

Dealer Plates

A dealer plate can be used on a vehicle that is:

- Kept for sale
- Used in the promotion of sales by the dealer or employee or agent of the dealer in the promotion of sales
- With consent of the dealer or an employee or agent of the dealer, used by a customer test-driving the vehicle when considering purchase
- In the custody or control of the dealer for the purpose of testing or servicing it
- In the dealer's custody or control to move it from one place to another for the purposes of testing it or servicing it

Dealer plates cannot be used on a vehicle with salvage status unless the vehicle has been repaired and is being driven in a road test, which per the regulation states that the road test be performed by the qualified mechanic that has repaired the vehicle and is testing the vehicle to determine if it meets the standards.

Dealer plates cannot be used on a vehicle used to transport persons or property for compensation, with the following exceptions:

- If a dealer truck is being used in substitution for a commercial truck while it is being repaired, or
- To test it as a replacement for the commercial truck.

Under these exceptions, all the following conditions must be met:

- The commercial truck being substituted with the dealer plate must not be operated (being serviced or repaired, or is parked).
- The commercial licence plates must be removed.
- The commercial licence plates and registration card must be carried in the dealer-plated vehicle.
- The dealer-plated vehicle can only operate within Manitoba.

Repairer Plates

A repairer plate can only be attached to a vehicle in the custody and control of the repairer to test, service, or move it from one place to another in connection with testing or servicing it.

Repairer plates cannot be used on a vehicle with salvage status unless the vehicle has been repaired and is being driven in a road test, which per the regulation states that the road test be performed by the qualified mechanic that has repaired the vehicle and is testing the vehicle to determine if it meets the standards.

Comparison Table

Category	Dealer Plate	Repairer Plate
Eligibility	Must have a valid dealer permit.	Must: <ul style="list-style-type: none"> • Be permitted to operate as a vehicle repairer or conduct vehicle services for others at a repair location they own; or • Hold an active dealer permit; or • Hold an active inspection station operator permit; or • Have at least five vehicles registered in their name and maintain repair facilities for them.
Primary Purpose	Sales, promotion, test drives, servicing, and moving vehicles	Testing, servicing, or moving vehicles in connection with repairs
Permitted Uses	<ul style="list-style-type: none"> • Vehicle for sale • Sales promotion • Customer test drives • Moving vehicles for service/test • Transport with authorization 	<ul style="list-style-type: none"> • Testing • Servicing • Moving vehicles related to repairs • Picking up or returning vehicles
Personal Use	Yes, if used in promotion of sales	No
Customer Use	Yes, for test drives with dealer's consent	No
Use for Compensation	Generally, no; only for commercial trucks under strict conditions	Not allowed
Use on Salvageable Vehicles	Only if repaired and being road-tested by the qualified mechanic	Only if repaired and being road-tested by the qualified mechanic
Off-Road Vehicle Use	Yes, with a specific ORV dealer plate (no Autopac coverage)	No
Geographic Restrictions	No; however, commercial trucks that meet the exemption criteria in specific circumstances must be used within Manitoba only	No
Transport Documentation Needed	Yes, when transporting: <ul style="list-style-type: none"> • Bill of Sale, • NVIS, and • Authorization to Transport or a Bill of Lading 	Not applicable; use of the vehicle must be related to servicing/testing
Plate Display Rules	Must be clearly visible, unobstructed; no other plate may be attached or visible	Must be clearly visible, unobstructed; no other plate may be attached or visible

Frequently Asked Questions

General Understanding

Q1: What is the purpose of a dealer plate?

To allow licensed dealers to operate vehicles that are for sale, being test-driven, or used in sales promotion without registering each vehicle individually.

Q2: What is the purpose of a repairer plate?

To allow licensed repairers to operate customer vehicles for testing, servicing, or moving them in connection with repairs.

Usage Scenarios

Q3: Can a customer test-drive a vehicle with a dealer plate?

Yes, as long as the customer has the dealer's or an employee's consent.

Q4: Can a dealer or repairer pick up a customer's vehicle from their home or workplace?

