

For example, a father is the legal owner of a vehicle but his son uses the vehicle to attend school and a part-time job. The father has retained legal ownership of the vehicle and does not want to give his son exclusive use of the vehicle. In this situation, the father is still the registered owner.

## Death of the registered owner

When the registered owner dies, the vehicle registration remains valid until it expires or is cancelled. You must notify us through an Autopac agent about the owner's death by providing a death certificate or obituary notice.

Transferring ownership from the deceased to a new owner requires certain documentation. An Autopac agent or our Contact Centre can advise you on the documents and the steps required for transferring ownership in your particular situation.

## Short-term Autopac

Do you need Autopac coverage and vehicle registration for anywhere from 30 days to 244 days?

If you own a motorhome or classic sports car that you use for only a few months at a time, short-term Autopac coverage and vehicle registration might be a good choice. Short-term policies offer you a full choice of Basic and coverage options and vehicle premium discounts. The same rules for registration apply — for example, you must be a Manitoba resident. Ask an Autopac agent for details.

*Note: You won't receive a renewal notice reminding you that your short-term Autopac is about to expire. You'll need to keep track of this yourself.*

Your premium is based on the number of days in your policy, multiplied by your daily Autopac premium, plus five per cent of that amount.

- A non-refundable \$15 application fee per policy applies.
- Payment is accepted in full only.
- No refunds are available for short-term policies issued for 30 days and then cancelled.

## Vehicles: scrapped, total-logged or sold and not replaced

When you dispose of your vehicle and don't replace it within seven days, you should see an Autopac agent to cancel your policy.

We calculate your refund for unused insurance and registration fees from the day you cancel your policy.

If your vehicle is a total loss, you can request that our Service Centre staff cancel your registration and insurance. If you prefer, you can take a copy of the settlement form – called a proof of loss – to any Autopac agent. Remember, you can keep your current policy if you're planning to replace the vehicle within seven days.

### Keeping your vehicle if it's a total loss may not make sense

Canada-wide rules prevent registration of total losses with extensive structural damage. Some total losses can't be registered again. Others may require an extensive (*and expensive*) rebuild before being registered again. Talk to your adjuster if you're thinking about keeping your vehicle so you'll be able to make an informed choice.

For more information, visit [mpi.mb.ca](http://mpi.mb.ca).

### Buying insurance when you move to Manitoba

If you are new to Manitoba, you should follow the steps listed below if you plan to register and insure vehicles in Manitoba.

**Step 1.** Get a claims experience letter from your previous insurer(s) and a driver abstract from either your previous insurer or licensing authority.

**Step 2.** Get a valid Manitoba driver's licence. You need a valid driver's licence to drive in Manitoba and qualify for a premium discount, and you must get it within three months of moving to Manitoba. Of course, if your driver's licence from the place you left is about to expire, you must get a Manitoba licence right away.

*To see how your driving record affects the premium you pay, please see [pages 60-63](#).*

Young drivers who have moved to Manitoba need to know a few special rules. You can apply for a Class 5 Learner driver's licence if you're 15½ and you're enrolled in MPI's Driver Z program. If you're not enrolled, you'll have to wait until you're 16. You can only drive with someone who has a valid Class 5 Full Stage driver's licence and has held that licence for at least three years.

**Step 3.** If your vehicle doesn't have a valid Certificate of Inspection (COI) proving it's safe, get your vehicle inspected at an authorized inspection station. To register your vehicle in Manitoba, it must have a "passed" COI. It's illegal to drive your vehicle here if it has failed the inspection. If your vehicle has a valid COI from your former home jurisdiction, you may be able to use it to register your vehicle here. Call us to find out if your COI is valid in Manitoba.

**Step 4.** Buy your Autopac insurance. You have up to three months to transfer your current registration and insurance to Manitoba if all the following apply to your vehicle:

- it's privately owned
- it's a passenger car or truck not used commercially

Otherwise, you must register here immediately. Also, if your registration and insurance from your former home expire or are cancelled within three months of moving, you must register here immediately.

*Please note: Eligible commercial vehicles registered in other western provinces may be operated in Manitoba with registration reciprocity for up to 90 days per calendar year.*

## Cancelling your Autopac

It's up to you to cancel your Autopac coverage when you don't want or need it anymore.

You should also cancel your registration and Autopac insurance when one of the following applies:

- you dispose of your vehicle and do not replace it within seven days
- you move away from Manitoba

Cancellation must be in writing. Stopping your payments if you are on the four- or 12-payment plan does not cancel your policy. If you don't officially cancel your policy through an Autopac agent, your coverage continues until it's suspended for non-payment. Then, you'll have to pay late fees plus other arrears before you can re-insure your vehicle or renew your driver's licence. Non-payment also means you'll be restricted from financing your Autopac payments. How long the restriction lasts depends on whether it's your first or second non-payment. For your first non-payment, you can't finance Autopac payments until your next anniversary day. For a second non-payment within three years, you can't finance any Autopac payments until your next two anniversary days have passed.

The best way to cancel your Autopac is to visit an Autopac agent and complete a cancellation application. You can keep your licence plates and use them again when you reapply for coverage. You'll get a receipt immediately for the cancellation.

You can switch over to Lay-up Coverage if you're just taking your vehicle off the road for a while. *See [pages 28-29](#) for details.*

If you've registered your vehicle outside Manitoba, cancellation of your Manitoba registration and insurance doesn't happen automatically. To cancel, send a photocopy of both your new, out-of-province vehicle registration and insurance documents, along with a signed letter asking us to cancel your Autopac insurance, to:

**Manitoba Public Insurance**

Box 6300  
Winnipeg, MB R3C 4A4

You can also fax your cancellation request to 204-985-7670 or toll-free to 1-877-776-9060.

*See [page 71](#) for information regarding refunds.*

If you require a claims experience letter to register and insure your vehicle out-of-province, you can get one from us for \$15. We can also help you get a driver abstract for \$10.

For more information, visit [mpi.mb.ca](http://mpi.mb.ca).

If you have questions, you can call us here:

**In Winnipeg:** 204-985-7000

**Outside Winnipeg (toll-free):** 1-800-665-2410

**Video Relay Services (VRS):** 204-985-8832

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## How your Autopac premium is set

# How your Autopac premium is set

Insurance spreads out the cost of claims among many people so no one has to face the cost of a claim alone. For one person, the costs from an accident could cause bankruptcy. Spread among many people, the costs become affordable.

