

Rental Vehicle Insurance



- Save on rentals in Manitoba, Canada and the United States
- Get the most protection
- Control your risks



**Manitoba
Public Insurance**

When you rent or borrow a vehicle, think about the insurance protection you'll need.

Why purchase Rental Vehicle Insurance?

There's more to renting or borrowing a vehicle than you might think. Driving an unfamiliar vehicle can make a collision more likely, especially if you're driving it in an unfamiliar place. That's why you need solid insurance protection.

Unfortunately, the vehicle you're renting or borrowing may give you less insurance protection than you need. And without the right insurance, you could end up paying for damages and injuries from your own pocket.



What are your risks?

Without the right insurance, you face three significant financial risks if something happens — especially when renting a vehicle outside Manitoba.

First, others involved in a collision may claim against you. You could end up with a huge bill for injuries to others and for damage to their property.

Second, you're directly responsible for damage to the vehicle you rent, whether or not you're at fault. Most rental companies also charge "down-time" for the time their vehicle is off the road being fixed or replaced.

Finally, if an accident disables the vehicle you've rented, you may need to pay to rent another one.

Protection that's right for you

Our Rental Vehicle Insurance is the most protection you can buy against the financial risks of renting or borrowing a vehicle in Canada or the United States.

Your best price

By choosing our Rental Vehicle Insurance, you can save significantly on your rental compared to choosing coverage from the rental company.

Here's how inexpensive our Rental Vehicle Insurance is:

Rentals in Manitoba	\$2 per day
Rentals elsewhere in Canada	\$4 per day
Rentals in the United States	\$7 per day



A \$15 policy fee and a minimum of three days of premium applies to each Rental Vehicle Insurance policy.

Coverage details:

- covers rented or borrowed vehicles in Canada or the United States
- up to \$10,000,000 for claims others may make against you
- up to \$100,000 for damage to vehicles rented outside Manitoba
- daily allowances payable to you to rent a replacement vehicle and to cover “down-time” charges assessed to you by the rental company (subject to daily limits)
- cost is based on where you rent, but you’re covered anywhere you drive in Canada or the United States — check with the rental company before taking their vehicle outside the province or state where you’ve rented it
- coverage periods from three to 90 days are available
- \$100 deductible (the amount you pay) on damage to the rental vehicle
- fast, friendly and familiar Autopac claim service should you become involved in an accident

Note: All coverage amounts are in Canadian funds.

With our Rental Vehicle Insurance, you don’t have to list all of your drivers. If you’ve bought our Rental Vehicle Insurance in your name, anyone driving the vehicle with your consent and with a valid driver’s licence is covered. However, the rental company may require you to list all your other drivers as part of their rental agreement.

Remember, if you’ve bought Rental Vehicle Insurance under your name, make sure you rent the vehicle under your name too.

Other options

Our Rental Vehicle Insurance is your best choice but you have options:

Your own existing Autopac Third Party Liability coverage

If you have our \$1,000,000, \$2,000,000, \$5,000,000, \$7,000,000 or \$10,000,000 Third Party Liability coverage, it may temporarily transfer to another vehicle you're using. However, it doesn't protect you against claims from the rental company for damage to their rental vehicle or for "down-time".

Be especially careful if you're using your own Third Party Liability coverage for a rental in the United States. Remember, your Third Party Liability coverage builds on the liability insurance already on the rental vehicle — it doesn't replace it. That means it only covers claims beyond the rental vehicle's coverage limit.

If you're relying on your own Third Party Liability coverage only, don't sign anything waiving your protection under the rental company's liability insurance. With no protection under their liability insurance, you could be responsible for claims up to the limit of their coverage. That could cost you thousands.

On the other hand, if you've bought our Rental Vehicle Insurance, you don't have to worry about this. It's another good reason to buy it rather than rely on other coverage.



Rental company Collision Damage Waivers (CDW)

Rental companies offer damage waivers. These are sometimes called Collision Damage Waivers (CDW) or Loss Damage Waivers (LDW).

These waivers usually cost more than our Rental Vehicle Insurance. Also, if you break the rental agreement, you may lose your coverage under the waiver. That means you may have to pay for damage and injuries from your own pocket.

The rental agreement outlines how you must use and look after the rental vehicle. For example, breaking the law while driving may break some rental agreements whether it was deliberate or not. That may include not wearing a seatbelt, speeding or failing to stop at a stop sign. Leaving the rental vehicle unlocked or the windows open also breaks some rental agreements. Remember to read the agreement carefully. Unlike damage waivers, these infractions won't affect your coverage under our Rental Vehicle Insurance.

Credit card coverage

Some credit cards provide coverage for rental vehicles. Check with your credit card company to confirm if you have coverage and how it works.

Credit card coverage is sometimes the same as the rental company's damage waiver. And like damage waivers, if you break the rental agreement, you may have to pay for damages and injuries from your pocket. Remember to read all agreements carefully.

Questions & Answers

How do I buy Rental Vehicle Insurance?

You can buy it through your Autopac agent. You can pay by cash, cheque, debit, VISA or MasterCard. Payment must be in full.

When should I buy Rental Vehicle Insurance?

You need to buy it before you rent. If you'll be renting a vehicle on a trip, you can buy it just before leaving or weeks in advance.

Is there a minimum amount I have to pay?

Yes. There's a minimum of three days of premium, plus a \$15 policy fee.

Is Rental Vehicle Insurance just for renting a vehicle when I travel?

No. You can also buy it for vehicles you may be using instead of your own, such as a "courtesy car", a vehicle you're renting when yours is being repaired, or even one you're borrowing from a relative.

What rules must I follow?

If you've bought Rental Vehicle Insurance in your name, make sure you also rent the vehicle in your name. Other than that, the rules are similar to the Autopac insurance on your own vehicle. You can find them in your *Guide to Autopac* or online at mpi.mb.ca.

What types of rented vehicles does Rental Vehicle Insurance cover?

Rental Vehicle Insurance covers rented or borrowed cars, light trucks, passenger vans, motorcycles, mopeds and SUVs. A valid motorcycle licence is required to operate a motorcycle. Rental Vehicle Insurance doesn't cover off-road vehicles, motorhomes, heavy trucks or buses.

How do I make a claim?

For accidents outside of Manitoba:

Call toll-free 1-800-661-6051

In Manitoba but outside Winnipeg:

Call toll-free 1-800-665-2410

In Winnipeg: Call 204-985-7000

This brochure provides general information only.

Manitoba law — including *The Manitoba Public Insurance Act* and its accompanying regulations — governs all of our policies.



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