All-terrain vehicles and other Off-road vehicles



- Registering and insuring your ORV
- Rules for operating your ORV
- Riding your ATV safely



Table of Contents

Introduction1
Registering your ORV 2
Insurance protection for you and your family 4
Rules for operating your ORV 8
Riding your ATV safely 13



Introduction

This brochure answers key questions about registering, licensing and safely operating an all-terrain vehicle (ATV) or other types of off-road vehicles (ORV).

An ORV is defined as any wheeled or tracked motorized vehicle designed or adapted for off-road use. An ATV is an ORV that travels on three or more low-pressure tires, has a seat designed to be straddled by the operator of the vehicle and has handlebars for steering the vehicle.

Types of ORV include:

- all-terrain vehicles
- snowmobiles (For information on registering, licensing and safely operating a snowmobile, see our Snowmobiles brochure at mpi.mb.ca or visit an Autopac agent.)
- · mini bikes, dirt bikes and trail bikes
- dune or sport buggies
- utility task vehicles
- amphibious vehicles
- four-wheel drive motor vehicles, motorcycles or snow vehicles that are being driven somewhere other than on a highway

ORVs do not include:

- farm tractors
- garden or lawn tractors
- golf carts
- implement of husbandry
- · special mobile machines

The rules for registering and operating your ORV are governed by *The Drivers and Vehicles Act* and *The Off-Road Vehicles Act*. These rules are meant to help reduce the risk of a collision. We've summarized some of these rules for you in this brochure.

We've also provided some valuable information to help keep you safe while riding.

A collision with your ORV can happen. That's why it's important to have enough insurance to minimize the financial risks you and your family may face in the event of an ORV collision. This brochure tells you about those risks and the insurance available to reduce them.

Registering your ORV

How is registering an ORV different from registering a vehicle?

- You don't automatically get insurance for injuries or for theft or damage to your ORV with basic registration. If you want this extra insurance protection, you'll need to buy it separately.
- You get one licence plate, rather than two:
 - For ORVs with three or more wheels and tracked vehicles other than snowmobiles, you must mount it on the rear so that it's highly visible.
 - For two-wheeled ORVs, you must mount it on the front.

How is registering an ORV similar to registering a vehicle?

- You register your ORV at any Autopac agent in Manitoba or a Manitoba Public Insurance Service Centre
- You automatically get third party liability (TPL) coverage (\$500,000 for an ORV). In a collision, this covers you against other peoples' claims against you for property damage, injury or death.

You can also buy more TPL coverage separately—see "Third party liability" on page 6.

- TPL coverage does not include coverage for claims for punitive or exemplary damages.
 Punitive damages are sometimes awarded by courts as punishment where reckless behavior is a factor in the accident.
- You renew your ORV registration and insurance at the same time as your vehicle.
- Anyone operating your ORV must carry the registration/insurance certificate.
- Your ORV registration comes with a Transfer of Ownership Document (TOD). If you're selling your ORV, give the completed TOD to the buyer.
- If you're disposing of your old ORV and replacing it with a new ORV, you have seven days to register the new ORV. During this seven-day period, your existing coverage and registration will apply to your new ORV. When transferring your registration and insurance to another ORV, a transfer fee applies and your insurance premium may change.
- If you're disposing of your old ORV without replacing it with a new ORV, you must take your licence plate and registration/insurance certificate to an Autopac agent.
- You must report an address change within 15 days to an Autopac agent or a Manitoba Public Insurance Service Centre. You can also submit your change by mail to: Manitoba Public Insurance, 234 Donald Street, Box 6300, Winnipeg, MB R3C 4A4.
- You must be at least 16 years of age to register an ORV. You must provide proof of your age (birth certificate or other identification). If you're under 18, you need written permission from your parent or legal guardian.

Are there some situations when an ORV doesn't have to be registered?

Yes. You don't need to register your ORV if any of the following apply:

- You operate it only on your own property.
- You don't live in Manitoba and it's currently registered in your home province or territory.
- It's a motor vehicle registered under The Drivers and Vehicles Act.
- You're a commercially-licensed fisherman using your ORV for your fishing business or you're a licensed trapper using your ORV in a registered trapline district or special trapping area.
- It's owned and operated on behalf of the Department of National Defence and displays a licence plate or other identification from that department.
- You're an ORV dealer who either owns or possesses an ORV and you use a dealer plate.
- You use it exclusively on a competitive circuit.
- You live in a remote community and operate your ORV only within that community.