All auto insurance plans, including Autopac, group you with others, all of whom share three factors that make up your overall risk of claims. You're grouped with others who live in a similar area, own similar vehicles and use their vehicles like you do.

The money collected from your group covers you if you have a claim. In exchange for that protection, you share your group's costs through your premiums. In part, your premiums depend on how much your group has cost the insurance fund.

An important part of your group's costs are injury claims. To make sure each vehicle shares the injury costs from an accident fairly, we divide those costs equally among all the vehicles involved.

## Basic insurance on every Manitoba driver's licence

We charge a basic insurance premium on every Manitoba driver's licence. Collecting this premium ensures that all Manitoba drivers share the risk of accidents. It also provides drivers with \$500,000 third-party liability coverage if they're in a collision while driving an uninsured vehicle — as long as they didn't own the vehicle and didn't know it was uninsured.

But your driver's licence insurance won't cover you if you're driving:

- a vehicle owned by the Government of Canada
- a vehicle owned by any fire department
- a commercial truck with a gross vehicle weight of 11,794 kg driven more than 161 km (100 miles) outside Manitoba
- a commercial truck or bus for compensation driven more than 161 km (100 miles) outside Manitoba

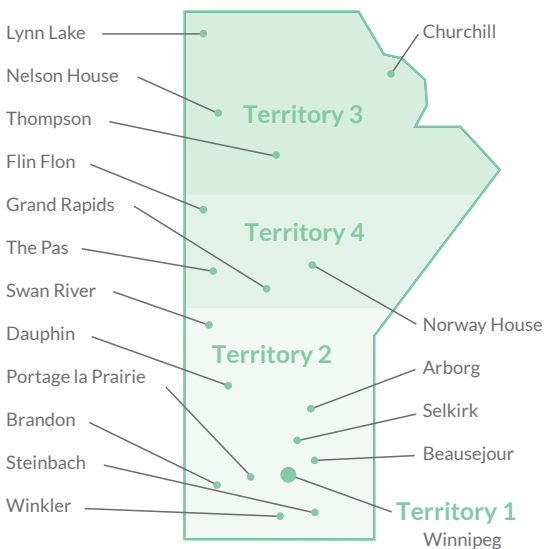
# Four factors that affect your premium

How much you pay for Autopac coverage depends on:

- where you live
- how you use your vehicle
- your vehicle
- your driving record

## Where you live

We divide Manitoba into four territories. Your risk of a claim depends, in part, on which territory you live and drive in. Also, repairs may be more expensive in some parts of Manitoba than others.



**Territory 1:** Winnipeg (including St. Norbert, Headingley, East St. Paul and West St. Paul)

**Territory 2:** all areas south of the 53rd Parallel, except for Territory 1 (includes Brandon, Portage la Prairie and Dauphin)

**Territory 3:** all areas north of the 55th Parallel (includes Thompson, Lynn Lake and Churchill)

**Territory 4:** the area north of the 53rd Parallel and south of the 55th Parallel (includes Flin Flon, The Pas and Grand Rapids)

## Commuters

People who live in Territory 2 and drive into Territory 1 to go to or from — or partway to or from — work or school are rated separately. You must insure as a commuter if you live in Territory 2 and drive into Territory 1 to go to work or school more than four days a month. For example, a student who lives in Territory 2 but travels into Winnipeg twice a week to attend college should insure as a commuter.

### When you move

The law says you must report an address change within 15 days. Ask an Autopac agent to complete an address change for you immediately after you move so our records are always up-to-date. When you move from one territory to another and don't notify us, we may refuse your claim.

## How you use your vehicle

How you use your vehicle affects your likelihood of having a claim. Therefore, it also affects your premium. For instance, if you only drive to the grocery store and back, you're less likely to have a claim than if you drive your vehicle regularly as a courier.

Having the right insurance for how you use your vehicle is very important. With the wrong insurance, you may not be covered.

### Some of the basic vehicle uses are:

- A **pleasure passenger vehicle** can only be driven to or from — or partway to or from — work or school not more than four days in one month and not more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium. A pleasure passenger vehicle can be used to drive dependent children to and from school without limits. It can't be used for any business purpose. Students cannot drive a vehicle to school regularly on pleasure use.
- An **all purpose passenger vehicle** is used for pleasure driving and for driving to or from — or partway to or from — work or school, or for business purposes (*not for passenger cars used as vehicles for hire or deliveries*).
- A **common carrier local passenger vehicle** is used by a courier or common carrier within a city or municipality, or for any other delivery purposes in connection with a business, trade or occupation, more than four days in one month or more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium.
- A **vehicle for hire** is a vehicle hired to transport a passenger for compensation on a single trip basis. The vehicle has a designated seating capacity for ten or fewer occupants, including the driver, and the passenger controls the destination or the route travelled.

This vehicle insurance use has five operating categories for rideshare companies:

- accessible vehicle for hire
- limousine vehicle for hire
- passenger vehicle for hire (*passenger vehicle*)
- passenger vehicle for hire (*truck 4,499 kg or less GVW*)
- taxicab vehicle for hire

There is an option to select up to four operating time bands to fit availability and participation level.

- A **collector vehicle** is a passenger vehicle or light truck with a gross vehicle weight of 4,540 kg or less that is used for pleasure driving, is at least 25 years old and has a minimum value of \$5,000. A collector vehicle can only be driven to or from — or partway to or from — work or school not more than four days in one month and not more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium. A collector vehicle can be used to drive dependent children to and from school without limits but cannot be used for any business purpose. Students cannot drive a collector vehicle to school regularly.
- A **farm passenger vehicle** is used by someone who lives on a farm and who farms for not less than 720 cumulative hours in a rating term or is retired from farming. A retired farmer is not someone who has quit farming and taken up another primary occupation. A farm passenger vehicle can only be driven to or from — or partway to or from — work or school and used for business purposes, other than farming, up to four days a month and not more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium. It can be used to drive dependent children to and from school without limits.
- A **farming all purpose truck** is owned by a person, corporation or a group of persons who own, rent or lease land for the purpose of one or more of the following operations (*which must be for the purpose of sale or marketing of a product*) for at least 720 hours a year: growing crops or fodder; raising livestock or poultry; egg production; honey production; raising mink or fox; milk or cream production; or operating a feed lot on which cattle are kept. A farming truck has three categories based on the truck's weight. A retired farmer, an employee of a farmer or a person who owns land and leases it to others for the purpose of farming isn't eligible for the farming all purpose truck insurance rates.

