



Manitoba Public Insurance

***Coverage and Process for
Firefighting Charges***



***Manitoba
Public Insurance***



Agenda

- Legislative Authority – why we pay
- Coverage – when we pay
- Rates and Allowances – what we pay
- Submission Process – how we pay
- Appeals – resolving concerns



Coverage



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Why Coverage is Provided

- Section 50(2) of the Manitoba Regulation 290/88 to the Manitoba Public Insurance Act outlines the Corporation's obligation to provide loss expense coverage to all Autopac insured motorists.
- This coverage includes firefighting/rescue costs for which any Autopac insured motorist would be held legally responsible.



When Coverage is Provided

- Under normal circumstances, firefighting is provided at no cost by a municipality, city, town or village in return for taxes collected from a resident.
- For this reason, the resident is not liable to pay for this service (in addition to his/her taxes) in the event of an accident.



When Coverage is Provided

- A municipality will gain the ability to submit for firefighting/rescue cost reimbursement consideration when one of two conditions exist:
 1. When a customer operating a vehicle carrying Autopac lives outside the municipality, city, town, or village where the loss occurs, or;
 2. The loss occurs on a Provincial Trunk Highway or Provincial Road



When Coverage is Provided

- Manitoba Public Insurance has agreed to consider reimbursement for costs incurred in two otherwise excluded situations:
- **Stolen vehicles** – The Corporation has agreed to consider reimbursement on stolen vehicle claims where firefighting/rescue costs are incurred and there is a valid policy of insurance on the vehicle, and...



When Coverage is Provided

- **Breach of Insurance** – The Corporation has agreed to consider reimbursement of fire and emergency service costs where the motorist has breached a condition of their policy (as long as the other criteria above are met).
 - A breach occurs when a valid insurance policy exists on a vehicle, but the motorist has done something to breach a condition of that policy.



When Coverage is NOT Provided

- Uninsured vehicles are not the responsibility of Manitoba Public Insurance.
- Any vehicles not registered in Manitoba, and therefore not carrying Autopac insurance.
 - Any invoices for firefighting/rescue service would be directed to the vehicle owner for payment.



Losses Not Reported

- Where Manitoba Public Insurance receives a firefighting/rescue invoice and the insured motorist hasn't reported the loss, the Corporation will retain the invoice and put the insured on notice by mailing a letter notifying them of the billing from the fire department.
- The fire department can check back with the Corporation at a later date to see if a claim has been opened, or can bill the insured directly.



Rates, Special Allowances & Exclusions



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Rates

- For losses qualifying for consideration, Manitoba Public Insurance will process reimbursement following a negotiated rate schedule:
- **Basic Rate**, calls will involve stabilization of an accident scene, with no fire or complex extrication. However, some **sort of emergency service must be done**, such as disconnect a battery or assist ambulance personnel.
 - As of March 1, 2013, the Basic Rate was \$726



Rates

- **Complex Rate**, calls involve a fire that needs extinguishing, or intense effort, involving special equipment, to remove someone from a vehicle.
 - As of March 1, 2013, the Complex Rate was \$968



Special Allowances

- Costs above the basic or complex rate may be reimbursed depending on the extra service required. In order for consideration to be given, extra services must be fully detailed on the claim application.
 - Case by case review



Equipment Rates

- Manitoba Public Insurance will consider reimbursement for some special allowances, recognizing the use of equipment or materials as follows:
 - Foam Allowance
 - Pumper Rate
 - Rescue Rates
 - Water Tanker



Securing the Scene

- **Securing the Scene** – Effective November 1, 2012, Manitoba Public Insurance began considering reimbursement for Scene Safety services
 - A maximum amount of \$60 is eligible for reimbursement, with both Basic and Complex calls being eligible.
 - The amount is subject to pro-rating where this service is provided for less than one hour, rounded to fifteen minute increments.



Rate Increases

- In 2009, the Corporation reached an agreement with AMM to index rates to the Manitoba Consumer Price Index.
- Rates are increased by the CPI plus 1% on March 1 of each year.



Excluded Costs / Services

- There are some costs/services for which Manitoba Public Insurance does not provide reimbursement.
- These excluded costs/services are outlined in the “Claiming firefighting/rescue costs from MPI” guidelines that were provided to all municipalities and fire departments.



False Alarms/Duplication of Services

- False alarms, multiple calls or cancellation of services are not eligible for reimbursement.
- If a second fire department has to attend in order to provide a service the first fire department is unable to provide (Jaws of Life), we would consider reimbursement of the second invoice.



