



## Claiming firefighting/rescue costs from Manitoba Public Insurance

Manitoba Public Insurance is committed to co-operatively working with our customers and business partners. The information below will clearly explain what expenses Manitoba's public auto insurer will pay to Manitoba's municipal fire departments.

### **What Manitoba Public Insurance covers**

Manitoba Public Insurance covers firefighting/rescue costs for which Autopac-insured motorists would be legally responsible. Section 50(2) of the Manitoba Regulation 290/88 outlines Manitoba Public Insurance's obligation to provide this coverage to all Autopac-insured motorists.

### **Who is covered?**

Manitoba motorists are covered through their Autopac Insurance. Manitoba Public Insurance pays firefighting/rescue costs on behalf of our insured's when they are legally responsible to reimburse the municipality, city, town or village for those costs. However, if motorists pay taxes to a particular municipality, town or village, they have already paid for that jurisdiction's emergency services, within the jurisdiction. Therefore, they are not legally responsible to pay for those services again.

### **One of these two criteria must be met**

1. Our insured must either live outside the municipality, city, town or village and therefore does not pay taxes to the particular jurisdiction where the accident occurred; or,
2. Our insured must have been travelling on a Provincial Trunk Highway or Provincial Road where the municipality, city, town or village has no jurisdiction.

### **Fee Guidelines**

- **Basic Rate** calls involve stabilization of an accident scene, with no fire or complex extrication. **Some sort of emergency service must be done**, such as disconnecting a

battery, assisting ambulance personnel or spreading sand to prevent future losses. Normally these calls are within the 1 to 1 ½ hour range.

- **Complex Rate** calls involve a fire that needs extinguishing, or intense effort, involving special equipment, to remove someone from a vehicle.

In unusual cases, costs above these amounts may be reimbursed depending on the extra services required. These extra services must be fully detailed on your claim application.

#### **No reimbursement for**

- False alarms, cancellations, or services not required
- Traffic control at the scene, which is a police function funded by all Manitoba taxpayers; and
- Clean up of debris, which is the responsibility of tow truck operators

#### **Out-of-province vehicles**

If you do not know where to send your bill because the motorist responsible is from outside of Manitoba, we will try to help you direct your bill to the right place. Contact us at (204)985-7946.

#### **Submitting your claim**

- Fill out the Manitoba Public Insurance form "Claim for Firefighting/Rescue Costs";
- Explain **fully** on the form what the accident involved and what services you provided; and,
- Send the completed form and your invoice to the Bison Service Centre (Manitoba Public Insurance, Bison Drive Service Centre, 15 Barnes Street, Winnipeg, MB, R3T 2H9) or email them to: [firefightinginvoices@mpi.mb.ca](mailto:firefightinginvoices@mpi.mb.ca)

All of the fields in the form must be filled out with as much detail is possible.

To allow us to locate an associated claim, crucial information must be complete, inclusive of the vehicle/driver/owner information. It is also important to **fully** describe the services provided, indicating why they qualify for reimbursement in accordance with the fee guidelines.

#### **Common submission errors**

- Insufficient detail describing services provided and how they qualify for the requested fee
- Incorrect/Incomplete plate information
- Location/date inconsistencies across invoices and forms
- Costs being claimed for services which do not qualify for reimbursement

### **Common reasons Manitoba Public Insurance returns/rejects an invoice**

- The individual(s) listed in your report resides in the same jurisdiction as your department
- No valid insurance on the vehicle
- Incomplete form/no form provided
- No claim opened or claim was cancelled by vehicle owner
- The services described in the invoice do not qualify for reimbursement

Manitoba Public Insurance will work with your department should you believe a returned invoice qualifies for reimbursement. Contact us directly via email at [firefightinginvoices@mpi.mb.ca](mailto:firefightinginvoices@mpi.mb.ca), or by phone at (204)985-7946 and we will review any additional information you are able to provide.

### **Appeal Process**

The Emergency Services Billing Review Committee will review disputes over reimbursement of your Firefighting/Rescue Costs. The committee is made up of representatives from the Association of Manitoba Fire Chiefs, The Association of Manitoba Municipalities and Manitoba Public Insurance. Send your request for review to: Manitoba Public Insurance, Bison Drive Service Centre, 15 Barnes Street, Winnipeg, MB, R3T 2H9