- A **fishing all purpose truck** is used primarily for commercial fishing. A fishing truck has three categories based on the truck's weight.
- A **pleasure truck** has a gross vehicle weight of 4,540 kg or less and is used for pleasure driving. A pleasure truck can only be driven to or from — or partway to or from — work or school up to four days a month and not more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium. It can be used to transport dependent children to and from school without limits. It can't be used for business purposes.
- An **all purpose truck** has a gross vehicle weight of 4,540 kg or less and is used for any of the following:
  1. to go to or from — or partway to or from — work or school
  2. for business use, but not for more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium
  3. for artisan truck or other truck use, with one of these body styles: chassis-mounted camper, crew cab, extended cab, light delivery, light pickup, panel van, sport utility, crew cab service truck, extended cab service truck and service truck
- An **artisan truck** is used by a tradesperson, gardener, greenhouser or horticulturalist to carry tools, materials and equipment necessary for the registered owner's trade, and has either one of the following:
  1. a gross vehicle weight of 4,540 kg or less and is not one of the following body styles: chassis-mounted camper, crew cab, extended cab, light delivery, light pickup, panel van, sport utility, crew cab service truck, extended cab service truck and service truck
  2. a gross vehicle weight of 4,541 kg or more  
*Note: Artisan trucks with the same body styles as listed in 1. above with a gross vehicle weight of 4,540 kg or less fall into the all purpose truck category.*
- A **common carrier — local** is a truck used to carry the goods of more than one contractee for compensation within city or municipal limits (*for example, a local courier*).
- A **common carrier — 161 km (100 miles) or less** is a commercial truck or bus used to carry the goods of others for compensation within Manitoba but only within a 161 km (100 mile) radius from the owner's registered Manitoba address. If that radius extends beyond the Manitoba border, the vehicle may also be used in the adjoining province.

- A **common carrier – more than 161 km (100 miles)** is a commercial truck or bus used to carry the goods of others for compensation anywhere in Manitoba and up to 161 km (100 miles) beyond the Manitoba border.
- A **common/private/contract extra-provincial truck** is used to carry goods more than 161 km (100 miles) outside Manitoba.
- The **other truck** classification refers to a truck:
  1. used for business and for which there is no specified insurance use and either of the following:
    - a. has a gross vehicle weight of 4,540 kg or less and does not have one of the following body styles: chassis-mounted camper, crew cab, extended cab, light delivery, light pickup, panel van, sport utility, crew cab service truck, extended cab service truck and service truck
    - b. has a gross vehicle weight of 4,541 kg or more
  2. not used for business with a gross vehicle weight of 4,541 kg or more

*Note: Other trucks with the same body styles as listed in 1.a) above with a gross vehicle weight of 4,540 kg or less fall into the all purpose truck category.*

There are also specific insurance classifications for logging trucks, gasoline trucks, sand/gravel trucks, cement trucks, tow trucks, funeral cars, school buses, local charter buses, u-drive vehicles, disabled persons/private/business buses, transit buses, police vehicles and ambulances.

- **Motorhomes** are designed and built for driving and permanent living. Specifically, a motorhome must have at least one bed and one of the following:
  - a stove
  - a refrigerator
  - a sink and toilet

Any or all of these items, including the bed or beds, must be permanently installed.

Motorhomes also must have direct access between the driver's seat and the living quarters.

**A motorhome can be insured in one of three categories:**

1. A motorhome in the pleasure category is used for pleasure driving. It can only be driven to or from – or partway to or from – work or school up to four days a month and not more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium. It cannot be used for any business purpose.

2. An all purpose motorhome can be used for pleasure driving, for driving to or from – or partway to or from – work or school and for business purposes.
3. Motorhomes can also be u-drives.

**Motorcycles and mopeds can be insured in one of the following three categories:**

1. A motorcycle or moped in the pleasure category is used for pleasure driving. It can only be driven to or from – or partway to or from – work or school up to four days a month and not more than 1,609 km (1,000 miles) each year for which we set your most recent Autopac premium. It cannot be used for any business purpose.
2. An all purpose motorcycle or moped can be used for pleasure driving, for driving to or from – or partway to or from – work or school and for business purposes.
3. Mopeds can also be u-drives. *(Motorcycles insured as all purpose can be rented for up to 30 days.)*

Motorcycles that are at least 25 years old, have a minimum declared value of over \$4,000 and are used for pleasure driving may be eligible for a collector licence plate.

## Vehicles used for multiple purposes

Situations also arise when a passenger vehicle or truck is used for multiple purposes. When this occurs, the vehicle must be registered with the highest rated insurance use.

For example, if a passenger vehicle or truck that is used to deliver goods such as pizza and other food delivery services under common carrier local insurance use is eligible and is used as a vehicle for hire, it is considered to be “used for multiple purposes” and must be insured at the higher rated insurance use.

Please review your insurance needs with your broker if you have any questions regarding which insurance use applies to your particular situation.

## A money-saving tip

If you drive two or more of your vehicles for work, school or business, you can save money by insuring your highest-rated vehicle with all purpose insurance and the others with pleasure insurance. However, only one of those vehicles can be used for work, school or business at one time or on the same day. This applies to cars, passenger vans and SUVs registered in the same owner’s name.

To get this tip working for you, follow these steps:

1. Ask an Autopac agent which of your vehicles is highest-rated.
2. Insure your highest-rated one as all purpose.
3. Insure your other ones as pleasure – it costs less than all purpose.

## Your vehicle

Another factor affecting your premium is your vehicle's year, make and model. Some vehicles have a lower claim risk and therefore cost less to insure than others. Your vehicle's claim risk depends on how well it protects occupants, resists theft and withstands collisions. Vehicle characteristics (*such as engine size*), passenger protection features (*such as airbags*) and repair costs affect your premiums.

