

# Lay-up Coverage

Protection from fire, theft and vandalism  
for cars, most trucks and motorhomes



MANITOBA  
PUBLIC INSURANCE

## Protection for your stored vehicle

Choosing Lay-up Coverage when you take your vehicle off the road saves you money on your premium and gives you solid insurance protection. Consider it whenever your vehicle won't be driven for extended periods. It is particularly well-suited for vehicles used for a few months and then stored for the rest of the year.

### Benefits

If you are storing your vehicle, Lay-up Coverage costs only a fraction of road coverage. What's more, you can buy Lay-up Coverage for however long you'll need it. Switching back to road coverage is easy. And you'll have the same convenient payment options that you do for your road coverage.

### Coverage includes

It covers damage by fire, theft, vandalism, hail, and from falling or flying objects. Your deductible is \$200 (for policies with an effective date of April 1, 2021, or later). No deductible applies if your vehicle is stolen. Unlike road coverage, Lay-up Coverage doesn't cover damage by collision or upset. So if your car is stored where it might be driven into, Lay-up Coverage may not be right for you. In addition, Lay-up Coverage does not cover liability claims against you. It does not cover vehicles undergoing major repair or restoration.



Lay-up Coverage protects your vehicle up to \$70,000 (for policies with an effective date of April 1, 2021, or later). You can insure the amount beyond \$70,000 with our Excess Value Coverage. Talk to your Autopac agent or visit [mpi.mb.ca](http://mpi.mb.ca) for more information.

## Qualifying vehicles

- Passenger vehicles
- Motorhomes
- Light trucks
- Heavy farming/fishing trucks

Lay-up coverage is not available for U-drive vehicles (i.e., vehicles rented to others).

If your vehicle is not eligible for lay-up, ask your Autopac agent about a Laid-up Vehicle Policy through our Special Risk Extension product line.





## Storing a collector vehicle

If your vehicle is eligible, you may want to choose all-year insurance protection through the Collector Vehicle Program (CVP) instead of Lay-up Coverage. The CVP includes collision coverage, and provides the added convenience of not having to switch between Lay-Up Coverage and road coverage. For information about the CVP ask your Autopac agent or visit [mpi.mb.ca](http://mpi.mb.ca).

## Storage locations

Your vehicle must be stored in Manitoba and on private property, not on a public roadway. Care should be taken to store your vehicle in a safe location to help protect it against break-in, theft, collision and exposure to the elements.

## Cost

It depends on your vehicle. Ask your Autopac agent or visit our Insurance Rate Calculator at [mpi.mb.ca](http://mpi.mb.ca) for a quote.

The most current version of this information is available at [mpi.mb.ca](http://mpi.mb.ca).



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