

## Rental Vehicle Insurance Claim Process Flow

### Overview

In Manitoba, rental vehicles have insurance coverage under a U-Drive policy.

Prior to renting a vehicle in Manitoba, rental customers may purchase a Rental Vehicle Insurance (RVI) policy from Manitoba Public Insurance to cover against third party liability, legal liability, and loss of use.

If the customer has an RVI policy, MPI will open two claims:

- One for the U-Drive policy
- One for the Rental Vehicle Insurance

### Before You Begin

- Customer purchases an RVI policy (from MPI) for a Manitoba rental vehicle.
- Customer rents a vehicle in Manitoba.
- Rental company completes a full pre-inspection of the vehicle with the customer present.
- Customer has a collision or loss with the rental vehicle.
- Rental company completes a full post-inspection of the rental vehicle with the customer present.

### Flow

1. Customer notifies the rental company of the collision/loss.
2. Customer or rental company contacts MPI to register the U-Drive and RVI claims.
3. MPI Contact Centre registers the claims.
4. Contact Centre assigns both the RVI policy and U-Drive policy claim to the Rental RVI Pod (adjusting team at Bison Service Centre in Winnipeg).
5. Contact Centre schedules a priority estimate at the Bison Service Centre (within 3 business days) or an estimate for the rental vehicle at the rental company's preferred MPI location.
6. Contact Centre provides customer or rental company with claim numbers, Rental RVI Pod information, and estimate appointment details.
7. Rental company sends a copy of the rental agreement to the Rental RVI Pod by email at: [rentalclaims@mpi.mb.ca](mailto:rentalclaims@mpi.mb.ca).

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Rental company can complete step 7 anytime after step 6.

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8. Rental company brings the vehicle to the estimate appointment.
9. MPI estimator reviews the damage and creates the estimate.
10. Rental company takes the vehicle for repairs.

11. Rental RVI Pod (adjusting team) processes the RVI policy claim, including collecting the deductible from the customer (RVI policyholder).
12. The repair shop bills MPI for the vehicle repairs.