You may want to check out how much the vehicle you're thinking of buying costs to insure before buying it. Ask an Autopac agent or use our [Insurance Rate Calculator](#) and our [Driver Safety Rating Calculator](#) at [mpi.mb.ca](http://mpi.mb.ca).

## Cars, light trucks and vans

We use the Canadian Loss Experience Automobile Rating (CLEAR) system, developed by the Insurance Bureau of Canada (IBC) to group cars, light trucks and vans. The IBC collects Canada-wide claims data on vehicles to assess expected and actual claim costs associated with these claims. Cars, light trucks and vans with similar claim costs and claim risks go into the same rating groups. In all, there are 41 rating groups for cars, light trucks and vans – the higher the rating group, the higher the premium.

CLEAR also gives more favourable ratings to vehicles with factory installed anti-theft devices that meet the Canadian Theft Deterrent Standard and automatically builds a premium discount into the rating of these vehicles.

To meet federal law, any vehicle manufactured after Sept 1, 2007, must have an approved electronic immobilizer to be sold in or imported into Canada. If you own any 2008 or newer model vehicle, we discount your premium automatically.

Under the CLEAR system, a lower value (*or older*) vehicle may be rated similarly to a higher-value (*or newer*) vehicle. Here's why: the lower value vehicle may have fewer safety features and loss-prevention features. Therefore, it may have a poorer claim record than a vehicle that's worth more.

CLEAR matches your rating group with your vehicle's risk – which changes over time. Vehicles that are less safe and/or more expensive to fix cost more to insure. On the other hand, vehicles that are safer and/or cheaper to fix cost less to insure.

## Motorcycles

Motorcycles are separated into five categories: sport, touring, sport touring, motorscooter and other. We rank the risk of motorcycles based on these five categories, as well as on engine size and declared value. Premiums for motorcycles classified as sport are higher than other categories because they have a higher claims risk.

As with coverage for other vehicles, motorcycle coverage is year-round. However, unlike premiums for cars and trucks, motorcycle premiums are priced over the typical riding season from May 1 to Sept. 30. That means you don't need to pay your premiums until May 1, and you only pay during the riding season, even though your coverage stays in force all year (*unless it expires*).

## Mopeds

You must meet special requirements to register and insure in the moped category. A moped must:

- have wheels with a diameter larger than 250 mm
- have a maximum speed of 50 km/h or less
- have an engine displacement of 50 cc or less or have an electric motor
- not carry passengers
- not operate on a provincial trunk highway if the speed limit is more than 80 km/hr unless crossing at an intersection in the most direct route

Mopeds can have two tandem wheels or three wheels. They can be driven by pedals, a motor or both.

A motorscooter can also be a moped if it meets the special requirements for the moped category. To ensure your motorscooter is insured properly, ask an Autopac agent.

Just like motorcycles, moped premiums are priced over the typical riding season from May 1 to Sept. 30.

## Motorhomes, heavy trucks and buses

We set rates for motorhomes based on their declared value. Declaring the value of your motorhome just means we set the premium based on how much you tell us your motorhome is worth.

For heavy trucks, we use the model year and gross vehicle weight. For buses, the rate depends on the declared value and the number of seats.

In all cases, declared values include PST and GST.

## Trailers

This category includes utility and camping trailers used for pleasure, business, u-drive or farm purposes. Trailers eligible for registration under *The Drivers and Vehicles Act* are covered under Autopac. The trailer must be mobile and capable of being towed on its own wheels by a motor vehicle (*rather than being lifted onto and hauled by a flatbed*).

If a trailer is converted into a seasonal or permanent residence/structure, coverage is not available through Manitoba Public Insurance. Other lines of property and casualty insurance should be considered for protection against loss. Please review your insurance needs with your broker.

We set rates for most trailers based on their declared value:

- trailers with a declared value of \$2,500 or less have a \$225 deductible for claims
- trailers with a declared value of \$2,501 or more have a \$750 deductible for claims

Coverage options are available for trailers with a value of more than \$70,000.

Trailers registered as Dealer Use have a single rate according to their territory.

Agricultural equipment (*such as a farm trailer*) doesn't need licence plates when transporting or marketing farm produce and towed by agricultural equipment (*such as a farm tractor*). However, it requires plates when a licensed car or truck is towing it.

*The Drivers and Vehicles Act* doesn't allow the registration of trailers that exceed 2.6 m (102 inches) in width, 12.5 m (41 feet) in length or 4.15 m (13 feet, 6 inches) in height.

The premium and registration fee for a trailer valued at \$2,500 or less is a flat annual fee. The premium stays the same no matter when you renew and no refunds are available if you cancel partway through the year. So, we recommend you renew a trailer policy when you renew your other Autopac so that it's registered and renewed when you need it next.

For more information about trailers, including weights, sizes and safety, please see our [Trailer Safety brochure](#). Get one from an Autopac agent or by visiting [mpi.mb.ca](http://mpi.mb.ca).

## Your driving record: the Driver Safety Rating scale

You can't control how many claims other members of your insurance group may have or how much they'll cost. (See [page 57-58](#) for more information.) But you can control how safely you drive. That's the best way to save money on your vehicle and driver premiums. If you drive safely, with no traffic convictions, at-fault claims or alcohol- or drug-related administrative suspensions, you'll pay the lowest premiums possible in your group.

Your position on the DSR scale depends on your driving record. Driving safely moves you up the scale, which saves you money — up to 48 per cent savings on vehicle premiums and up to an additional \$30 savings on driver's licence premiums. Unsafe driving, at-fault claims and certain convictions move you down the scale. The highest-risk drivers pay up to a \$3,000 premium on their driver's licence charge and receive no savings on their vehicle insurance.

For policies that take effect in 2025/26, the DSR scale is being enhanced for the fourth consecutive year. Vehicle premium discounts are increasing for the highest levels and one new level, +19, is being added to the scale. Visit [mpi.mb.ca](http://mpi.mb.ca) for more information.

### Where you'll start on the scale

#### You're a new Manitoba driver with your first driver's licence

You'll be at the "base" level on the DSR for both vehicle and driver premiums. After that, for each year you drive safely, you'll move up the scale and start saving.

#### You're new to Manitoba or returning after 10 or more years\*

Your DSR and your resulting vehicle and driver premiums depend on your supplied driving record from jurisdictions that have driver's licensing laws and testing that are similar to Manitoba's and where a driver's licence exchange arrangement exists.

