

# Deductibles

## Fact Sheet

A deductible is the amount you need to pay when you make an insurance claim. The basic car insurance deductible with MPI is \$500. If you choose to have a lower deductible, your premium will increase, but some claims will have the deductible waived.

### Deductibles on passenger vehicles / trucks

TYPE OF CLAIM	DEDUCTIBLE			
	BASIC	\$300	\$200	\$100
Collision	\$500	\$300	\$200	\$100
Glass replacement	\$500	\$300	\$200	\$100
Theft / attempted theft of vehicle	\$500	\$300	\$0	\$0
Vandalism	\$500	\$300	\$0	\$0
Glass repair	\$500	\$0	\$0	\$0
Collision with animal	\$500	\$0	\$0	\$0
All others (including fire, partial theft, hail)	\$500	\$300	\$200	\$100

### Deductibles on motorcycles – collision

TYPE OF CLAIM	DEDUCTIBLE			
	BASIC	\$300	\$200	\$100
Collision or upset	\$500	\$300	\$200	\$100
Glass replacement	\$500	\$300	\$200	\$100
Glass repair	\$500	\$0	\$0	\$0
Collision with animal	\$500	\$0	\$0	\$0



**Deductibles on motorcycles – comprehensive**

TYPE OF CLAIM	DEDUCTIBLE	
	BASIC	\$200
Comprehensive	\$500	\$200
Total theft	\$0	\$0
Attempted theft	\$0	\$0
Glass replacement	\$200	\$200
Glass repair	\$0	\$0
Vandalism	\$500	\$0

QUESTIONS? CONTACT US!

