

# Services and support guide for fatality claims



MANITOBA  
PUBLIC INSURANCE





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We understand that the sudden, unexpected loss of a family member can be emotionally and mentally exhausting. We're here to help during this difficult time.

We will do our utmost to assist you – with compassion, courtesy and discretion.

Throughout the claim process, we will answer any questions you have and help you in completing the necessary paperwork. As much as possible, we will work at a pace that suits you.

This guide explains the entitlements available to immediate family members under the Personal Injury Protection Plan, as well as the criteria used to determine the financial and other assistance available.

Your Manitoba Public Insurance case manager will review this information with you and explain the entitlements and supports offered under the Plan.

Your case manager is also available to you for follow-up consultations whenever the need arises.

## Funeral Expenses

The Personal Injury Protection Plan provides up to \$10,196\* (per person, including taxes) for funeral expenses.

Arrangements can be made to pay the funeral expenses directly from the Plan or from the deceased's estate. The estate will be reimbursed based on copies of invoices or receipts submitted for expenses incurred.

Funeral expenses can include the costs of transporting the deceased, funeral home services, cremation, a cemetery burial plot and a grave marker. Your case manager can advise what other related expenses may also be considered under this coverage.

Each year on April 1, we use the Consumer Price Index to adjust the funeral expense coverage.

*\* As of April 1, 2024*

### Notes:

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Family members\* are entitled to up to \$4,263\*\* per person for grief counselling by a professional counsellor. This could be a social worker, psychologist or member of the clergy, among others. Associated medication costs would also be included in this amount.

An additional benefit up to \$4,263\*\* per person is available for accommodation, meal expenses and pre-approved travel expenses incurred when a family member\* must travel more than 50 km (one way) from their home community to attend grief counselling.

This financial support, offered under the Personal Injury Protection Plan (PIPP), is available for an indefinite period of time until the maximum payment amount is reached.

Arrangements can be made to have PIPP pay for the counselling sessions directly or to reimburse family members based on receipts submitted for expenses incurred.

Your case manager can answer questions about finding a counsellor and arranging to have the cost of the counselling covered directly by PIPP.

*\* Family of the deceased means: spouse, common-law partner, child(ren), step-child(ren), parent(s), step-parent(s), grandparent(s), brother(s), sister(s), step-brother(s), step-sister(s) and others who can demonstrate a similarly familiar relationship to the deceased.*

*\*\* The additional grief benefit came into effect on June 3, 2013. The value of the benefit was indexed on April 1, 2024, increasing from \$4,119 to \$4,263.*

## Payments to Immediate Family

### An Overview

Spouses, common-law partners, dependants and, in some cases, grown children and parents of a person who was fatally injured, are eligible for lump-sum payments under the Personal Injury Protection Plan.

The amounts paid depend on the deceased's age, gross yearly employment income and the age(s) of the dependent children.

If there are dependent children but no spouse or common-law partner, the dependent children share the amount that otherwise would have been paid to the spouse. This amount is in addition to the payment they receive as dependants.

If there is no spouse, common-law partner or dependants, then non-dependent children and parents are eligible to receive a payment.

If there is no immediate family, no lump-sum payments would be made.

Each year on April 1, we use the Consumer Price Index to adjust lump-sum payments for inflation.





## Payment to Spouse or Common-law Partner

The Personal Injury Protection Plan pays a lump-sum of \$74,800\* to \$575,000\* to a spouse or common-law partner. The amount paid depends on the age and income of the deceased at the time of the accident.

**A spouse is:** Someone who was married to and living with the person at the time of the fatal injury.

**A common-law partner is:** Someone who was living with the person in an unmarried, conjugal relationship at the time of the fatal injury and the relationship involved any of these three circumstances:

- the common-law relationship had been registered under section 13.1 of The Vital Statistics Act
- the partners had been living together for at least three years at the time of the accident
- the partners had been living together for at least one year at the time of the accident and had parented a child together

*\* As of April 1, 2024*

### Notes:

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### Determining the payment amount

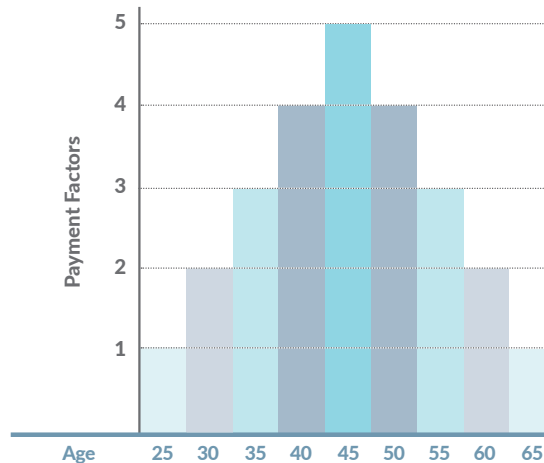
If the deceased had been employed at the time of the accident, the payment is based on the person's gross yearly employment income and age.