Insurance protection for you and your family

What financial risks could you face with your ORV?

Your injuries

Registering your ORV doesn't automatically give you injury coverage. If you cause a collision, you will not receive coverage for your own injuries. If you're in a collision and the other driver is at fault, you may claim against the other driver's third party liability insurance and, in some cases, your underinsured motorist coverage.

This is often not enough and could leave you having to pay for any costs from medical treatments, disability, permanent impairment and more if you or a family member were injured while riding. The Personal Injury Protection Plan (PIPP), which covers automobile injuries, covers ORV riders in one situation only—if the ORV collides with a moving automobile.

Claims others may make against you

If you cause an injury or damage property while operating your ORV you can be sued. With your registration you have \$500,000 third party liability protection for someone else's claim against you. That may not be enough to cover you against a serious claim. Covering the claim yourself could mean financial ruin.

Your own machine

When you register your ORV, you do not automatically get coverage for damage to your machine or for theft. Could you afford to lose your machine without any compensation?

What optional insurance can you buy to protect yourself, your family and your ORV against these risks?

Accident benefits

Accident benefits help cover injury costs resulting from disability, medical treatment and rehabilitation. Benefits paid are the same regardless of fault. With the accident benefits policy you're insured for your injuries or death from:

- operating or riding on any ORV, including colliding with something
- getting on or off any ORV
- · being run over or struck down by any ORV

If you're operating someone else's ORV, you must have the owner's permission.

In addition, other operators or occupants of your ORV are insured for their injuries or death from:

- operating or riding on your ORV, including colliding with something
- getting on or off your ORV
- being run over or struck down by any ORV

To be covered, others operating your ORV must have your permission. If you're riding outside Manitoba (but within Canada or the United States), others operating or riding on your ORV must also be Manitoba residents.

Third party liability

Our Third Party Liability Plus coverage offers two-way liability protection against:

- claims someone makes against you for property damage or injuries
- other ORV operators who don't have sufficient liability insurance to cover your injury claim

You can choose from three levels of coverage: \$1 million, \$2 million or \$5 million. This also includes the same amount of underinsured motorist protection.

Remember: if you injure others—including your passengers—or damage their property, they can sue you.

Additional optional third party liability does not include coverage for claims for punitive or exemplary damages, as these are not covered under third party liability. Punitive damages are sometimes awarded by courts as punishment where reckless behavior is a factor in the accident.

Collision protection

Collision protection covers damage to your ORV caused by a collision. You can choose from either a \$200 or \$500 deductible.

Comprehensive protection

Comprehensive protection covers physical damage to your ORV from causes other than collision, such as fire, theft, vandalism and hail. You can choose from either a \$200 or \$500 deductible.

Combining collision and comprehensive protection gives you the most protection we offer against damage to, or theft of, your ORV. Before selling you this coverage, your Autopac agent may need to inspect your ORV.

Ask an Autopac agent for more details about these different coverages. Some restrictions may apply.

With all our ORV coverages, you renew on the same schedule as the rest of your Autopac. Your coverage begins as soon as you apply and lasts year-round, but you only pay during the riding season.

Keeping your coverage year-round gives you continuous financial protection. It also ensures you won't need to have your ORV reinspected.

Reporting an ORV collision

A collision should be reported to Manitoba Public Insurance the same way it would be if it involved your vehicle. For more information, check the "When you have a claim" section in your Guide to Autopac or call us at 204-985-7000 (in Winnipeg) or 1-800-665-2410 (toll-free outside Winnipeg). We can assist you in determining if you need to make a police report when you call to make a claim.

Rules for operating your ORV

Age requirements

Under 14 years of age

You can operate an ORV only under the direct supervision of your parent/legal guardian or a person over the age of 18 authorized by your parent/legal guardian. You can travel in ditches but you cannot cross or travel on roadways, shoulders or sidewalks.

14+ years of age (without a valid driver's licence)

You can operate an ORV unsupervised.* You can travel in ditches but you cannot cross or travel on roadways, shoulders or sidewalks.

15½**+ years of age** (with a valid Learner Stage driver's licence)

You can operate an ORV unsupervised.* You can travel in ditches but you cannot cross or travel on roadways, shoulders or sidewalks.

