



# ICBC Autoplan insurance

Your guide to insuring, registering and licensing your vehicle

For policies effective on or after January 6, 2025

The information in this publication is intended to provide general information only and is not intended to provide legal or professional advice. We have used plain language to help you understand your optional policy or some of the laws related to the topics of this publication. Information in this publication is subject to change without notice. You should follow the more detailed wording and requirements of current applicable statutes and regulations or your optional policy, even if they contradict the wording and requirements set out in this publication.

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## Introduction

Since 1974, ICBC has been providing Basic insurance coverage for all vehicles licensed and insured in the province of B.C.

ICBC is the sole provider of Basic insurance and must provide coverage to all those who license and insure their vehicles in B.C. This system protects you because all B.C. motorists must carry at least a minimum amount of insurance.

Basic insurance protects you and pays for your injury-related medical and recovery expenses in the event of a crash. Starting May 1, 2021, ICBC has adopted Enhanced Care, a care-based approach to auto insurance that increases the care and recovery benefits available as part of Basic insurance. It ensures that all B.C. residents have access to these benefits no matter who is responsible for a crash.

In addition, if you're driving in B.C. and another driver crashes into your vehicle, Basic coverage on your own policy will cover the costs to repair or replace your vehicle, to the extent that you're not responsible for the crash.

Under Enhanced Care, vehicle owners, lessees and drivers who cause crashes in B.C. are also protected from being sued for injuries or vehicle damage in most cases.

Even with the limitations on lawsuits in B.C. there are still situations where lawsuits are permitted, and you could be held financially responsible as a result of a crash.

For situations where lawsuits are permitted, Basic insurance provides you with \$200,000 worth of Third Party Liability coverage in case you are found responsible for a crash that injures someone or causes loss or damage to someone else's property. Many people choose to increase their limit of Third Party Liability coverage to \$1 million or more, in case the \$200,000 limit under their Basic insurance is not enough.

Optional Autoplan insurance is additional coverage that you can choose to buy if you wish. The most common Optional Autoplan coverages are Extended Third Party Liability, Collision, and Comprehensive.

Extended Third Party Liability gives you additional protection over and above the Basic Third Party Liability in situations where lawsuits are allowed.

Collision insurance pays to repair or replace your vehicle if it is damaged in a crash, even when you are at fault.

Comprehensive insurance covers loss or damage to your vehicle by any cause except loss or damage covered by Collision insurance. This includes coverage for loss or damage caused by fire, theft, vandalism, and windshield damage, to name a few.

This publication will give you a general understanding of the protection provided by Basic and Optional Autoplan insurance, as well as provide general information on registering, licensing and insuring a vehicle.

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## Basic insurance

Generally, Basic insurance protects you when you're involved in a crash.

Basic insurance includes five main types of coverage:

- Third Party Liability coverage
- Enhanced Accident Benefits
- Basic Vehicle Damage coverage
- Underinsured Motorist Protection
- Inverse Liability coverage

Under Enhanced Care, the Third Party Liability coverage included in your Basic insurance pays damages up to your policy limit in places where vehicle owners, lessees and drivers aren't protected from lawsuits, and you are found legally responsible for a crash.

If you're injured in a crash, Basic insurance will provide Enhanced Accident Benefits to cover your medical care and recovery for as long as you need it. It also includes income replacement benefits for the period of time you're too injured to work. If there are fatalities resulting from a crash, your Enhanced Accident Benefits will also pay funeral expenses up to a specified limit and death benefits to the spouse and dependants.

If your vehicle is damaged in a crash with another vehicle in B.C., Basic Vehicle Damage coverage will pay for the damage to your vehicle to the extent that you are not responsible.

Basic insurance also includes Underinsured Motorist Protection for rare situations where you or members of your household are not eligible for Enhanced Accident Benefits and are injured in a crash where the responsible driver lacks sufficient coverage to pay damages awarded in a claim.

Basic Inverse Liability coverage will cover your vehicle damage to the extent you are not responsible if you are in a crash outside B.C. in a place where lawsuits for vehicle damage are legally prohibited.

### **Basic insurance fine print**

Basic insurance coverage applies only in Canada and the United States (including Hawaii and Alaska). Your coverage does not extend to Mexico or any other country. Some individual coverages have specific geographic restrictions; read the detailed descriptions in this brochure for more information.

### **Many of the coverages available as part of Basic insurance may not cover you if:**

- Your vehicle was improperly rated — for example, rated for pleasure use but used for a higher premium rate such as to or from work.
- The crash resulted from avoiding the police or using a vehicle for any illicit or illegal purpose.
- You were driving without a valid driver's licence or when your licence was suspended.
- Your vehicle was driven by someone else without a valid driver's licence or when their licence was suspended.
- You are found impaired by alcohol, drugs or other intoxicating substances at the time of the crash.
- You present a fraudulent or exaggerated claim.
- The vehicle was deliberately used to cause loss or damage.
- Your claim results from acts of war, rebellion, insurrection or a nuclear energy hazard.