To calculate the amount that a spouse or common-law partner will receive, we multiply the gross yearly employment income by a payment factor from 1 to 5, as shown in the chart below.

If the deceased had been unemployed at the time of the accident and would not have been entitled to income replacement benefits, the spouse or common-law partner receives the minimum lump-sum payment of \$74,800\*.

\* As of April 1, 2024

This chart shows the link between payment factors and age. The highest payment factor of 5 and, therefore, the highest lump-sum payment apply when a person is fatally injured at age 45.



### Payment to Dependants

The Personal Injury Protection Plan pays a dependant from \$35,528\* to \$65,450\* depending on the dependant's age at the time of the accident.

#### **A dependant can be any of the following:**

- a child who was under 18 at the time of the accident
- a child who was substantially dependent at the time of the accident
- someone married to the deceased but legally or otherwise separated from that person
- someone divorced from the deceased and who, at the time of the accident, was entitled to receive support payments according to an agreement or court judgment
- a parent who was substantially dependent at the time of the accident

### Disabled dependants

A disabled dependant is entitled to an additional payment of \$32,725\*.

Disabled dependants have a mental or physical disability that prevents them from being financially self-sufficient. Their disability must have existed at the time of the accident. Your case manager will discuss the ways in which this entitlement can be confirmed.

*\* As of April 1, 2024*

## Payments to Immediate Family

### Payment to Dependents of a Single Parent

When a single parent is fatally injured, the Personal Injury Protection Plan provides two payments to dependent children:

1. the payment that would have been made to a spouse or common-law partner, if there had been one, is divided equally among the dependent children
2. the regular payment for a dependent child

This payment structure recognizes that dependents of a single parent could have limited financial resources and provides some additional financial support in consideration of these circumstances.

### Payment in Other Situations

When the deceased had no spouse, common-law partner or dependents, non-dependent parents and non-dependent children each receive a lump-sum payment of \$16,657\*.

*\* As of April 1, 2024*

## Payments to Caregivers

If at the time of the accident the deceased's main occupation was to care for a child under 16 or a disabled adult without pay, then the new primary caregiver may be entitled to compensation under the Personal Injury Protection Plan.

Your case manager is there to advise you on what information you can submit to support an entitlement to this coverage.



## How to Begin

We are here to assist during this difficult time. As much as possible, we will work at a pace that suits you, asking only for information that is necessary to establish your claim and ensure you receive the appropriate entitlement.

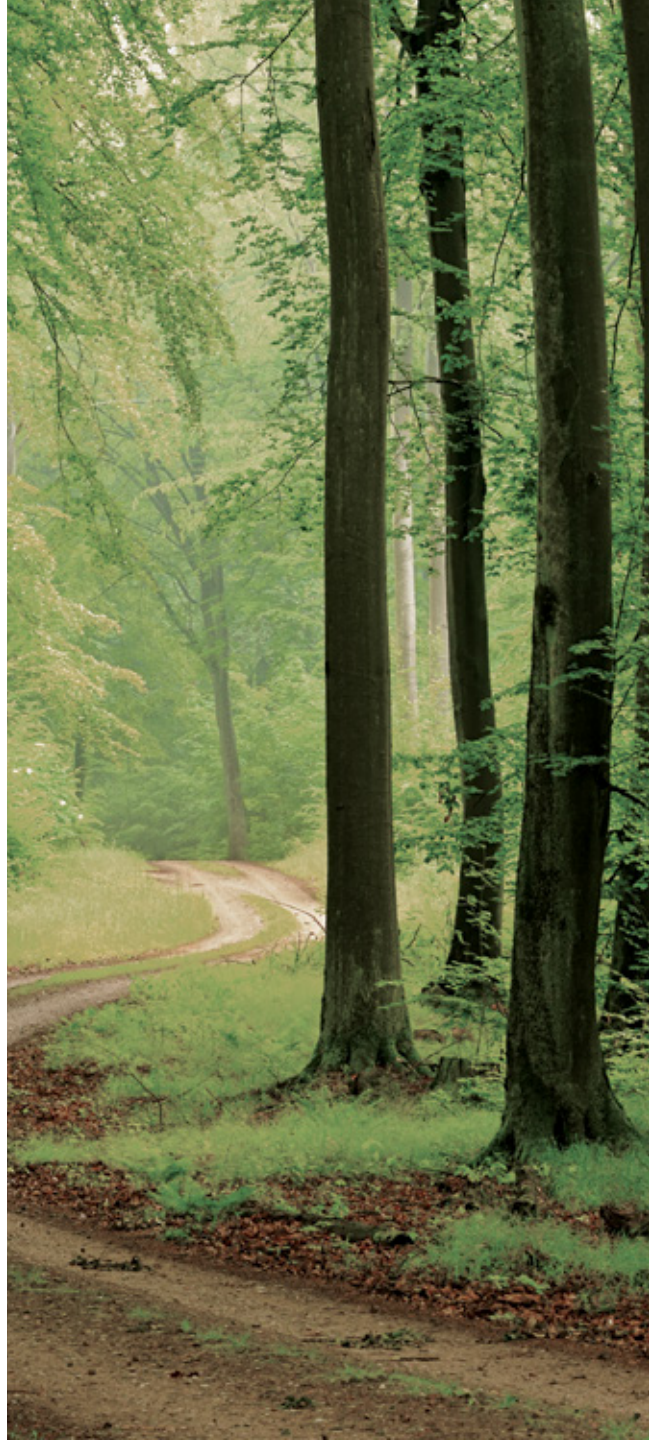
### A Documents Checklist

The checklist on the right will help you gather the documents needed in this process and to know which documents your case manager will obtain on your behalf. Documents relevant to your specific claim or expense will be identified by your case manager.

In all cases, copies of applicable documents have to be received before lump-sum payments can be made.

For payment or reimbursement of funeral expenses and grief counselling expenses, you will need to provide a copy of your invoices or receipts.

Please ensure that the copies you submit are legible. You may use the self-addressed, postage-paid envelope provided to submit these documents.



Claimant	Case Manager	Documents
<input type="checkbox"/>	<input type="checkbox"/>	Copy of invoices for funeral expenses
<input type="checkbox"/>	<input type="checkbox"/>	Copy of receipts for funeral expenses
<input type="checkbox"/>	<input type="checkbox"/>	Copy of invoices for grief counselling sessions
<input type="checkbox"/>	<input type="checkbox"/>	Copy of receipts for grief counselling sessions
<input type="checkbox"/>	<input type="checkbox"/>	Copy of proof of death certificate (from Manitoba Medical Examiner)
<input type="checkbox"/>	<input type="checkbox"/>	Copy of funeral director's certificate of death
<input type="checkbox"/>	<input type="checkbox"/>	Copy of obituary
<input type="checkbox"/>	<input type="checkbox"/>	Copy of marriage certificate
<input type="checkbox"/>	<input type="checkbox"/>	Copy of child(ren)'s birth certificate(s)
<input type="checkbox"/>	<input type="checkbox"/>	Copy of certificate of disability (from a physician)
<input type="checkbox"/>	<input type="checkbox"/>	Copy of tax returns (for last 3 years if deceased was self-employed)
<input type="checkbox"/>	<input type="checkbox"/>	Employer verification of earnings form
<input type="checkbox"/>	<input type="checkbox"/>	Other .....
<input type="checkbox"/>	<input type="checkbox"/>	Other .....
<input type="checkbox"/>	<input type="checkbox"/>	Other .....

## Appeals – An Overview

Our aim is to treat our customers fairly and consistently and we make every effort to explain the rationale behind our decisions. On occasion, disagreements about entitlements or payments arise. The first step in attempting to resolve the matter is to discuss the decision with your case manager.

If the matter cannot be resolved with your case manager, the next step is to ask the Internal Review Office ([204-985-8000](tel:204-985-8000)) to review the decision. This office operates independently of Injury Claims Management. You have 60 days from the time you receive a decision letter to request the Internal Review Office conduct a review. The request for a review must be in writing.

If you are not satisfied with the outcome of the internal review, you can appeal to the Automobile Injury Compensation Appeal Commission (AICAC). The Commission ([204-945-4155](tel:204-945-4155)) is completely independent from Manitoba Public Insurance. You have 90 days from the date you receive the Internal Review Office decision to file a written appeal with the Commission.

As well, you could seek assistance from the Claimant Adviser Office in preparing your appeal. This office ([204-945-7413](tel:204-945-7413)) operates independently of both Manitoba Public Insurance and AICAC, and its services are free.

Your case manager can explain your available options, and further information about these processes can be found at [mpi.mb.ca](http://mpi.mb.ca) under **Claims – Injury Claims – Appealing an injury claim**.





## Fair Practices Office

Manitoba Public Insurance's Fair Practices Office (**204-985-8117**) reviews our service delivery and policies for overall fairness. You can contact the Fair Practices and Customer Relations Team if you have a concern about our operations or about how your claim was handled.

## The Provincial Ombudsman

The Manitoba Ombudsman is an independent officer of the Legislative Assembly, who assists people and public sector organizations with their concerns by conducting impartial investigations, making recommendations, and providing guidance to ensure people are treated in a consistent, fair and reasonable manner and that their rights to information and privacy are protected. The Ombudsman is not an appeal body and cannot substitute their opinion for that of the Corporation. They do not have the power to overturn decisions. In its investigations, the Ombudsman identifies problems with a particular process, decision or systemic issue and may make recommendations to the Corporation to address the issue. They can be reached at **204-982-9130, 1-800-665-0531** (toll free) or by email to [ombudsman@ombudsman.mb.ca](mailto:ombudsman@ombudsman.mb.ca).







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aussi en français.

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