16+ years of age (with a valid Intermediate or Full Stage driver's licence)

You can operate an ORV anywhere that ORV use is permitted as long as you follow the rules laid out in *The Off-Road Vehicles Act*. Many of those rules are described in this brochure.

Manufacturers may provide a minimum age recommendation that should be followed. This does not override the requirements of *The Off-Road Vehicles Act*.

* Except a motorcycle, four-wheel drive or snow vehicle that is eligible for registration under The Drivers and Vehicles Act.

Helmet use

With a few exceptions, ORV riders must always wear an approved safety helmet. Full face helmets help protect your face as well as your head. Open face helmets are lighter and cooler but should be used with eye and mouth protection. Safety helmets must meet all the requirements of one of the following standards:

- Canadian Standards Association Standard D230 "Safety Helmets for Motorcycle Riders", bearing the monogram of the Canadian Standards Association Testing Laboratories
- Snell Memorial Foundation "Standard for Protective Headgear", bearing the certificate of the Snell Memorial Foundation
- United States of America "Federal Motor Vehicle Safety Standard 218", bearing the symbol DOT
- American National Standard "Specifications for Protective Headgear for Vehicular User" Z90.1, bearing the American National Standard Institute label
- British Standards Institution "Protective Helmets for Vehicle Users", with respect to motorcycle helmets

You don't have to wear a helmet if any of the following apply:

- you're a self-employed farmer, commercial fisherman, hunter or trapper riding an ORV while working at your occupation
- you live in a remote community and operate your ORV only within that community
- your ORV has rollover protection and seatbelts which anyone riding your ORV must wear
- you're working for Manitoba Hydro and riding an ORV to service tower lines north of the 53rd parallel between May 1 and Oct. 31
- you're enforcing The Wildlife Act or The Fisheries Act or respective regulations

We still recommend wearing a helmet at all times, even if it's not required.

Seatbelt use

Every operator and passenger of an ORV in which seatbelts are provided should wear a complete seatbelt that is properly adjusted and securely fastened.

Headlights and tail lights

There needs to be at least one white headlamp and one red tail light in working order. At the minimum, lights should be on from one-half hour before sunset until one-half hour after sunrise and any other time when visibility is reduced to 60 metres or less.

Towing

When towing another ORV, trailer, sleigh, cutter, toboggan or other apparatus that can be towed or drawn, you must use a rigid tow bar that keeps the back of your ORV and the front of what is being towed no more than three metres apart.

An ORV cannot tow another vehicle across a roadway if the towed vehicle is carrying a person. The exception to the law is if the person on the towed vehicle is not able to walk or the towed vehicle is disabled and needs a person to steer it.

Before towing anything, read the owner's manual to make sure your ORV can be used for towing. Keep in mind that only experienced riders should tow anything and that towing will affect your vehicle's handling and braking ability.

Where you can and cannot ride

Roadways

- You must not ride on a roadway.
- You can cross a roadway at or within five metres of an intersection if you hold a valid driver's licence, other than a learner's permit.

- When intersections are more than three kilometres apart you can cross at any other point along the highway as long as you have a clear view of oncoming traffic.
- If in a group, only one ORV can cross at a time.
- Before crossing a roadway, you must stop and yield to pedestrians and approaching traffic.

Roadway shoulders

You cannot ride on the shoulder of a roadway except under all of these conditions:

- the ORV you're riding has more than two wheels and you're using it for agricultural purposes
- the ORV you're riding is displaying 'slow moving vehicle' signs on the rear
- you drive 40 km/h or less
- you hold a valid driver's licence, other than a learner's permit
- you drive on the right-side shoulder in the same direction as traffic

Medians

You must not ride on or across the median of a divided highway.

Designated Crown land

Crown land is land administered by the provincial and federal governments. Although most Crown land is available for everyone to enjoy, access to some areas is restricted for environmental reasons or public safety concerns.

In Crown land areas where ORVs are permissible, please be respectful and responsible. Stay away from crops, gated rangeland, plantations and environmentally-sensitive areas such as beaches, sand dunes, riparian areas and wetlands. For more information on where ORVs are allowed on designated Crown lands, please visit gov.mb.ca/conservation/off_road_vehicles/designated.