## **Third Party Liability**

A crash can cause injuries to someone or damage their property or vehicle. If you're responsible, the other person could recover their losses by making a claim against you and your insurance policy.

Under Enhanced Care, vehicle owners, lessees and drivers in B.C. are protected from lawsuits in most cases, so if you are responsible for a crash, you can have peace of mind knowing it is unlikely that anyone injured in the crash or whose vehicle you damaged will take legal action against you. However, there are still some situations where someone could make a claim against you.

For example, someone could make a claim against you if you cause a crash and damage someone's property, such as a building, fence, or the contents inside their vehicle, or if you travel outside B.C. to another state or province where lawsuits for injuries and vehicle damage are permitted.

Basic insurance provides you with \$200,000 worth of Third Party Liability coverage in case someone makes a claim against you in a situation where lawsuits are permitted. Buses, taxis, limousines, heavy commercial vehicles (over 5,000 kg GVW) and commercial trailers must carry \$1 million in coverage and \$2 million if dangerous goods are carried.

### **Extending your Third Party Liability**

Many drivers increase Basic Third Party Liability coverage to \$1 million or more because if you are found responsible for a serious crash causing injury or damage, you could be required to pay damages well above \$200,000.

Purchasing additional Third Party Liability gives you extra protection when the cost of the other party's claim has exceeded the \$200,000 limit of your Basic Third Party Liability.

If you have a crash that causes both property damage and injuries or death, claims for injuries or death have priority on the first 90 per cent of your liability coverage. Claims for property damage have priority on the 10 per cent balance. This also applies to Extended Third Party Liability coverage.

#### **Third Party Liability coverage restrictions**

Third Party Liability coverage does not apply in the following situations:

- Loss or damage to property (yours or anyone else's) carried in your vehicle.
- Loss or damage to property you own, lease or rent (for example, your house).
- Assessments, penalties or premiums payable under the Workers Compensation Act.
- Towing an unlicensed trailer that is required to be licensed.
- Operation of attached equipment at a work site (for example, a crane attached to a truck).
- Damages awarded in a lawsuit against you if you have been convicted of certain Criminal Code offences related to the crash.

### **Enhanced Accident Benefits**

Enhanced Accident Benefits cover costs such as medical and personal expenses, as well as income replacement benefits and caregiver benefits if you are injured in a crash, regardless of who is at fault. ICBC pays Enhanced Accident Benefits with no overall limit, to all B.C. residents injured in a crash as an occupant of a vehicle, or as a pedestrian or cyclist hit by a vehicle.

For non-B.C. residents injured in a crash in B.C., whether as the occupant of a vehicle, a pedestrian, or cyclist, ICBC will provide or contribute to their care and recovery benefits, but their access to Enhanced Accident Benefits may depend on the extent of their responsibility for the crash.

For crashes that occur in other parts of Canada or the United States, B.C. residents will have full access to Enhanced Accident Benefits, and ICBC will pay or contribute to benefits for non-residents injured as a result of a crash involving a B.C. vehicle, in accordance with local laws.

### **Medical and personal expenses**

ICBC Enhanced Accident Benefits cover medical expenses required as a result of a crash.

Enhanced Accident Benefits also reimburse you for certain personal expenses resulting from the crash, including travel costs associated with medical treatment. Expenses covered may include medical; dental; hospital; ambulance; chiropractic or physiotherapy treatments; occupational therapy; speech therapy; prosthetics; medication; medical supplies or equipment; and attendant care.

Enhanced Accident Benefits do not cover expenses that may be claimed under other insurance policies, or medical or hospital plans. However, if the coverage limits offered under Enhanced Accident Benefits are higher than those offered under the other plan(s), ICBC will pay amounts claimed that are in excess of the other plan, up to a maximum of the limit under Enhanced Accident Benefits. Some expenses will need prior confirmation before we reimburse you.

### **Income replacement benefits**

Enhanced Accident Benefits provide income replacement benefits if you fit into one of the six categories of earners listed below and you cannot continue working because of your injuries:

- Full-time earner
- Temporary earner
- Part-time earner
- Student
- Minor
- Non-earner

Income replacement benefits for full-time, temporary or part-time earners (including students and minors) begin on the eighth day after the crash.

### **Non-earners**

If you are classified as a “non-earner,” meaning you weren’t working at the time of the crash, but could have been, your entitlement to income replacement benefits begins 180 days after the crash.

If you can provide sufficient information to show you would have held employment during the first 180 days following the crash, you’ll be entitled to income replacement benefits based on the time period in which you would have been working.