*\*Canadian Forces members who move to Manitoba are eligible to receive DSR credit for previous out-of-province driving history in excess of 10 years.*

The 40 levels of the DSR scale

+19
+18
+17
+16
+15
+14
+13
+12
+11
+10
+9
+8
+7
+6
+5
+4
+3
+2
+1
0 (BASE)
-1
-2
-3
-4
-5
-6
-7
-8
-9
-10
-11
-12
-13
-14
-15
-16
-17
-18
-19
-20

### **You're returning to Manitoba after less than 10 years**

The starting point for your DSR and your resulting premiums depends on your driving record when you left Manitoba, and any subsequent driving history from jurisdictions with similar licensing laws and testing and where a driver's licence exchange arrangement exists.

## **How the scale works**

Each year, we'll send you a notice showing you where you are on the scale and what you owe for the next year.

Safe driving behaviour will move you up the scale. High-risk driving, including traffic convictions, at-fault claims or alcohol- or drug-related administrative suspensions, will move you down the scale.

Moving up the scale usually results in lower premiums. Moving down the scale means higher premiums in most cases.

### **Move up the scale for more savings**

You'll move one level up the scale (*from 0 and above*) each year you drive safely. At the top level (*Level +19*), you will save 48 per cent on your vehicle premiums.

### **Changing to safe driving moves you way up the scale**

If you've had a history of high-risk driving, one year of safe driving raises your DSR substantially. That should encourage you to keep going.

For example, someone at the -20 level on the DSR scale who has an active licence moves up seven levels on the scale for one year of safe driving.

### **Recognizing your safe driving history**

A long history of safe driving ensures that small driving mistakes have a minimal impact on your overall DSR.

### **The highest-risk drivers pay more, so that the safest pay less**

Under the DSR scale, the highest-risk drivers pay tough penalties. We use those extra premiums to reward the safest drivers.

### **How at-fault claims affect your DSR**

Each at-fault claim lowers your DSR by five levels.

### How traffic convictions affect your DSR

It depends on how serious the conviction is. The more serious the conviction, the more you'll move down the scale.

Here are four examples:

- speeding less than 50 km/h over the allowable speed limit: two levels down the scale
- careless driving or using a hand-operated electronic device while driving: five levels down the scale
- driving while impaired by drugs or alcohol: 10 levels down the scale
- operation while impaired causing death: 15 levels down the scale

### How alcohol- or drug-related administrative suspensions affect your DSR

Impaired driving is a serious threat to public safety with significant sanctions and consequences.

If you receive a Tiered Administrative Licence Suspension, three-month Administrative Licence Suspension or three month Immediate Roadside Prohibition, you will move down the scale five or ten levels. You will move even further down the scale if you are convicted of an impaired driving-related offence under the Criminal Code.

The safest rule to follow is: if you drink or use drugs, don't drive. For more information about administrative suspensions, visit [mpi.mb.ca](http://mpi.mb.ca).

### Major driving offences = major effect on your DSR

If you receive a suspension and a related conviction for the same offence, you will move down the scale according to the highest conviction. For example, if you receive a three-month Administrative Licence Suspension (*five levels*) and a Criminal Code conviction (*10 levels*) for the same offence, you will move down the scale 10 levels.

### Who can qualify for a vehicle premium discount

Individuals with a good driving record can qualify for a vehicle premium discount when registering vehicles. You can also qualify as the sole owner of a corporation if you register the vehicle in your name rather than the corporation's name. To do this, you'll need a written agreement giving you right of possession of the vehicle.

## Which vehicles can qualify for a discount

If your vehicle is registered and insured as listed below, it can qualify for premium savings under the DSR scale:

- pleasure passenger vehicle
- all purpose passenger vehicle
- accessible vehicle for hire
- limousine vehicle for hire
- passenger vehicle for hire (*passenger vehicle*)
- passenger vehicle for hire (*truck 4,499 kg or less GVW*)
- taxicab vehicle for hire
- farm passenger vehicle
- common carrier local passenger vehicle
- pleasure truck
- all purpose truck
- collector vehicle
- farming all purpose truck up to and including 4,540 kg or a body style of chassis mounted camper, crew cab, crew cab service truck, extended cab, extended cab service truck, light delivery, light pickup, panel van, service truck, or sport utility vehicle
- artisan truck up to and including 16,330 kg
- common carrier passenger vehicle within 161 km (*100 miles*) in Manitoba
- fishing all purpose truck up to and including 4,540 kg or a body style of chassis mounted camper, crew cab, crew cab service truck, extended cab, extended cab service truck, light delivery, light pickup, panel van, service truck, or sport utility vehicle
- common carrier truck within a city or municipality
- common carrier truck within 161 km (*100 miles*) in Manitoba
- pleasure motorcycle
- all purpose motorcycle
- all moped uses, except u-drive and dealer mopeds
- all motorhome uses, except u-drive

## Check which factors affect the cost of your Basic Autopac coverage

	Type of vehicle	
	Passenger vehicle	Trailer
Your driving record	✓	
Where you live	✓	✓
Make and model	✓	
Declared value		✓
Vehicle use	✓	✓

	Type of vehicle	
	Motorcycle	ORV
Your driving record	✓	flat rate
Where you live	✓	flat rate
Make and model	✓	flat rate
Declared value	✓	flat rate
Vehicle use	✓	flat rate

Coverage options for motorcycles and ORVs may be rated using different factors. Check with an Autopac agent for details.

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## Paying for your Autopac

# Paying for your Autopac

Your Autopac policy and driver's licence are valid for up to five years but you still pay for them annually. We send you a statement of account each year between renewals to tell you how much you owe.

There are many options available to make your payment. You can pay the whole amount up front or pay in smaller instalments throughout the year.

Remember, if you no longer want your Autopac coverage, you have to cancel it. Stopping payment does not automatically cancel your coverage. See [page 47-48](#) for information on *cancelling your Autopac*.

## Full payment

Paying your full amount due is your most economical option. There are no interest or service charges and you can pay by cash, cheque, debit, VISA or MasterCard wherever Autopac is sold.

You can also make a full payment at [mpi.mb.ca](http://mpi.mb.ca) with VISA or MasterCard, or online or by telephone through your financial institution.

