

## Repair Facilities Offering Towing and Storage Services

Storage fees can be requested for vehicles towed from an incident scene to a repair facility that provides towing or storage for MPI. The eligibility for requesting storage fees depends on the specific claim situations.

### Eligibility of Storage Fees in Different Estimating Situations

The following outlines the eligibility for requesting storage fees based on different estimating situations:

#### Waiting for an MPI Estimator

**Situation 1:** Waiting for an MPI estimator for a rural compound estimate and vehicle repair:

- Storage fee applies from the vehicle drop-off date at the repair facility until the completion date of MPI estimation.
- If a second claim is required and not completed simultaneously, the storage fee applies back to the original drop-off date until all MPI estimates are completed.

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Storage fees can only be requested on **one** claim.

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**Situation 2:** MPI estimator has completed a rural compound estimate, but coverage is not confirmed:

- Storage fee applies from the drop-off date until coverage is confirmed or denied.
- If coverage is denied, refer to the denied claim scenario below.

#### MPI Estimate Completed

**Situation:** MPI estimator completed a rural compound marginal estimate and vehicle is repaired at the repair facility:

- Storage fee applies from the vehicle drop-off date at the facility until the MPI marginal estimate is completed, and the shop is authorized to start the final cost of repairs estimate.
- Storage fee does not apply while MPI is determining whether to repair or declare a total loss.
- If a total loss is declared, refer to the total loss scenario below.

#### Adjuster-Approved Scenarios

**Situation 1:** Adjuster approved Direct Repair (DR) non-drive estimate and vehicle is repaired at the repair facility:

- Storage fee applies from the vehicle drop-off date at the facility until the date the adjuster approves the DR non-drive estimate.

- This is an exception process approved by the adjuster.

**Situation 2:** Adjuster approved a DR non-drive estimate, and the vehicle is a total loss.

- Storage fee applies from the vehicle drop-off date until the DR estimate is authorized by the adjuster.
- Storage fees begin once the adjuster confirms total loss and continues until the removal date.
  - The removal date must be within seven days of the sale date, after which storage fees become the buyer's responsibility at the storer's rate, as MPI will not pay.

### **Total Loss Scenarios**

**Situation 1:** Vehicle is declared a total loss based on MPI estimator's rural compound initial estimate:

- Storage fee applies from the vehicle drop-off date until the removal date.
  - The removal date must be within seven days of the sale date, after which storage fees become the buyer's responsibility at the storer's rate, as MPI will not pay.

**Situation 2:** Vehicle is declared a total loss based on shop-submitted final cost of repairs on non-drive claims:

- Storage fee applies from the vehicle drop-off date at the facility until the MPI marginal estimate is completed.
  - When the estimate is completed, the storage fee applies from the date MPI advised the vehicle is a total loss to its removal date.
  - The removal date must be within seven days of the sale date, after which storage fees become the buyer's responsibility at the storer's rate, as MPI will not pay.

**Situation 3:** Vehicle is declared a total loss based on shop-submitted final cost of repairs for drivable claims where the vehicle is being sold from the repair facility:

- Storage fee applies from date MPI confirmed the vehicle is a total loss until the removal date.
  - The removal date must be within seven days of the sale date, after which storage fees become the buyer's responsibility at the storer's rate, as MPI will not pay.

### **Denied Claim**

**Situation:** Denied Claim:

- Storage fee applies from the drop-off date until MPI's initial estimate is completed.
- Storage fee applies while waiting confirmation of coverage.
- No additional storage fees apply if coverage is denied, as notified by adjuster.

**Other Scenarios**

**Situation 1:** MPI estimate is completed, but not being repaired at the shop the vehicle was taken to:

- Storage fee starts from the drop-off date until the date is removed from your storage facility.
- Sublets are excluded from storage fees.

**Situation 2:** Owner to Authorize MPI rural compound estimate:

- Storage fee applies from the drop-off date until MPI's initial estimate is complete.
- No storage fees apply while waiting for the insured to proceed.

**Situation 3:** Manitoba Department of Justice holds, or Police impounds:

- MPI does not pay storage fees.

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For any questions regarding this process, contact [towingservices@mpi.mb.ca](mailto:towingservices@mpi.mb.ca)