For more information on entitlement to income replacement benefits for any of these categories of earners, see **Your Guide to Enhanced Accident Benefits**.

The income replacement benefits are calculated as 90 per cent of your net income, based on your gross yearly employment income, up to a maximum yearly insurable income amount. For 2025, the maximum yearly insurable income amount is \$119,000. If your gross yearly employment income is above the specified maximum, talk to your broker to see if ICBC's Income Top-Up Policy is right for you (also see **Additional Products**, page 32).

### **Insurance and income replacement benefits under Enhanced Accident Benefits**

An employed person may be eligible for up to 15 weeks of Employment Insurance (EI) sickness benefits when disabled by a crash. Anyone claiming income replacement benefits under Enhanced Accident Benefits should apply for EI benefits immediately. There is a one-week waiting period for both EI benefits and income replacement benefits, so both benefits can begin on the eighth day. The EI amount will be deducted from any Enhanced Accident Benefits entitlement.

### **Duration of income replacement benefits**

Income replacement benefits are available only to people whose injuries have rendered them totally or partially disabled for eight days or more. Eligibility begins on the eighth day of your disability.

Except for the most serious injuries, income replacement benefits are intended to be a temporary measure to compensate for your loss of income while you recover from the effects of the crash.

You're no longer eligible for income replacement benefits when:

- You become able to do the work you were doing at the time of the crash,
- you become able to work in the type of employment that was determined for you 181 days after the crash, if applicable, or
- you return to work at a job that pays as much or more than the amount used to calculate the Income Replacement paid to you at the start of your claim.

If you have been receiving income replacement benefits for a minimum of five years when you reach 65, your income replacement benefits will end on the first June 30 after your 65th birthday and you'll become eligible for the retirement income benefit.

If you can return to work, or become able to work, as noted above, your income replacement benefits will end.

### Caregiver benefits and reimbursement of care expense

If you are a caregiver who is unable to continue to provide this care as a result of injuries you suffered in a crash, you may be eligible for a caregiver weekly benefit if your main occupation is caring, on an unpaid basis, for:

- A child or children under the age of 16, or
- a person who is regularly unable, for any reason to hold employment.

The caregiver weekly benefit is a benefit paid bi-weekly and intended to be used to hire a replacement caregiver. The goal of this benefit is to support unpaid caregivers who are involved in a crash and are not entitled to or have chosen not to receive an income replacement benefit.

If you are not eligible for the caregiver weekly benefit because you are entitled to an income replacement benefit you may be eligible for reimbursement of care expenses.

Care expense reimbursement helps to pay for someone to take over your caregiving duties if the injuries you sustained in the crash prevent you from performing them.

**Note:** part-time and temporary earners can get both income replacement benefits and the caregiver weekly benefit for the first 180 days. After 181 days, they can elect to receive the caregiver weekly benefit or receive income replacement benefits and reimbursement of care expenses.

For more information, see **Your Guide to Enhanced Accident Benefits**.

### Coverage for attending to someone who needs critical care

Enhanced Accident Benefits cover out-of-pocket expenses such as travel and accommodation for family members or close friends visiting a loved one who has been hospitalized and is in critical condition because of a crash. A maximum of two people are covered.

If the injured person requires or will benefit from the care provided by those individuals, expenses of up to \$5,784 are covered if reimbursement is for one person, and expenses of up to \$2,891 per person are covered if two people are being reimbursed.

For more information on Enhanced Accident Benefits, see **Your Guide to Enhanced Accident Benefits**.

### Funeral expenses

If an insured person is killed in a crash, burial and funeral expenses will be reimbursed to a maximum of \$10,616.

### Death benefits

Death benefits are payable to the deceased's spouse and/or dependants, and may be paid to the non-dependent children or parents of the deceased if there are no dependants and no spouse. Benefit amounts vary according to the age and income of the deceased at the time of the crash, and the relationship to the deceased (spouse/dependant/parent). The minimum lump sum payment to a surviving spouse or partner is \$77,889.

### Grief counselling

This benefit is available to help pay up to \$4,440 per person in counselling expenses for your grieving family members in the event of a fatal crash.

For those who need it, more information on funeral expenses, death benefits, and grief counselling is available in **Your support guide to death benefits**.

#### Enhanced Accident Benefits coverage restrictions

Enhanced Accident Benefits may be reduced or denied for the injury or death of a person:

- Who intentionally caused their own injuries or death,
- who intentionally caused the crash,
- whose injury or death is caused by sickness or disease,
- whose injury or death results from the use of any weapon or an object used as a weapon,
- who is convicted of a serious motor vehicle related Criminal Code offence, such as:
  - Murder or manslaughter
  - Criminal negligence causing injury or death
  - Operating a vehicle while impaired by alcohol or drugs
- who presents a fraudulent or exaggerated claim, or
- who fails to provide the information that is necessary to establish their claim.

### