

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.

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

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 Estimation 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 five 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 five 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 five 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 five 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.

For any questions regarding this process, contact towingservices@mpi.mb.ca