



Your estimate sheet identifies the parts and labour required to return your vehicle to its pre-accident condition.

**DEDUCTIBLE**

The deductible is the portion of the repair costs to your vehicle for which you are responsible. Once the repairs have been satisfactorily completed, the applicable deductible noted on the middle left side of the estimate sheet (page one) must be paid to the repair shop.

**DEPRECIATION / BETTERMENT**

The purpose of your automobile insurance is to place you back into the same or a similar position you were in prior to an accident. If worn parts on your vehicle are replaced with new parts, you may have to pay a portion of the cost involved. For example, if a tire with 60 per cent tread wear is replaced with a new tire, you would have to contribute 60 per cent of the replacement cost. The amount you pay for wear and tear is called depreciation or 'betterment.' The same principle applies to all parts that had been previously damaged, rusted, worn, or deteriorated.

When the betterment total is less than \$50 including taxes, you are not responsible to pay. When the betterment total is \$50 or greater including taxes, you are responsible for the full betterment amount.

**REPAIR ALLOWANCE**

If a previously damaged or rusted part sustains further claimable damage, the repair estimate may show a labour allowance towards repairing that item. The allowance represents how much will be contributed by Manitoba Public Insurance towards repairing the claimable damage. Any additional costs relating to the previous damage can be discussed with the repair shop and become the vehicle owner's responsibility.

**EXCLUSIONS**

There is no insurance coverage for parts that malfunction as a result of mechanical failure or breakdown, rust, corrosion, wear and tear, freezing or explosion within the combustion chamber to vehicle contents, etc. If you have any questions or concerns regarding these and other exclusions, please contact your adjusting team.

**QUALITY CONTROL**

Random inspections of repaired vehicles are arranged to ensure that all repairs are properly completed in accordance with our estimate. If you have any questions or concerns regarding repairs, please contact your adjusting team.

**RECYCLED / ALTERNATE / AFTERMARKET PARTS**

Manitoba Public Insurance's commitment is to place you back into the same position you were in prior to the loss and provide the lowest premiums possible to all Manitobans. By installing recycled, alternate or aftermarket parts, your vehicle is returned to near equal condition as prior to the loss, and premiums can be kept to a minimum. Additionally, using good-quality recycled parts is environmentally friendly.

When a recycled, alternate or aftermarket part is installed, warranty protection will be equal to that provided by the original equipment manufacturer. In cases where recycled parts are not available and new parts are installed instead, you may have to pay the cost of depreciation, based upon the betterment received.

If you have any questions or concerns regarding the use of recycled, alternate or aftermarket parts, please contact your adjusting team.

**TEAR DOWN OF MECHANICAL COMPONENTS**

The tear down of mechanical components such as engines, transmissions and differentials can only be authorized by the vehicle owner. The costs associated with the tear down are the initial responsibility of the insured. If damages are loss-related, all expenses, minus depreciation, are paid by Manitoba Public Insurance.

*If you require further details about your estimate, please ask your adjusting team.*

**Final Repair Account Signature Sheet  
(Direct Repair)****Authorization to Estimate**

Claim Number \_\_\_\_\_ Current Mileage \_\_\_\_\_

I, \_\_\_\_\_, (printed name) the:  registered owner **OR**  authorized contact (check one) of the vehicle described on the assignment, hereby:

- authorize the estimate to proceed as outlined; and
- authorize  or  do not authorize (check one) storing my personal information in a Canadian database facility operated by Mitchell International for the purposes of administering and processing the vehicle repair.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**Authorization to Repair**

Claim Number \_\_\_\_\_ Current Mileage \_\_\_\_\_ Deductible Collected \_\_\_\_\_

I, \_\_\_\_\_, (printed name) the:  registered owner **OR**  authorized contact (check one) of the vehicle described on the estimate, hereby:

- authorize repairs to proceed as outlined; and
- authorize  or  do not authorize (check one) storing my personal information in a Canadian database facility operated by Mitchell International for the purposes of administering and processing the vehicle repair.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**Certification of Repair**

This vehicle was damaged accidentally on or about the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ and the vehicle appears to have been repaired satisfactorily.

I, \_\_\_\_\_, (printed name) the:  registered owner **OR**  authorized contact (check one), hereby:

authorize Manitoba Public Insurance to pay on my behalf to the repair agency indicated in the declaration below, the amount shown on this account or such amounts as are authorized and payable toward this account under the Manitoba Public Insurance Corporation Act and Regulations.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**Shop Use Only**

I, (name) \_\_\_\_\_, (position) \_\_\_\_\_,

(firm) \_\_\_\_\_,

(address) \_\_\_\_\_,

hereby certify that all parts have been supplied and services rendered as outlined on this estimate.

Signature: \_\_\_\_\_

Shop Reference Number: \_\_\_\_\_ GST # \_\_\_\_\_

Manitoba Public Insurance registered account #: \_\_\_\_\_

**Please take note of the following:**

- Recycled / alternate / aftermarket parts will be substituted when available. The Recycled Parts Program Office will automatically update the estimate with recycled parts. The repair shop must contact a second aftermarket parts supplier if aftermarket parts are not available from the listed supplier. For the Parts Control Unit or the Recycled Parts Program Office please call **1-855-882-4313 Option 5**.
- Computerized estimates are based on accredited rate. Non-accredited shops will have labour rate adjusted.
- Only approved additions will be paid. Manitoba Public Insurance is restricted to MSL on new parts.