



**Manitoba
Public Insurance**

Winter Tire Program

FREQUENTLY ASKED QUESTIONS

Why is this program being offered?

On March 6, 2014, the Manitoba government announced a program to make winter tires more accessible to Manitoba drivers. Eligible Manitobans can receive a low-interest loan at prime plus two per cent* through Manitoba Public Insurance to finance winter tires and associated costs.

Who is eligible for the program?

To be eligible, you must be an individual (not corporate) Manitoba Public Insurance customer without a financing restriction, without any outstanding arrears and you must have an active passenger vehicle or light truck policy. Only the registered owner of the vehicle can apply for a winter tire loan.

How can I check my eligibility?

You can confirm your eligibility for the Winter Tire Program at mpi.mb.ca/wintertires.

Where can I find my document number?

Your [document number \(DD/REF\)](#) can be found on your Manitoba driver's licence or identification card.

Where can I find my customer number?

Your [customer number](#) can be found on your vehicle registration certificate, ownership document or policy form.

Why am I receiving error messages?

Error messages can be caused by any of the following reasons:

- A required field was not completed.
- A valid document or customer number was not entered.
- An invalid postal or zip code was entered.

- An invalid licence plate number was entered.
- A postal or zip code associated with your street address instead of your mailing address was entered.
- Your date of birth was not entered correctly.
- Incorrect characters and/or numbers were entered for the verification check.
- Your last name was not entered correctly.

If you received an error message, please review the message and any available help text to ensure you are entering the required information correctly. If you are still experiencing difficulties, call the Contact Centre at 204-985-7000, 1-800-665-2410 (toll-free) or 204-985-8832 (deaf access TTY/TTD) for assistance.

What items are eligible for financing through the Winter Tire Program?

Only tires displaying the peaked mountain and snowflake symbol as established by Transport Canada and the Rubber Association of Canada are eligible to be financed. A list of approved tires is available [here](#).

Along with approved tires, related components may also be added to the loan:

Can be financed	Cannot be financed (customer must pay)
<ul style="list-style-type: none"> • rims • Tire Pressure Monitoring System (if required) • addition of studs to tires (some limitations apply) • mounting and balancing • applicable taxes and fees • switchover costs (if paid during initial purchase) • storage costs (if paid during initial purchase) 	<ul style="list-style-type: none"> • tire repair (punctures, flat tires, etc.) • maintenance • warranty or roadside assistance • switchover costs (if not part of the initial purchase) • storage costs (if not part of the initial purchase)

Where can I finance approved winter tires?

Visit a Winter Tire Program participating retailer to purchase your tires and initiate your financing.

If you have already purchased winter tires on or After March 6, 2014, or want to purchase winter tires from a retailer who is not participating in the Winter Tire Program, you may still be eligible for financing. Confirm your eligibility and then bring a copy of your receipt(s) to an Autopac agent. If you and your purchase meet the eligibility requirements, the Autopac agent

will set up a financing agreement and you will be reimbursed for the purchase. Your receipt(s) must provide proof that your purchase meets the eligibility requirements.

What do I need to provide to the tire retailer?

When starting the loan authorization process with a Winter Tire Program participating retailer, you will be required to:

- provide your vehicle registration certificate and your driver's licence or identification card
- select a financing term between one and four years and a monthly payment withdrawal day
- choose between using the existing banking or credit card information on your Manitoba Public Insurance account, or have your Autopac agent contact you for the information
- provide your phone number and preferred Autopac agent
- read and sign the loan information (including applicable interest rate), Preauthorized Payment Agreement, promissory note and terms and conditions

What will my monthly payments be?

To see an estimation of what your monthly payments may be, view the Estimated Payment Instalment chart.

Are there any additional fees?

You will be charged a one-time \$4 administration fee per loan, which will be included in the amortized loan amount.

When will I receive my payment schedule?

Once your Autopac agent processes your application, you will be mailed a payment schedule along with a copy of the form you signed with your tire retailer.

Who do I contact if I have questions about my loan?

Please contact an Autopac agent or Service Centre if you have any questions about your loan.

How does Manitoba Public Insurance protect my personal information online?

Just like with all other personal information, Manitoba Public Insurance takes the protection of your information very seriously. We maintain physical, electronic and procedural safeguards to protect your information from unauthorized access.

If you have additional questions, please visit an Autopac agent or Service Centre.

If you are a tire retailer interested in participating in the Winter Tire Program, contact tireretailers@mpi.mb.ca.

*Interest rates are determined by the [Bank of Canada](#) and are subject to change without notice.