FAQ Glass Repair First

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Delays

1. Q: What do we do when waiting for MPI approval is causing delays for customers and shops?

- All shops must submit images when repairing or replacing, but only pilot shops need to wait for pre-approval. If the pre-approval moves ahead, MPI is committing to approval within 2 hours, which should occur prior to having parts and repair appointment availability.
- If a shop understands and follows our glass standards for eligible repairs, they can book repair appointments, can order the glass, and do not need to wait for MPI approval to complete repairs. Windshield Replacement
- Once the claim is opened and the vehicle is in the shop, the shop can upload a photo and request approval prior to glass removal.
- It's important to ask questions over the phone with customers to understand if their claim is eligible for replacement.
- Outside of MPI hours Remain compliant with MPI Glass Standards, MPI will review and will provide a documented decision during business hours.

2. Q: Regarding the NTT, does this approval apply to claims already open or claims opened after August 25?

As of August 25, if the vehicle is in your shop for the repair appointment, the shop is required to take clear photos of the damage and upload them to MCG prior to removing the windshield. Claims sent for payment as of August 25 require photos to support damage and will be audited following payment.

Evaluator Tool

3. Q: Where does my shop get the evaluator tools?

The Partners email had a printable evaluator tool attached. MPI has also added it as an attachment to the following link to be able to print it: <u>Glass Repair Evaluator</u>. MPI is currently working with a vendor to produce the evaluator for shops before the end of September.

4. Q: Why is the evaluator tool printing larger than it should be?

Ensure your printer setting is **not** set to fit to page but set to "actual". Do not create your own or edit the evaluator.

Photos

5. Q: When do we need to upload photos for glass claims (when is the Glass Repair First policy in effect)?

- We published the new standards on August 20 and implemented the photo requirements as of August 25.
- As of August 25, MPI requires images of all glass damage to support repair or replace, to confirm the peril, and to validate proper repair decisions.
- The customer can supply images to the shop to help the shop determine if repair or replacement is required.
- Once the vehicle arrives at the shop, the shop can take proper images, following the standard, using the evaluator, to send to MPI.

6. Q: Do we have to upload photos for chip repairs as well as replacements?

Yes, photos must be provided on all claims according to the <u>Digital Images – Glass Only Claims</u> estimating standard. These photos will be used to reference when chips fail and to ensure the proper repairs are being done.

7. Q: What kind of photos are required by MPI?

See Digital Images - Glass Only Claims.

- Close up of damage, with the use of the evaluator, with claim or plate information showing.
- One full view of the vehicle front windshield with the licence plate.
- All glass damage: windshields, broken door glass, back glass, sunroof, etc.
- Ensure the photo supports the replacement. Take extra photos without the evaluator and add notes.
- Ensure the images are high-quality. MCG can accept photos up to 10mb.
- Add notes to the photos when uploading supporting the replacement.
- Review images prior to uploading to ensure it supports replacement.

Customer Wants Replacement

8. Q: What if the customer doesn't want a repair?

- Repair versus replace is not a customer option. MPI decides on repair or replacement of parts on all claim types.
- Chip repairs are a globally accepted repair method for minor glass damage. These repairs pass a Manitoba Vehicle Safety Inspection.
- MPI's policy is to repair chips that comply with the Manitoba Highway Traffic Act regulations.
- Damage may still be visible following a repair, but the repair has no measurable difference in its performance or safety.
- If the chip repair cracks in the future, MPI will authorize replacement.
- The customer can choose to replace the windshield outside of a MPI claim at their own costs if they wish.
- Customer can refer to the <u>Glass Claims</u> page on the MPI public website for more information.

9. Q: What if a customer is trying to get a safety and the inspection station is saying it requires a new windshield?

Notify the Glass Audit Unit, who will ask the Vehicle Safety department to follow up with the inspection station, as they may not be complying with our Certificate of Inspection expectations.

Explaining a Repair

10. Q: How do I know what is eligible for repair?

Refer to the following links on MPI Partners under Glass:

- Windshield Repair Job Aid
- Windshield Repairs
- Windshield Replacement

11. Q: Beyond the job aid are there any other factors that could deem a chip non repairable qualifying it for replacement?

A chip may fall within the one inch circle, so ensure that you support why it can't be repaired. Provide close-up images without the evaluator if a large enough chunk of glass is missing, or the damage has impacted the laminate or inside layer. Our Windshield Replacement standard calls out what is listed as not eligible for repair. If within a heated area, note that and supply photos that show it's heated.

12. Q: When does a chip containing the start of a crack turn into a crack allowance?

Spider legs less than one inch spreading from the chip is still considered a chip repair utilizing the two chip allowances. As soon as the crack extends outside the two-inch circle, shops can bill for a crack repair.

MPI will also approve a replacement, unless the customer requests a repair.

From Repair to Replacement

13. Q: The Glass cracked during repair; do we have to resend a photo for approval?

Yes, send a photo of the crack following the repair and put a note on file that a repair was attempted but failed. The shop would now have a pre repair photo and a post repair photo uploaded then proceeds to contact MPI to request a replacement following our Windshield Replacement glass standard.

14. Q: What if the glass cracks a week after the repair was completed?

This is a failed repair and there will be no recovery for repair attempted on eligible repairs. Follow the failed repair procedures in the <u>Windshield Replacement</u> glass standard.

15. Q: If the glass cracks after a week, month, or year, does the shop have to provide proof of the failed chip repair with a photo?

This is a failed repair and there will be no recovery for repair attempted on eligible repairs. Yes, a photo is required to approve the replacement. We encourage the customer to go back to the original shop, but they are not required to.

No Coverage Scenarios

16. Q: What if the customer has no chip repair coverage? Should a shop still open a claim even though there is no coverage for repair?

Yes, a shop should open a claim for repair, collect the repair amount from the customer, and submit the claim for payment. The payment will fail, and the claim will be closed. This allows for a potential failed repair to be converted to a replacement claim in the future.

Setting Customers Expectations for Glass Claims – Windshield Replacement

When assisting a customer with opening a glass claim for a windshield replacement, it's important to set clear expectations at the beginning of the conversation. This helps avoid surprises and unnecessary travel for the customer.

Start by explaining that, for MPI to authorize a windshield replacement, the damage must meet the criteria for replacement. Let the customer know that you'll need to ask a few questions to assess the extent of the damage.

You can also offer the customer two options:

- 1. **Send a photo** of the damage to the shop for assessment.
- 2. **Visit the shop for an inspection**, where the technician can determine if the damage qualifies for repair. If it does, the repair can be completed during the same visit.

Questions

- 1. Where is the damage located on the windshield?
 - This helps determine if the damage affects the driver's line of sight, counting towards replacement eligibility.
- 2. What type of damage is it?
 - For example, a chip, crack, multiple cracks, severe breakage.
- 3. How large is the damage?
 - You can ask if it's smaller or larger than a loonie.
- 4. Has the chip damage spread or started to crack further?
 - This helps assess whether the damage is stable or worsening, which may influence the decision.