

# Loss of Use

Coverage for replacement transportation to keep you on the road if your vehicle is stolen or accidentally damaged.



MANITOBA  
PUBLIC INSURANCE

# Stay on the road with Loss of Use coverage

**If you rely on your vehicle daily, a collision or vehicle theft could cause undue stress and extra expenses.**

With Basic Autopac, you automatically get some protection against loss of use if your vehicle is stolen, but if you rely on your vehicle, consider getting additional Loss of Use coverage. It covers you if your vehicle is stolen or accidentally damaged, including if you're in a collision.

## Additional Loss of Use coverage

Additional Loss of Use coverage can make your life easier. It covers the cost of replacement transportation if your vehicle can't be driven, or is unsafe to drive, because it was stolen or damaged accidentally, regardless of fault. You can buy additional Loss of Use coverage when you purchase your Basic Autopac coverage or you can add it at any time.

## Loss of Use options

### 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.

- Provides coverage of \$42/day plus tax (or \$47.04 after tax) to a maximum of \$1,260 plus tax (or \$1,411.20 after tax).
- Can be used to cover vehicle-for-hire or bus fares.

### 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 or moped.

- Provides coverage of \$118.80/day plus tax (or \$135 after tax) to a maximum of \$3,564 plus tax (or \$4,050 after tax).

- Can be used to pay for vehicle-for-hire or bus fares.

Motorcycle owners can also purchase Loss of Use – Passenger Vehicle to receive a replacement passenger vehicle.

## How it works

- For accidental damage that makes your vehicle undriveable, your coverage starts immediately. Otherwise, coverage starts when you take your vehicle in for repairs.
- For stolen vehicles, your coverage begins at 12:01 a.m. the day after you report the claim. Coverage ends when you get your vehicle back, when a settlement offer is made, or when the maximum coverage limit is reached, whichever comes first.



## Renting a 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 for renting vehicles. To rent a vehicle through Loss of Use coverage, 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.

## Loss of Use coverage with Basic Autopac

If you choose not to purchase additional coverage, Basic Autopac covers some loss-of-use expenses in certain situations. Basic Autopac protection includes:

- Loss of use costs if your vehicle is stolen. (You must wait 72 hours after your vehicle is reported stolen before the coverage comes into effect.)
- Coverage of \$42/day plus tax (or \$47.04 after tax) to a maximum of \$1,260 plus tax (or \$1,411.20 after tax).

You are not covered if your vehicle is accidentally damaged, including in a collision.

## Claiming loss of use expenses with Basic Autopac

If you're in a collision and you're not at fault, you can claim loss of use expenses against the at-fault driver. If the other motorist is insured by Manitoba Public Insurance, your adjuster can handle the claim for you. If the at-fault driver is insured outside Manitoba, you'll need to claim directly against that driver for any loss of use expenses.

Additional Loss of Use coverage can help keep you on the road.

Coverage options are available for policies that take effect July 1, 2022, or later.

Note that coverage limits are subject to change.

Motorcycle and moped customers should contact an Autopac agent to ensure they qualify for full coverage.

Talk to your Autopac agent about getting extra Loss of Use protection.

Or call Manitoba Public Insurance:

In Winnipeg: 204-985-7000

Outside Winnipeg toll-free: 1-800-665-2410



MANITOBA  
PUBLIC INSURANCE

03/22  
FBR0092

[mpi.mb.ca](https://mpi.mb.ca)