



## Winter Tire Program FAQS FOR RETAILERS

The following FAQs will help answer questions you or your customer may have about the Winter Tire Program. For more information, direct the customer to their Autopac agent or have them contact Manitoba Public Insurance at 204-985-7000 or toll free at 1-800-665-2410.

### Why is this program being offered?

On March 6, 2014, the Manitoba government announced a program that would make winter tires more accessible to Manitoba drivers. Eligible Manitobans can receive a low-interest loan through Manitoba Public Insurance to finance winter tires and associated costs. Today, Manitoba Public Insurance is partnering with winter tire retailers like you to help Manitobans remain in control while driving this winter.

### Who is eligible?

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

Customers can confirm their eligibility at [mpi.mb.ca/wintertires](http://mpi.mb.ca/wintertires) or you can confirm it when you enter their information during the loan authorization process.

If you enter a customer's information and they are not eligible, the loan authorization process will end. For privacy reasons, Manitoba Public Insurance does not display the reason why a customer is not eligible for a winter tire loan. If a customer or a vehicle is determined to be ineligible and the customer has questions, direct them to contact their Autopac agent or Manitoba Public Insurance for more information.

### How does the loan work?

As part of the loan authorization process, you will review all the details of the loan and payments with the customer. If they have questions beforehand, use the following information:

- Loans cannot exceed \$2,000.
- Loans can be financed over a period of one to four years at prime rate plus two per cent.
- There is a one-time financing fee of \$4 added to the loan.
- Additional approved items can be added within 15 days of the date the loan is processed by the Autopac agent.
- Payments are made on a monthly, preauthorized basis and must be debited from a bank account.



## Winter Tire Program FAQS FOR RETAILERS

- Minimum loan payments must be at least \$2.00 per month.
- Penalties are charged for insufficient funds.
- There is no penalty to pay off the loan early.
- Payment schedule:
  - The initial payment is due on the Loan Effective Date (one month after the Loan Process Date – when the loan is processed by the Autopac agent and becomes active in the system).
  - The second payment (and all subsequent payments) is due each month on the Withdrawal Day that the customer chooses.
  - Customers should be aware that the first two payments may be close together if their Loan Effective Date falls just before their Withdrawal Day.
  - The customer will receive their payment schedule from their Autopac agent prior to their first withdrawal and should review it carefully.

For more information, customers should talk to their Autopac agent.

### What happens if a customer's tires (and related components) cost more than \$2,000?

You should collect the additional amount immediately. **Manitoba Public Insurance will not reimburse retailers for an invoice greater than \$2,000.**

### What can be financed? What cannot be financed?

Only tires displaying the peaked mountain and snowflake symbol (as endorsed by Transport Canada), and appearing on the list of approved tires, are eligible for financing.



A list of approved tires is available here:

[http://www.mpi.mb.ca/en/PDFs/Eligible\\_Tire\\_Listing.pdf](http://www.mpi.mb.ca/en/PDFs/Eligible_Tire_Listing.pdf)

Winter tires that are not on the approved list but display the peaked mountain and snowflake symbol may still qualify for the program.

Customers interested in purchasing winter tires not on the list (or who have already purchased them and want to set up financing) can send an email to [wintertires@mpi.mb.ca](mailto:wintertires@mpi.mb.ca) with the following information:

- Customer's name and preferred contact information (email address or phone number)
- Brand name and model of the tires
- Supporting information about the tires (i.e., website link, tire specifications), if available



## Winter Tire Program FAQS FOR RETAILERS

Retailers can also verify the eligibility of winter tires that are not on the approved list. Retailers can send an email to [tireretailers@mpi.mb.ca](mailto:tireretailers@mpi.mb.ca) with the brand name and model of the tires. Submissions will be reviewed and the customer or retailer will be notified of the tire's eligibility for the Winter Tire Program.

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"> <li>• Rims</li> <li>• Tire Pressure Monitoring System (if required)</li> <li>• Addition of studs to tires (some limitations apply)</li> <li>• Mounting and balancing</li> <li>• Wheel alignment</li> <li>• Nitrogen fill</li> <li>• Valve stems</li> <li>• Shop supplies</li> <li>• Applicable taxes and fees</li> <li>• Switchover costs (if paid during initial purchase)</li> <li>• Storage costs (if paid during initial purchase)</li> </ul>	<ul style="list-style-type: none"> <li>• Tire repair (punctures, flat tires, etc.)</li> <li>• Maintenance</li> <li>• Warranty or roadside assistance</li> <li>• Switchover costs (if not part of the initial purchase)</li> <li>• Storage costs (if not part of the initial purchase)</li> </ul>

### What items should be included on the invoice?

Ideally, only **approved winter tires and related components should be listed on the invoice** so that the invoice total matches the loan authorization total. This helps ensure that the correct winter tire loan amount is being processed for the customer.

If you include other non-eligible items on the same invoice (for example, oil change), make sure you indicate the non-eligible items directly on the invoice.



## Winter Tire Program FAQS FOR RETAILERS

### I need to add additional items to a customer's loan authorization. What do I do?

If you've already faxed the original Winter Tire Program Authorization form to the Autopac agent, you can complete and fax a second Winter Tire Program Authorization form for the **amount of the additional items only**. Do not include items that were submitted on the customer's original winter tire loan.

If you haven't faxed the original Winter Tire Program Authorization form, you must fax the following documents to the Autopac agent:

- New, completed Winter Tire Program Authorization form for the **new total amount**
- Original Winter Tire Program Authorization form with the word "VOID" written across it

### When do I click the 'Print Retailer Copy' button on the tire retailer web application?

Click the 'Print Retailer Copy' button only **after** you have reviewed the following loan details with the customer, using the Customer copy of the Winter Tire Program Authorization form:

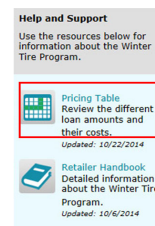
- Invoice information
- Number of monthly instalments
- Approximate dollar amount of monthly instalments
- Withdrawal day
- The 'Terms of the Manitoba Public Insurance Preauthorized Payment Agreement'

Clicking the 'Print Retailer Copy' button indicates that **the customer agrees to purchase the winter tires from you AND enter into a loan agreement with Manitoba Public Insurance.**

Use the 'Edit loan or payment details' OR 'Edit invoice or broker details' buttons if you need to change any information before clicking the 'Print Retailer Copy' button.

**Do not** click the 'Print Retailer Copy' button if the customer just wants:

- to confirm their eligibility for the program.
- a quote for the winter tire loan.
  - Use the Pricing Table in the Help and Support section for quotes on different loan amounts and their costs.



If your customers have any other questions, invite them to look online at [mpi.mb.ca/wintertires](http://mpi.mb.ca/wintertires) or to speak to their Autopac agent.