Ditches

If your ORV is a four-wheel drive motor vehicle that can be registered under *The Drivers and Vehicles Act*, you must not drive it in ditches. You can ride all other types of ORVs in ditches only if:

- the ditch is to the right of the roadway and the shoulder
- you travel in the same direction as vehicle traffic
- you're operating in an area where ORV use is allowed

Use great caution when travelling in ditches—watch out for roads and driveways, culverts, road signs and other hazards.

Parking lots

You can drive your ORV in a parking lot to:

- travel to where you'll be using your ORV
- return to the vehicle that brought your ORV to the parking lot

Private land and dwellings

You must not operate an ORV:

- on privately-owned or leased land without the owner/occupier's permission
- within 30 metres of a dwelling between midnight and 7:00 a.m., unless the dwelling is on your own property or you're an invited guest, or the dwelling is under your control
- within 30 metres of a playground or area set aside for recreation, unless it's fenced or you're using the ORV for maintenance or operation of the area

Riding your ATV safely

Although most ORV owners ride responsibly, more than 100 Manitobans are injured or killed in ORV collisions each year. Operating an ORV safely involves more than just following the rules in this brochure. They are powerful machines that have the potential to cause serious injury or death.

That's particularly true of **all-terrain vehicles** (**ATVs**). When ridden responsibly, ATVs provide safe and exciting opportunities for families and groups to enjoy the outdoors.

Enjoy a safe ride by following these tips for operating your ATV:

Eye protection

Eye protection should be used with full face or open face helmets. Regular sunglasses do not provide adequate protection on an ATV. A face shield or goggles will better protect you.

Eye protection should be:

- · free from scratches
- shatterproof
- securely fastened
- · well-ventilated to prevent fogging
- tinted for riding on bright days or clear for night riding or yellow for overcast days

Protective clothing

Boots: Off-road boots are best as they offer protection for lower legs, ankles and feet and they help prevent your feet from slipping off the footrests.

Gloves: Gloves prevent your hands from getting sore, tired or cold and offer protection in the event of a spill. For best protection use gloves with padded knuckles and palms.

Clothing: Long pants and a long-sleeved shirt or jacket can protect your skin from scratches as well as weather extremes. For best protection wear off-road riding gear that includes pants with kneepads and a shirt with chest and shoulder protectors.

It's important to dress for the weather and length of your trip. Do not wear loose clothing that can be caught in the ATV or clothing that won't keep you warm enough.

Passengers

Multiple passengers are a factor in many injuries and fatalities. Don't ride with passengers unless your ATV is specifically designed to hold more than one person. Carrying passengers is unsafe as it disrupts the balance and stability of the machine.

Trail etiquette

Ride only on trails where ATV use is allowed and be respectful to everyone you come across.

Remember to:

- · keep to the right
- slow down when passing people or animals
- yield to uphill traffic

Private property

Respect riding area rules and ride only where permitted. Remember to:

- always ask permission to cross private property
- comply with signs and fences
- · leave gates as you find them

Hand signals

Communicating while riding can be a challenge. Hand signals are an effective solution. Learn how to use them at ccso-ccom.ca/handsigs.html.



Be sensitive to habitats

Preserve the environment; leave it better than you found it. Remember to:

- · carry out what you carry in
- stay away from environmentally-sensitive areas and wetlands
- avoid nesting areas and yield the trail to any wildlife
- stay on the trail and away from areas that are easily damaged by churning wheels
- clean your ATV after each trip to avoid possibly transferring invasive plant or animal species to other areas (for more information visit gov.mb.ca/waterstewardship/stopais)

Avoid fire risk

Be aware of when the risk of forest fires is higher than normal.

- When conditions are dry in areas where you're riding, use caution as sparks from your ATV could ignite grass, branches or other combustible material.
- Stop frequently to check areas around the engine and exhaust for debris, and carefully dispose of any debris found.
- Carry a small shovel, axe and fire extinguisher on your ATV at all times.
- Report all wildfires by calling 1-800-782-0076.

Alcohol and drugs

Skills such as visual sharpness, reaction time, judgment and general awareness are critical to an ATV operator while riding. These skills are greatly hindered by alcohol and illegal drugs.

As well, many prescription or over-the-counter drugs, such as cold tablets and allergy medications, can have an adverse effect on your driving skills. Read all warning labels and understand the effects these drugs have on your ability to operate your ATV safely.

Know the consequences of impaired driving Manitoba's impaired driving laws apply to the operation of all motorized vehicles, so you have to be aware of the consequences of impaired driving even when you operate other types of motorized vehicles, including ORVs.

