



MANITOBA
PUBLIC INSURANCE

Business Rules: Firefighting Billing for Motor Vehicle Accidents

February 13, 2025
Manitoba Public Insurance

Table of Contents

Introduction.....	3
Coverage.....	3
Who is covered?	3
Criteria for Eligibility	3
Who is not covered?.....	4
Submission Deadlines	4
Call Rates	5
Basic Rate Calls.....	5
Complex Rate Calls	5
Specialty Fees.....	5
Ineligible Fees/Costs	6
Mileage.....	6
Submitting Your Claim	6
Completing the form.....	6
Common Submission Errors	7
Common Returned/Rejected Submission Reasons.....	7
Appeal Process	7

Firefighting Billing for Motor Vehicle Accidents

Introduction

This document outlines the business rules for firefighting payments related to motor vehicle accidents.

Coverage

Who is covered?

In normal cases, firefighting services are provided by a municipality in return for taxes collected. If a customer is a resident of the municipality in which an accident occurred, taxpayers cover the firefighting charges.

A motorist passing through a municipality in which they do not reside could be billed for firefighting services rendered. In those cases, where Manitoba Public Insurance (MPI) is satisfied that the conditions of 50(2) have been met, MPI will process payment on behalf of the insured.

This coverage also includes situations where the fire department is working outside of its boundaries or on roads not under the municipality's jurisdiction. To be reimbursed for these costs, the responding Municipality Emergency Response department must complete a Claim for Firefighting/Rescue Costs form.

Section 50(2) of the Manitoba Regulations 290/88 of the MPIC Act outlines MPI's obligation to provide this coverage to all Autopac insured motorists:

**PART III
ALL PERILS INSURANCE
DIVISION I
COVERAGE**

50(2) Where loss or damage for which coverage is provided under subsection (1) occurs, the corporation shall, in addition to any other amount payable under this Part, pay to, or on behalf of, an insured any general average, salvage, and fire department charges, and custom duties of Canada, or the United States of America, for which the insured is legally liable.

Criteria for Eligibility

1. The MPI insured lives outside the municipality, city, town, or village where the loss occurs; or,
2. The insured was travelling on a Provincial Trunk highway or Provincial Road where the municipality, city, town, or village has no jurisdiction.

MPI has agreed to cover costs involving:

- **Stolen vehicles** – Although the insured is not legally liable in these situations, MPI has agreed to pay for stolen vehicle claims where firefighting/rescue costs are incurred and there is a valid policy of insurance on the vehicle.
- **Breach of Insurance** – MPI has agreed to consider fire and emergency services costs where the motorist has breached the policy (if above criteria are met). This was decided as emergency service is an essential service provided without knowledge and regardless of breach situations (for example, impaired).

Who is not covered?

- **Uninsured Vehicles** - Uninsured vehicles are not the responsibility of Manitoba Public Insurance. This was decided/agreed to at the committee meeting on March 22, 2001.
- **Out-of-Province Vehicles** - If the accident involves only an out-of-province plated vehicle, the motorist would not have coverage through MPI for firefighting costs. If the loss involves both an out-of-province vehicle and a Manitoba-plated vehicle, we will cover the cost regardless of liability. If the out-of-province vehicle is liable, we will attempt subrogation against their insurance.

If you are unsure of where to send your bill because the motorist responsible is from outside of Manitoba, contact us at firefightinginvoices@mpi.mb.ca. We can assist in finding the appropriate contact information.

Submission Deadlines

Fire Departments, municipalities etc. have two years from the date of loss to submit their bills for reimbursement. All municipalities and fire departments have been made aware of this requirement, however, MPI may elect to waive the requirement in certain circumstances.

Call Rates

Basic Rate Calls involve stabilization of an accident scene, with no fire or complex extrication. Some sort of emergency service must be done, such as disconnect a battery, assist ambulance personnel or spreading sand to prevent future losses. Normally these calls are within the 1 to 1 ½ hour range.

Complex Rate Calls involve a fire that needs extinguishing, or intense effort involving special equipment, to remove someone from a vehicle.

Rates	March 1, 2020	March 1, 2021	March 1, 2022	March 1, 2023	March 1, 2024	March 1, 2025
Basic Call	\$883	\$896	\$935	\$1,017	\$1,063	\$1,085
Complex Call	\$1,179	\$1,197	\$1,249	\$1,359	\$1,420	\$1,450

Specialty Fees

Securing the Scene may be reimbursed in addition to, or independently from, the basic or complex call rate. For this reason, the committee has agreed to consider traffic control eligible under Securing the Scene for losses occurring on or after June 1, 2022.

