

2021 MPI DEDUCTIBLE CHANGES

Effective April 1, 2021, as a result of deductible rate changes by MPI, the new Basic Autopac deductible for all passenger vehicles has increased to \$750.

HOW DOES THIS AFFECT YOU?

- Customers will not see any change to currently assigned units until after the October 1, 2021 renewal.
- The new deductibles will be applied to any units acquired by customers after April 1, 2021.
- Only the \$750 deductible is available for Ambulances and Limited Use Commercial vehicles.

New deductible options are in place, so that comparable coverage is available for comparable cost. Most customers can maintain similar deductible coverage for a similar price, with the exception of the previous \$100 deductible, which will no longer be available.

Deductible options are available at levels of \$500, \$300 and \$200. There are two \$200 options: The \$200 Plus level includes waivers for glass repair, vandalism, theft and collision with an animal, while the \$200 Standard deductible has waivers for theft and collision with an animal.

Some deductible options allow for the deductible to be waived in certain circumstances, as defined below. New waivers are:

Passenger vehicles	Basic	Deductible options			
Claim type	\$750	\$500	\$300	\$200 Standard	\$200 Plus
Collision	\$750	\$500	\$300	\$200	\$200
Theft/Attempted theft of vehicle	\$750	\$500	\$300	Nil	Nil
Glass replacement	\$750	\$500	\$300	\$200	\$200
Glass repair	\$750	\$500	\$300	\$200	Nil
Collision with animal	\$750	\$500	Nil	Nil	Nil
Vandalism	\$750	\$500	\$300	\$200	Nil
All other claims (including fire, partial theft, hail)	\$750	\$500	\$300	\$200	\$200

For more information contact: Krista Trapp, A/Support Services Manager
Email: Krista.Trapp@gov.mb.ca Phone: 431-277-2734