## 12 pre-authorized payments

To set up 12 pre-authorized payments from your bank account, please visit an Autopac agent.

You'll need to bring one of these two things with you:

- an encoded, void cheque
- a statement or passbook for your account  
(or a photocopy of either)

Once your pre-authorized payments are set up, each payment will be automatically withdrawn on the same day of your choice each month for your entire policy term.

If your withdrawal date and anniversary day differ, we'll withdraw two payments from your account in the first month. If they're the same, we'll withdraw one payment in the first month. After the first month, you'll have one monthly withdrawal. Your anniversary day is your birthday, plus four months. For example, if your birthday is June 15, your anniversary day is Oct. 15.

You can change your withdrawal date during your policy term. But if you change your date, you may have two withdrawals within the first month after the change. Withdrawal dates cannot be more than 30 days apart. Ask an Autopac agent for details before you make this change.

If you cancel a policy on the same day as one of your withdrawals, the full withdrawal will still occur. Cancelling your policy at least one day before your withdrawal date ensures any future withdrawals are either cancelled or adjusted. And remember, you may still owe money on the financing agreement after cancelling your policy.

You'll get a payment schedule of your withdrawal dates and amounts. It's your responsibility to ensure your account has enough money to cover each withdrawal.

Also, if your banking information changes, please report this to an Autopac agent immediately to avoid dishonoured payments.

Interest charges and an administrative fee are built into your 12 pre-authorized payments. The interest depends on current lending rates and the total amount being financed, which is your insurance premium plus your vehicle registration fee. The total interest and the \$4 annual administration fee (*per policy, per year*) are divided evenly over all your payments.

*\*Pre-authorized monthly bank withdrawals must be from a Canadian dollar account at a Canadian financial institution.*

## Four-payment plan

With a four-payment plan, you can pay each instalment by cash, cheque, VISA or MasterCard. These payments are not pre-authorized as they would be on a 12-payment plan.

After making your first payment when you renew your policy at an Autopac agent, you can pay your remaining instalments at [mpi.mb.ca](http://mpi.mb.ca) with VISA or MasterCard. You can also pay online or by telephone through your financial institution – simply contact them to set up this service for you. Please use your customer number (*found on your statement of account*) as your account number. If you can't locate your customer number, an Autopac agent can help you. You can also pay in person wherever Autopac is sold.

A delay may occur from when you make an online or telephone payment to when we receive it. You'll need to make these payments early enough to ensure we get it on time.

The \$4 annual administrative fee (*per policy, per year*) is included in your first payment.

You can choose the four-payment plan if:

- you're buying coverage five months or more before your anniversary day
- you're insuring a vehicle other than a motorcycle, off-road vehicle (ORV) or collector vehicle, or trailer worth \$2,500 or less

And remember, you're responsible for paying on time. Here's one way to remember when your payments are due:

## 2-5-8: don't be late!

When you choose the four-payment plan, your application form for registration and insurance shows when your payments are due. The payments follow a 2-5-8 pattern.

First payment	When you renew your insurance on your anniversary day
Second payment	2 months after your anniversary day
Third payment	5 months after your anniversary day
Final payment for the year	8 months after your anniversary day

Your anniversary day is your birthday, plus four months. For example, if your birthday is June 15, your anniversary day is Oct. 15.

If you buy Autopac mid-term, you may have fewer than four payments. If your policy has less than five months before your next anniversary day, you can't choose the four-payment plan.

We'll send you a statement reminding you that a payment is due. If you've moved, remember to change your address through an Autopac agent immediately to help ensure you receive your reminders about your payments. But even if you don't receive your statement, it's still up to you to keep track of your due dates and to pay on time.

If you mail your payment, please note that you're responsible if it arrives late or doesn't arrive at all. Make sure you send the cheque a few weeks ahead of time to avoid late fees, as we must receive the cheque on or before the date it's due.

## Earlybird renewals

Earlybird renewals are a convenient way for Manitobans who travel outside the province for extended periods and may be away when it's time to renew to not miss a payment. An Autopac agent can help you make special arrangements to ensure your Autopac coverage continues while you're away.

## Paying for motorcycle, ORV and collector vehicle coverage

You can pay for your motorcycle, ORV and collector vehicle coverage in full with cash, cheque, debit, VISA or MasterCard when you apply, or pay only the registration and defer payment of the insurance until the start of the riding season. You can also finance your premiums by paying monthly during the season of use.

### The riding seasons are:

**ATVs:** Jan. 1 to Dec.31

**ORV motorcycles:** May 1 to Sept. 30

**Snowmobiles:** Dec. 1 to March 31

**Collector vehicles:** May 1 to Sept. 30

**Motorcycles and mopeds:** May 1 to Sept. 30

If you choose to defer paying your premium until the start of the riding season, you can pay at [mpi.mb.ca](http://mpi.mb.ca) with VISA or MasterCard, or online or by telephone through your financial institution.

## Paying by mail

When making a payment by mail with a cheque or money order, please write your customer number or driver's licence number on the cheque or money order. If you have more than one policy, please also write the policy number to which you're directing the payment on your cheque or money order. Please ensure you mail the payment early enough for us to receive it on time.

### Mail your payment to:

Manitoba Public Insurance

Box 6300

Winnipeg, MB R3C 4A4

## Paying by cheque

If you're paying at an Autopac agent, please make your cheque payable to the agent. If you're paying at one of our Service Centres, please make your cheque payable to Manitoba Public Insurance. We'll charge you a \$20 penalty for each cheque we can't cash. This includes NSF, unsigned and incorrectly-dated cheques. Your financial institution might also administer an additional charge for any defaulted payment or returned cheque.

## Late payments

You're responsible for paying all your instalments on time – whether you're on the 12- or four-payment plan. We charge interest on all late payments.

Under the four-payment plan, a penalty of \$20 applies for each late payment, on each insured vehicle. Under the 12-payment plan a \$20 penalty applies on each defaulted instalment. Payments due on a Sunday or a statutory holiday under the four-payment plan can be paid on the next business day without penalty. Any later and the penalty applies without exception.

## Consequences of missing a payment

Missing a payment may lead to your registration and insurance being suspended. Serious consequences can result from driving a vehicle with suspended registration and insurance.