The hourly rate increase from \$79.59 to \$81.26 and time on scene increases from a one-hour to a three-hour maximum, to be paid in 15-minute increments based on time on scene.

	Time on Scene (in hours)											
	0:15	0:30	0:45	1:00	1:15	1:30	1:45	2:00	2:15	2:30	2:45	3:00
Rates before June 1, 2022	\$15	\$30	\$45	\$60	-	-	-	-	-	-	-	-
Rates on or after June 1, 2022	\$17.50	\$35	\$52.50	\$70	\$87.50	\$105	\$122.50	\$140	\$157.50	\$175	\$192.50	\$210
Rates on or after March 1, 2023	\$19.04	\$38.08	\$57.12	\$76.16	\$95.20	\$114.24	\$133.28	\$152.32	\$171.36	\$190.40	\$209.44	\$228.48
Rates on or after March 1, 2024	\$19.90	\$39.79	\$59.69	\$79.59	\$99.48	\$119.38	\$139.28	\$159.17	\$179.07	\$198.97	\$218.86	\$238.76
Rates on or after March 1, 2025	\$20.32	\$40.63	\$60.94	\$81.26	\$101.57	\$121.89	\$142.20	\$162.51	\$182.83	\$203.15	\$223.46	\$243.77

Extra Services may be reimbursed depending on the extra services required. The extra services must be fully detailed on your claim application.

Specialty Equipment such as pumper and rescue trucks as well as water tankers are reimbursed only after the first hour of service. The complex rate includes these charges for the first hour of

service. Example: Pumper was used on a two-hour call. Only one hour for the pumper will be reimbursed.

When allowance for Specialty Equipment will be provided:

1. Rescue, involving extrication with or without JAWS
2. Pumper/Tanker/Rescue, extinguishing a fire
3. Rescue, when First Aid/CPR is required on a person
4. Pumper, when a load is spilled across the highway
5. Pumper/Tanker/Rescue, on scene for a prolonged period of time (over 3 hours with detailed explanation)
6. Rescue, involving water search

Foam Allowance	\$40.00 per gallon (4.5 liters to gallon)
Pumper Rate	\$250.00 per hour (does not include the first hour at the scene)
Rescue Rate	\$200.00 per hour (does not include the first hour at the scene)
Water Tanker	\$150.00 per hour (does not include the first hour at the scene)

Ineligible Fees/Costs

- Absorbent materials such as absorbents pads are not eligible for reimbursement.
- False alarms, cancellations or services not required
- Clean up of debris at the scene (this is the responsibility of tow truck operators)
- Losses involving an at-fault motorist that is uninsured or from out-of-province
- Invoices submitted more than two years after the accident

Mileage

There is no allowance for mileage. However, if the fire department travelled a fair distance and were away from their home station for a couple of hours, we would allow an extra hour for the pumper or rescue if those vehicles were at the scene. This may be more so in the northern communities.

Submitting Your Claim

Completing the form

1. Complete all applicable fields of the [Manitoba Public Insurance Claim for Firefighting/Rescue Costs form](#).
 - Fully explain the accident and services rendered to ensure we can locate the insurance claim and that we have adequate information to determine the eligibility and proper amounts for reimbursement.
2. An invoice will automatically populate the entitled rates and hours based on the submission form information.
 - In the invoice, select the response type, identify if the scene was secured and add any specialty equipment if applicable.

3. Send the completed Excel form invoice by email to: firefightinginvoices@mpi.mb.ca.
 - If the submission is eligible for reimbursement, you will receive a payment by mail.
 - If the submission requires additional information or is ineligible for reimbursement, we will advise you by mail.

Common Submission Errors

- Insufficient description of the services provided and information of why the call qualifies for the requested fee
- Incorrect/incomplete form fields. For example, plate number, date, etc.
- Incorrect date format (dates should appear as MM-DD-YY)
- Claiming for ineligible services

Common Returned/Rejected Submission Reasons

- The individual(s) listed in your report reside in the same jurisdiction as your department
- There is no valid insurance on the vehicle
- The form is incomplete or not provided
- The claim is not opened or has been cancelled by the vehicle owner
- The services described in the invoice do not qualify for reimbursement

Appeal Process

As a first step, Senior Adjusters at MPI will work with your department should you believe a returned invoice qualifies for reimbursement. Contact us directly via email at firefightinginvoices@mpi.mb.ca to review any additional information you can provide.

Should your billing issue remain unresolved, your concern can be escalated to service centre management by emailing firefightinginvoices@mpi.mb.ca.