

Notice to all Registered Account Holders

Changes to Autopac and SRE Deductibles 2026/2027

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As [announced last year](#), MPI is implementing changes to Autopac and Special Risk Extension (SRE) deductible products. These change offers more choices for customers to maximize the affordability of the auto insurance coverage in Manitoba.

Autopac Deductibles

The new and updated products will begin April 1, 2026, for the 2026/2027 insurance year.

- Basic Autopac deductibles for passenger vehicles will increase from \$750 to \$1000.
- Optional deductible levels for passenger vehicles will be \$200, \$300, \$500, and \$750 (new).
- Extension \$200 (previously \$200 Plus) and \$200 Standard have been combined, offering the same features as the previous \$200 Plus extension deductible.
- There are no changes to the Extension \$300 and \$500 deductibles.
- All extension deductibles now include a glass repair waiver. The waiver applies to all vehicle types eligible for extension deductibles, other than motorcycles and mopeds.

How Customers Will Be Transitioned

Customers will be made aware of their new deductible on their 2026/2027 annual statement of account or renewal notice. If a customer's current deductible is being discontinued, they will be automatically transitioned to alternative products, as follows:

- Customers with Basic \$750 will transition to the new Extension \$750.
- Customers with \$200 Standard will transition to Extension \$200 (previously \$200 Plus).
- Customers with Basic \$225 (mopeds and trailers valued at \$2,500 or less) will transition to the new Basic \$300.
- Customers with Basic \$1200 (heavy trucks) will automatically transition to the new Basic \$1500.

Basic Autopac Deductibles Effective April 1, 2026

Vehicle Type	Basic Deductible prior to April 1, 2026	Basic Deductible as of April 1, 2026
Passenger Vehicles	\$750	\$1000
Passenger Trucks	\$750	\$1000
Motorcycles (collision/upset only)	\$750	\$1000
Mopeds (collision/upset only)	\$225	\$300
Trailers valued at \$2,500 or less	\$225	\$300
Trailers valued at \$2,501 or more	\$750	\$1000
Heavy Vehicles	\$1200	\$1500

Extension Autopac All Perils Deductibles Effective April 1, 2026

Claim Type	Basic Deductible	Extension \$750	Extension \$500	Extension \$300	Extension \$200
Collision	\$1000	\$750	\$500	\$300	\$200
Comprehensive	\$1000	\$750	\$500	\$300	\$200
Total/Attempted Theft	\$1000	\$750	\$500	\$300	\$0
Glass Replacement	\$1000	\$750	\$500	\$300	\$200
Glass Repair	\$1000	\$0	\$0	\$0	\$0
Collision with Animals	\$1000	\$750	\$500	\$0	\$0
Vandalism	\$1000	\$750	\$500	\$300	\$0

Special Risk Extension (SRE) Primary Deductibles

The \$1,000 SRE deductible has been discontinued. When policies are renewed:

- Heavy trucks and commercial vehicles presently insured with a \$1,000 deductible will be moved to a \$1,500 deductible.
- Long-haul truck tractors insured with a \$1,000 deductible will be moved to a \$2,500 deductible.
- Over-Dimensional Utility/Camper/RV Trailers presently insured with a \$750 deductible will be moved to a \$1000 deductible.

Please email partners@mpi.mb.ca if you have any questions about this notice.