If you miss a payment under the 12-payment plan, all policies in your financing agreement may be suspended.

We act immediately when we don't receive a payment from you on time or when we can't cash your cheque. We'll send you a warning notice that your insurance coverage will be suspended if we don't receive your payment by a specific day.

Even if you haven't received a notice from us, section 269 of *The Highway Traffic Act* gives us the right to suspend your insurance when you haven't paid on time.

If you drive uninsured, you can be charged with an offence and required to pay a fine, the police can seize your vehicle, and you'll move down the Driver Safety Rating scale. If you're at fault for a collision, you'll have to compensate people and pay for damages to their vehicles from your own pocket.

If we suspend your insurance because you've missed a payment, you won't be able to finance your payments on a 12- or four-payment plan until your next anniversary day. If you're suspended for a second missed payment within three years, you can't finance your payments on either plan until one year after your next anniversary day.

## Refunds

We calculate refunds or credits using what's called "short-rating" — a standard practice in the insurance industry. This may mean your refund will be less than you expected.

Here's what short-rating means and why insurers use it. Insurance policies are priced annually, with the fixed costs of writing the policy (*like agents' commissions*) spread over the insurance year.

Your Autopac policy is priced on an annual basis and will be in effect for one to five years (*depending on the insurance use and registration class*).

When someone cancels a policy early, the fixed costs are spread over a shorter period than intended. That makes them higher on a daily basis. For example, \$100 of fixed costs spread over 100 days is \$1 per day. Spread over 50 days, this doubles to \$2 a day.

Short-rating makes sure that those who cancel early cover the costs of the insurance they've used.

Our computer system calculates your refund using a formula that factors in the amount of policy premium and the time left until your next anniversary day. You can ask an Autopac agent for details of your refund calculation.

There are no refunds on flat-fee premiums, such as for ORVs and trailers valued under \$2,500. Also, short-rate cancellation applies when transferring Autopac road coverage to Lay-up Coverage.

See [page 47-48](#) for information regarding policy cancellations.

## Refunds if using your vehicle for foreign travel *(other than in the United States)*

While your vehicle is in a foreign country, your Autopac coverage is invalid.

If you use your vehicle in a foreign country for longer than 14 days, we'll refund your Autopac premium for the period beyond 14 days.

To get your refund, you'll need to prove when your vehicle entered a foreign country and when it left that country.

You'll need these documents:

- Vehicle Importation/Tourist Card and a Foreign Insurance Certificate
- a copy of your Exit Visa or your stamped passport

With these documents, please apply for your refund at one of our Service Centres.

## \$15 transactions

A \$15 fee is applied to the following transactions:

- transferring insurance from one vehicle to another of the same registration class
- changing the registration class of an insured vehicle
- transferring a vehicle's ownership, including transferring ownership from the estate of a deceased person to their spouse
- reducing your third-party liability coverage, deductible or loss of use coverage between your five-year renewals (*no fee for reducing Excess Value Coverage*)
- changing the gross vehicle weight of a truck
- replacing your registration card
- replacing licence plates
- replacing a certificate of Rental Vehicle Insurance
- buying short-term policies
- getting a claims experience letter
- getting a Transfer of Ownership Document (TOD)
- searching documents, including proof of insurance and confirmation that we've cashed a cheque (*refundable if the searched cheque hasn't been cashed*)

# 6

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When you  
have a claim

# When you have a claim

For fast, convenient service, Manitobans can report their Autopac claims over the telephone or [online](#). Please have your driver's licence, vehicle registration and any information you have about how the damage, losses or injuries occurred.

## Contact us

**In Winnipeg:** 204-985-7000

**Outside Winnipeg (and outside Manitoba)**

**toll-free:** 1-800-665-2410

**Video Relay Services (VRS):** 204-985-8832

**Monday to Friday:** 7:30 a.m. to 7:00 p.m.

**Saturday:** 8:30 a.m. to 4:00 p.m.

Closed Sunday

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 qualifying claims can receive an estimate at a participating repair shop. Your estimate options will be discussed with you when you report your claim.

An estimator will identify the damage to your vehicle and determine what repairs it needs. Your adjuster will then investigate your claim, make sure you had proper Autopac coverage and assess who was at fault if it was a collision. They can also help you understand how we process claims and can explain your repair and appeal options to you.

## Commercial claims

### Commercial vehicles include heavy trucks, buses and specialized trucks

**Telephone:**

**In Winnipeg:** 204-985-7000

**Outside Winnipeg and out-of-province (toll-free):**

1-800-665-2410

For emergencies outside of business hours, call and select 2 to reach our after-hours commercial response team.

**Location:**

**Commercial Claims**

1981 Plessis Road, Building B  
Winnipeg

**Mailing address:**

Box 45064

Winnipeg, MB R2C 5C7

## Don't repair the damage before we've seen it

You shouldn't repair your vehicle before we've inspected the damage, except for temporary or emergency repairs to keep your vehicle mobile or to prevent further damage. If temporary or emergency repairs are done, keep the damaged parts for us to inspect.

## Towing services

If your vehicle can't be driven from the scene of a collision because of damage, you'll need to have it towed. If the collision occurred in Winnipeg, we will assist you by arranging a tow with one of our trusted towers directly to our compound. Simply call 204-985-7000 and provide us with the details of the collision.

**For towing in Brandon, call 204-729-9510.**

**Outside Winnipeg and Brandon, but inside Manitoba, call 1-800-665-2410.**

**Outside Manitoba, contact [ELC Solutions Inc.](#) at 1-888-460-8697.**

If we're closed and your vehicle isn't drivable, you can arrange your own towing. To find a towing company, please use the Towing and Storage Search Tool on our [website](#). Your vehicle should be towed to the closest storage facility.

## Claims for windshield and other glass damage

Our Mitchell Cloud Glass service offers the most convenience.

### Here's how it works:

1. Choose a participating Mitchell Cloud Glass repair shop by visiting [mpi.mb.ca](#).
2. Report your claim by calling the shop directly – no need to call us. Or, if you prefer, you can go directly to the shop and report your claim.
3. Arrange the repairs directly with the repair shop.