Yes, but once the vehicle is in their custody, the customer's insurance no longer applies. The dealer or repairer must use their own plate and coverage. Please note, the dealer or repairer plate must be the only visible plate when in use. The customer's plates must be removed or fully obstructed.

Q5: Can a dealer plate be used for personal uses?

Yes, only if the vehicle is being used in the promotion of sales.

Q6: Can a repairer use a repairer plate to drive a vehicle for personal uses?

No. Repairer plates are strictly for testing, servicing, or moving vehicles in connection with repairs.

Q7: Can a dealer or repairer plate be used on a vehicle that is not owned by the dealer or repairer?

Yes, but only if the vehicle is in the custody and control of the dealer or repairer for a permitted purpose (test driving, servicing, or moving).

Q8: Can a dealer or repairer operate a vehicle with both the customer's plate and their own plate visible?

No. Only one plate may be visible. The dealer or repairer plate must be the only visible plate when in use.

Q9: Can a dealer or repairer plate be used on a vehicle that is being towed?

If the vehicle is being moved for servicing or testing, and is in the custody and control of the dealer/repairer, the dealer or repairer plate should be used.

Insurance & Liability

Q10: What happens if a dealer or repairer is in an accident while driving a customer's vehicle?

If the dealer or repairer plate is properly affixed to the vehicle at the time of accident, the dealer or repairer insurance policy would apply. The customer's insurance does not apply once the vehicle is in the dealer/repairer's custody.

Q11: Is there insurance coverage for off-road vehicles under dealer or repairer plates?

No. Off-road vehicles must be insured separately. Either through MPI's Special Risk Extension (SRE) or a private insurer.

Q12: What is the maximum third-party liability (TPL) and maximum insured value (MIV) for vehicles under a dealer or repairer plate?

Up to \$500,000 TPL and \$70,000 MIV for most vehicles. Trailers have a lower MIV depending on their declared value.

Q13: What if the value of the vehicle exceeds the MIV?

Additional coverage may be available through MPI's Special Risk Extension (SRE) or a private insurer.

Q14: What is MPI's right of subrogation?

If a dealer or repairer breaches coverage conditions or exceeds policy limits, MPI may recover damages from the business or driver involved.

Q15: What insurance options are available beyond the standard dealer/repairer plate coverage?

MPI offers a Garage Policy through its Special Risk Extension (SRE) line, which provides broader protection for risks not covered by standard dealer/repairer policies.

Plate Handling & Display

Q16: Can a dealer or repairer use a pouch to cover the customer's plate?

Yes, as long as the D or R plate fully covers the customer's plate and is clearly visible. The customer's plates must be removed or fully obstructed.

Q17: What if the customer's plate is still visible while the D or R plate is attached?

This is not compliant. Only one plate should be visible. The dealer or repairer plate must be the only visible plate when in use.

Q18: Can a dealer or repairer use their plate on a vehicle with a salvage title?

Only if the vehicle has been repaired and is being road-tested by the qualified mechanic who performed the repairs.

Documentation & Compliance

Q19: What documentation must be carried in the vehicle when using a dealer plate for transport?

When transporting a vehicle, the following must be carried:

- Bill of Sale
- New Vehicle Information Statement (NVIS)
- Authorization to Transport Document or Bill of Lading

Q20: What happens if a dealer or repairer fails to meet the plate usage conditions?

They may be subject to insurance denial, fines, or liability for damages. MPI also reserves the right to subrogate (recover costs) if coverage conditions are breached.

Special Cases & Exceptions

Q21: Can a dealer plate be used on a commercial truck?

Only in the following scenarios (additional strict conditions apply):

- **Substitution:** When the dealer's commercial truck is being repaired or serviced, and another vehicle is temporarily used in its place.
- **Testing:** When the dealer is test-driving a commercial truck as a potential replacement.

Q22: Can a repairer plate be used when operating a vehicle for compensation?

No. Repairer plates cannot be used to transport goods or people for compensation.

Q23: Can a business hold both dealer and repairer plates?

Yes. Businesses that both sell and service vehicles may hold both types of plates, depending on their operations and licensing.