

Repairing your vehicle



- Estimating procedure
- Depreciation
- Recycled parts



**Manitoba
Public Insurance**

It starts with an estimate...

After reporting your vehicle damage to us by telephone, you'll need to get an estimate at one of our Service Centres. When you attend your estimate appointment, one of our estimators will examine the damage and list what needs to be repaired or replaced. The estimator will give you the repair estimate and fax cover sheet that you will bring with you when you take your vehicle to a repair shop.

How does the estimator figure out the cost of the damage?

Our estimator examines your vehicle and enters the details about the damage into a computer program. The program calculates parts prices, replacement labour and overall cost, then prints an estimate for you.

If the program does all this, why is the estimator important?

Our estimators are qualified auto body professionals. When they examine your vehicle, they know exactly what to look for and what information to input into the computer program. The program is only as accurate as the information that's entered.

After my estimator examined my vehicle and I left the Service Centre, I noticed some damage was missed. What should I do?

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

Why does Manitoba Public Insurance want to use recycled parts instead of new ones to repair my vehicle?

We're obliged to return your vehicle to its condition before the damage occurred. That means we want to give you the same or similar value for what you lost. For example, let's say your five-year-old vehicle has a fender needing replacement. We'll try to find a recycled part of the same year for the same vehicle, in the same or better condition. Using a new fender in this case isn't equal value to the five-year-old fender you had before it was damaged.

Besides providing equal replacement, there's a cost factor too. Using recycled parts, which are about half the cost of new parts, allows us to repair vehicles more economically. Keeping claims costs lower helps us keep Autopac premiums lower.

Using good-quality recycled parts is also environmentally responsible.

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

Yes. Your repair shop checks the parts to make sure they're in good shape. The parts supplier gives a 90-day parts and labour warranty. If the manufacturer's warranty on the same new part happens to be more than 90 days, we match that warranty for the recycled part.

Why does Manitoba Public Insurance want to use aftermarket parts instead of new ones to repair my vehicle?

When recycled parts aren't available, we may substitute aftermarket parts. These are new or rebuilt parts not usually sold by the vehicle manufacturer.

The suppliers ensure the quality of these parts is the same as original parts. The warranty they provide is as good as or better than warranties on new, factory parts.

Aftermarket parts include radiators, hoses, belts, steering parts, brake parts, engine parts, etc. They also include sheet metal parts, such as fenders and doors, for vehicles older than five model years.

Aftermarket parts generally cost one-third less than new factory parts. That helps control the cost of repairs and, in turn, the cost of your insurance.

Aftermarket parts are not used to repair current model year vehicles or vehicles with less than 20,000 kms.

In short, you'll get parts equal to original parts.

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

Yes, but you'll have to pay the difference between the cost of the aftermarket part and the new part.

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

Depreciation is the decline in value of a part due to wear and tear over time. Automobile insurers try to match their replacement cost to the value of what you actually lost.

For example, equal replacement for a worn tire would be a tire with similar wear – not a brand new tire. If it isn't practical or safe to give you a worn tire as a replacement, you'd get a new tire but would have to pay part of the cost.

How much depreciation might I have to pay?

How much you pay depends on how much the part has aged or worn from when it was new.

For example:

- For a tire with half its tread worn, you pay half the cost of a brand new tire and we pay the other half.
- For a two-year-old battery expected to last six years, you pay one-third the cost of a brand new battery and we pay the other two-thirds.

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

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

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

Do you recommend particular repair shops?

No, but we do accredit many repair shops across Manitoba and can give you a list of those shops. Accredited shops must meet certain standards for equipment and training of their staff. The repair shop operator can also tell you if that shop has Manitoba Public Insurance accreditation.

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

We don't pay money for damage for a couple of reasons. The first is safety. We want vehicles returned to the road in safe operating condition. Also, we want to prevent a future owner of the vehicle from claiming the same damage.

Can I do the repairs myself?

Yes, but we'll pay you less for your labour than we would a repair shop. That's because repair shops have overhead costs and specialized expertise that most individuals don't.

If you do the repairs yourself, we'll want to inspect your vehicle to make sure the repairs were done properly. You must keep receipts showing the cost for all parts and materials and provide these to the estimator at the time the repair is inspected.

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

Our estimator has allowed for repair methods that meet industry standards. If you think those repairs aren't adequate, you have several options.

First, you can ask to have the estimating supervisor at the Service Centre look at the damage.

If that doesn't address your concern, you can take your vehicle to the repair shop of your choice for their opinion and ask them to contact the estimating supervisor. Chances are they'll be able to work out the problem to your satisfaction.

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

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

How long do I have to get my vehicle fixed?

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

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

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

Our Service Centres don't have the space or security arrangements necessary to store disabled vehicles. Our compound has space for 2,400 vehicles, is completely fenced in, and has 24-hour security patrols.

How can I make sure my vehicle has been repaired properly?

Your repair shop must fix your vehicle to proper standards. If you're not satisfied with the repairs, raise your concerns with your repair shop.

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

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

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

You're responsible for the cost of any betterment of the pre-damage condition of your vehicle. If the calculated betterment amount is \$50 or less, there's no cost to you. If the calculated betterment amount exceeds \$50, the full betterment amount must be paid to the repair facility after the work is done. GST registrants also have to pay the GST on all repairs but can claim that back from Revenue Canada as an input tax credit.

Where can I go for more information?

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



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