If you operate a motor vehicle with a blood alcohol concentration between .05 and .08 or fail a physical coordination test or drug recognition evaluation, you are subject to an immediate Tiered Administrative Licence Suspension ranging from 72 hours to 60 days. You will also move five levels down the Driver Safety Rating scale and be required to pay a driver's licence reinstatement charge.

If your blood alcohol concentration is over .08, you refuse to provide a breath or blood sample to police, you refuse to perform a physical coordination test or drug recognition evaluation, or you refuse to follow a police officer's instructions regarding either test, you will receive an immediate threemonth Administrative Licence Suspension. You will also move five levels down the Driver Safety Rating scale and be required to pay a driver's licence reinstatement charge and complete an impaired driver's assessment. You can also be charged with an impaired driving-related offence under the *Criminal Code*.

If you're convicted of an impaired driving-related Criminal Code offence, you will face sanctions such as:

- a minimum fine of \$1,000
- · possible imprisonment
- a minimum one-year court-imposed driving prohibition
- mandatory driver's licence suspension under The Highway Traffic Act from one year to life
- mandatory participation in Manitoba's Ignition Interlock Program
- · possible vehicle forfeiture

Riding techniques

To ride safely, you need to be able to assess the terrain ahead of you and understand the capabilities of your machine.

- Stay on existing trails. Avoid dangerous terrain such as steep slopes, marshes and swamps.
- Travel at speeds appropriate for the terrain, visibility, operating conditions and your ability.
- Constantly scan the path ahead of you to pick the safest route around large holes, ruts, bumps, guy wires, railway tracks, culverts, fences, posts, debris and other obstacles or hazards.
- Carefully approach hills, turns and other obstacles.
- Be especially alert when travelling over unfamiliar terrain.

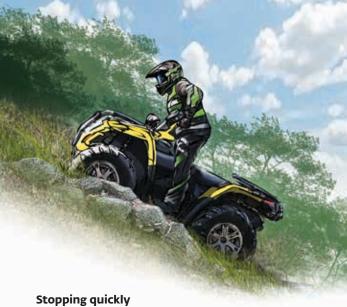
Riding over boardwalks and decks can be dangerous as they are often built over wetlands and can be slippery. Cross these structures with extreme caution.



Turning basics

Consult your manual for information on turning your ATV properly. In general, you should:

- turn at low-to-medium speeds
- move forward on the seat and lean in the direction of the turn
- turn the handlebars while looking where you're turning
- speed up slightly as you come out of the turn
- if the ATV starts to tip, lean your body farther into the turn and gradually reduce your speed



With the possibility of ever-changing terrain, fallen trees or animals, you should be prepared to stop quickly. A quick stop may be necessary at any time, so remember to:

- ride within your ability
- use both brakes when stopping
- if you lock the wheels, release the brakes momentarily and reapply them more gradually
- · slow your ATV when cresting a hill or going through a turn
- keep your feet on the footrests

Riding up hills

Climbing hills can be dangerous if you don't follow the proper procedures described in your owner's manual. You could lose control of your ATV or it could overturn. In general, you should:

- Use good judgment. If the hill looks too steep for your ATV or your abilities, it probably is.
- · Start the climb by shifting into a lower gear. Speed up to maintain momentum.
- Move up on the seat and lean forward or stand and position your torso over the front wheels.

- Keep your weight uphill at all times and your feet on the footrests.
- If you are riding uphill and lose all forward momentum:
 - Keep your weight forward but apply both brakes to come to a stop. Don't let the ATV roll backwards.
 - If the ATV does start to roll backwards, apply the parking brake and get off on the higher side of the ATV if the ground is uneven.

If you can't see what is on or over the crest of a hill, slow down until you have a clear view.