If you prefer, you can still report your glass claim directly to us by calling:

**In Winnipeg:** 204-985-7000

**Outside Winnipeg (toll-free):** 1-800-665-2410

**Video Relay Services (VRS):** 204-985-8832

Whether you're reporting your glass claim by Mitchell Cloud Glass or directly to us, please have this information ready when you call:

- the vehicle's registration
- the vehicle's licence plate number, Autopac policy number, details about any other insurance you may have and your customer number
- the name of the repair shop that will be repairing your windshield or glass
- the date and time of loss
- the driver's licence document number of the registered vehicle owner (*if the registered vehicle owner does not have a driver's licence or is a registered business, you may use the customer number located on the vehicle registration*)

## Appeals

Although most claims go through smoothly and efficiently, disagreements occasionally arise over how we've handled a claim. You have the right to appeal our decisions. Our [Appeal Options brochure](#) has more detailed information on appeals. Ask your adjusting team for a copy or visit [mpi.mb.ca](http://mpi.mb.ca).

## Buying back a claim

Depending on the circumstances, you may have the option to "buy back" your claim if you have a collision for which you were 50 per cent or more responsible. A buy back is like undoing your claim by reimbursing Manitoba Public Insurance for the percentage of the claim for which you were responsible.

For example, if you were 75 per cent responsible for the collision, you would reimburse Manitoba Public Insurance 75 per cent of the money we paid for repairing your vehicle, and other vehicles and property damaged in the collision, and for injuries resulting from the collision.

Buy backs are available for claims amounts of \$5,000 or less. The claim must have occurred in the past five years. When a claim is bought back, the claim does not negatively affect your Driver Safety Rating, but it will appear on your Driver Abstract. When you buy back a claim from a past year, we adjust your premium for your current policy year only. We don't go further back if the claim happens to be older. One buyback is allowed every five years.

Not all claims can be bought back. To buy back a claim or to see if your claim is eligible, contact your adjuster.

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## Additional information

# Protecting your privacy

We're committed to protecting your privacy by keeping your personal information and your personal health information accurate, confidential and secure.

*The Freedom of Information and Protection of Privacy Act, The Personal Health Information Act and The Drivers and Vehicles Act* set the rules for how we and our Autopac agents may collect, use and share your information, and for how it must be safeguarded. These statutes also prescribe your rights to:

- request access to your own information
- ensure your information is kept private

An Autopac agent, acting on our behalf, will collect your information initially.

## Data collection

**For driver licensing and vehicle registration, we collect information to:**

- conduct research and compile statistics to help us deliver better products and services to our customers
- administer driver licensing and vehicle registration programs
- decide if your health prevents you from driving safely
- decide if you qualify medically for a certain class of driver's licence
- monitor the performance of drivers, vehicle inspection stations, dealers, salespersons, recyclers, driving schools and driver trainers

**For our insurance programs (including claims handling, underwriting and so on), we collect information to:**

- establish and maintain communication with our customers
- underwrite risks properly
- investigate and pay personal injury and property damage claims
- prevent and detect fraud
- offer and provide products and services to our customers
- comply with the law
- conduct research and compile statistics to help us deliver better products and services to our customers
- conduct business or other activities as permitted or required by law
- help enforce the law
- perform any other activity necessary to achieve any of the above

## Disclosure of information

In most cases, you must give us written permission before we can disclose your information to another person or organization. However, under Manitoba's privacy legislation and *The Drivers and Vehicles Act*, there are some situations in which we can disclose your information without your consent.

## Retention and destruction of information

We keep your information only as long as we need it to:

- administer products and services, and for a reasonable time thereafter
- meet any legal, regulatory or tax requirements

When we no longer need your information, we destroy it carefully to prevent accidental disclosure to unauthorized parties.

If you have any questions about how we protect your privacy, or if you believe your privacy rights have been violated, please refer to our [Protecting Your Privacy brochure](#), available at an Autopac agent or [mpi.mb.ca](http://mpi.mb.ca).

## Additional Information

Manitoba Public Insurance's Fair Practices & Customer Relations unit reviews our service delivery and policies for overall fairness and investigates individual customer concerns. While not an official appeal mechanism, if you have a concern about the fairness of Manitoba Public Insurance's operations, you can call 204-985-8770 ext. 8117 or call our Contact Centre at 204-985-7000 or toll-free at 1-800-665-2410.

# Services and locations

Our network of almost 300 Autopac agents provides service where and when you need it. Your local Autopac agent can help you register and insure a vehicle, change, renew or cancel your Autopac policy, take care of most of your driver's licence needs, and answer any questions you might have.

**Please visit a Manitoba Public Insurance Service Centre for these services:**

- driver testing
- vision tests
- driver abstracts and claims experience letters
- dealer/repairer plates
- commercial vehicles registered with the International Registration Plan
- other dealer services

# Manitoba Public Insurance locations

## Winnipeg

### Service Centres

15 Barnes Street

40 Lexington Park

1284 Main Street

930 St. Mary's Road *(service available in French)*

125 King Edward Street East

### cityplace, 234 Donald Street

ID Verification and Data Integrity

Rehabilitation Management Centre

Serious and Long-Term Case Management Centre

### Physical Damage Centre, 1981 Plessis Road

Holding Compound/Receiving Salvage

Commercial Claims

Bodily Injury - Out of Province

## Outside Winnipeg

### Arborg

323 Sunset Boulevard

### Beausejour

848 Park Avenue

### Brandon

731 1st Street

### Dauphin

217 Industrial Road

### Portage la Prairie

2007 Saskatchewan

Avenue West

### Selkirk

1008 Manitoba Avenue

### Steinbach

91 North Front Drive

*(service available*

*in French)*

### Swan River

125 4th Avenue North

### The Pas

424 Fischer Avenue

### Thompson

53 Commercial Place

### Winkler

355 Boundary Trail



MANITOBA  
PUBLIC INSURANCE

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## Expert advice in your community

Your local Autopac agent can explain all about your Autopac rate, your Autopac coverage and special insurance available from Manitoba Public Insurance.

### Contact us:

**In Winnipeg:** 204-985-7000

**Outside Winnipeg and out-of-province  
(toll-free):** 1-800-665-2410

**Video Relay Services (VRS):** 204-985-8832

**[mpi.mb.ca](http://mpi.mb.ca)**

*Ce document existe  
aussi en français.*

09/10/25  
25-070-6017