Mileage

- There is no allowance for mileage.
- However, if a fire department is required to travel to a remote location that requires them to be away from their home station for a couple of hours, MPI will allow an extra hour for the pumper or rescue if those vehicles were at the scene.



Statute of Limitations

- Fire Departments and Municipalities etc. have 2 years from the date of loss to submit their bills for consideration.
- This is noted in Section 34 of the Manitoba Public Insurance Act



Submission Process & Appeals



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Submission Process

- Firefighting invoices for losses occurring in Manitoba are to be sent either electronically to:

firefightinginvoices@mpi.mb.ca

or directly to the Bison Service Centre for payment.

- The request for payment should be submitted on a Claims for Firefighting/Rescue Costs form.
- The form is located on the AMM website or can be requested from the Bison Service Center.



Claim for Firefighting/Rescue Costs Submission Form 0

Department Details

Responding Fire Department:	
Make Cheque payable to:	
Address:	
Form Completed By:	
Your Invoice#:	

Loss Details

Date of Loss:	MPI Claim #:	Incident Type:	Type of Vehicle(s) Involved
		<input checked="" type="radio"/> MVA <input type="radio"/> Fire <input type="radio"/> Both	<input type="checkbox"/> Car <input checked="" type="checkbox"/> Truck <input type="checkbox"/> Van <input type="checkbox"/> Semi <input type="checkbox"/> RV
<input type="radio"/> Single Vehicle <input checked="" type="radio"/> Multiple Vehicles		Location:	

Vehicle A		Vehicle B	
Owner:		Owner:	
Driver:		Driver:	
Address (owner):		Address (owner):	
Make/Model:		Make/Model:	
Plate#:		Plate#:	
VIN:		VIN:	

Vehicle C	Full Description of Accident Details:
Owner:	
Driver:	
Address (owner):	
Make/Model:	
Plate#:	
VIN:	

Service Details

Alarm Time:	Arrival Time:
Return Time:	Total Time in Service:
Commanding Officer:	Number of Personnel:
Units Responding:	Police Dept Responding:
Equipment Used:	
Approximate Water Used:	Sand:
Foam (\$40/gallon):	Basic or Complex:
Other:	

Describe in Detail Services Provided: Attach Photos/Diagram



Claim for Firefighting/Rescue Costs Submission Form

0

Department Details

Responding Fire Department:	
Make Cheque payable to:	
Address:	
Form Completed By:	
Your Invoice#:	

Loss Details

Date of Loss:	MPI Claim #:	Incident Type:	Type of Vehicle(s) Involved
		<input checked="" type="radio"/> MVA <input type="radio"/> Fire <input type="radio"/> Both	<input type="checkbox"/> Car <input checked="" type="checkbox"/> Truck <input type="checkbox"/> Van <input type="checkbox"/> Semi <input type="checkbox"/> RV
<input type="radio"/> Single Vehicle <input checked="" type="radio"/> Multiple Vehicles		Location:	

Vehicle A		Vehicle B	
Owner:		Owner:	
Driver:		Driver:	
Address (owner):		Address (owner):	
Make/Model:		Make/Model:	
Plate#:		Plate#:	
VIN:		VIN:	

Vehicle C	Full Description of Accident Details:
Owner:	
Driver:	
Address (owner):	
Make/Model:	
Plate#:	
VIN:	



Service Details			
Alarm Time:		Arrival Time:	
Return Time:		Total Time in Service:	
Commanding Officer:		Number of Personnel:	
Units Responding:		Police Dept Responding:	
Equipment Used:			
Approximate Water Used:		Sand:	
Foam (\$40/gallon):		Basic or Complex:	
Other:			
Describe in Detail Services Provided:			<input type="checkbox"/> Attach Photos/Diagram



Submission Form

- To ensure timely and accurate payment of an invoice, the claim form should include:
 - full description of accident details
 - full description of services provided
 - descriptions of equipment used and length of time in service
- Not including this information could result in an incorrect or delayed payment.



Non-Claimable Invoices

- In the event that the invoice does not qualify for payment, the Corporation will send a formal letter to the Municipality outlining the reason for return.
- Common reasons for invoice returns include:
 - services do not qualify for reimbursement
 - claim form has not been completed
 - more details are required
 - cancelled / withdrawn claim
 - no record of claim opened for date of loss



Appeals

- Any disagreements or inquiries about the amounts paid (or invoices returned unpaid) can first be made to firefightinginvoices@mpi.mb.ca
- If still unsatisfied, appeal through your AMM representative.
- An Emergency Services Billing Review Committee has been established.
- The committee is responsible for reviewing disputes over reimbursement of services.
 - Comprised of Manitoba Public Insurance and AMM Representatives

Questions?



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