Riding downhill

Always carefully check the terrain before you start down any hill. Choose a downhill path that is as straight as possible with minimal obstacles. When going downhill, remember to:

- · shift your weight to the rear
- · maintain a low speed
- · use a lower gear
- brake gradually
- look ahead





Traversing

You may encounter hills that are too steep to ascend or descend in a straight line. In those situations you may be able to drive across, or traverse, the slope at an angle. Do not traverse on slippery, rough or loose surfaces. When traversing, be sure to:

- · keep both feet firmly on the footrests
- lean your upper body uphill
- keep your speed steady and avoid making sudden throttle changes

Riding in sand

Always remember:

- Make sure you have an antenna flag so others can see you better.
- Dunes shift in size and shape and can change quickly, so never assume what you rode on one day will be the same the next.
- When riding up a dune, be prepared to make a U-turn if there is a drop-off.
- Wet sand is unstable, so do not drive on wet sand unless you know it is safe.
- When stopping, only stop on a crest or where you're visible to others.
- Avoid riding on vegetation as it helps stabilize the dunes and may also hide an obstacle or hazard.
- Be extra careful when the sun is directly overhead because there are no shadows to indicate holes, drop-offs or changes in terrain.
- A gradient (dark at top and clear at bottom) or dark lens in your goggles can help distinguish dips, drops and holes in the sand.



Riding through mud and water

- Avoid water crossings where you might cause damage to stream beds, stream banks and fish habitats such as spawning and nursery grounds or where you might cause erosion to the banks of streams or creeks.
- If you must cross a stream or go up and down stream banks, use an established crossing or ride where the banks have a gradual incline. Note that fish habitats are often found at crossings.
- Water levels may change from hour to hour so it is important to safely determine the depth of the water or mud before riding through it.
- Do not operate your ATV in fast-flowing water or in water deeper than that specified in your owner's manual.
- Your body position is very important when riding in mud or water; to maintain proper balance or maximum traction be prepared to shift your weight in any direction.
- Wet brakes may have reduced stopping ability; always test your brakes after leaving water.
- Do not spin tires quickly; they will only dig holes and splatter you with mud—you will not travel any faster.
- After riding in water, be sure to drain any trapped water by removing the drain screws (if equipped). Do not drain water from one body of water into another—you may move invasive species without knowing it.
- Do not attempt to ride over frozen waterways or thin ice, as it is extremely dangerous.

Using a trailer

It is important to get your ATV safely to your riding destination. This means making sure your ATV trailer is properly secured to your vehicle and the ATV is properly secured to the trailer. You must also make sure that your trailer complies with all regulations of The Highway Traffic Act.

Pre-ride inspection



Tires and wheels

- ✓ Always maintain the recommended tire pressure.
- Check for cuts or gouges that could cause air leakage.
- Make sure axle nuts are tightened and secured by cotter pins.

Controls

- Make sure the throttle moves smoothly and snaps closed with the handlebars in any position.
- Make sure the brakes operate smoothly and are adjusted according to the owner's manual.
- ✓ Make sure the foot shifter is firmly attached and positioned for safe operation.

Lights and switches

- Check the position of the ignition switch (if equipped) and make sure it works by switching it on and off during your warm-up.
- Be sure the engine stop switch turns off the engine.
- Ensure all lights (if equipped) are working.

Oil and fuel

- Ensure you have enough oil and fuel for your trip.
- ✓ Check for leaks.
- Be sure the air filter is clean and not torn or blocked.

Chain/drive shaft and chassis

- ✓ Inspect, adjust and lubricate the chain regularly.
- Check drive shaft for oil leaks and maintain oil supply as outlined in your owner's manual.
- Look and feel for loose parts while the engine is off

Emergency supplies

Regardless of trip location, you should always carry emergency supplies. This includes tools, a first aid kit and an emergency kit. Whether you're riding alone or in a group, you should also tell someone where you're going and how long you expect to be gone.

It's also a good idea to carry a cellphone with you. In remote areas with no cellphone reception, consider a satellite phone or a GPS messenger beacon. This allows people to track you from home and also allows you to send out distress calls.



Checklist

Extra ignition key
Tool kit that comes with unit
Two spare spark plugs (minimum)
Electrical tape
Spare bulbs
Mechanic's wire
Duct tape
Knife
Flashlight
Fresh batteries
Tow strap
First aid survival kit
Cellphone (if possible)
Trail food
Lighter or waterproof matches
Pencil or pen and paper
Water purification tablets
Small signal mirror
Hand axe
Small shovel
Fire extinguisher
Area map
Emergency (space) blanket
Signal flares
Shock-resistant compass
8 m (25 ft.) of sturdy rope
Water

Additional information

Riders are encouraged to join local clubs and take a riding lesson. For a list of clubs in your area visit atvmb.ca/clubs.

Safety Services Manitoba provides free presentations to high schools and community groups on riding ATVs safely. Call 204-949-1085 or visit safetyservicesmanitoba.ca.





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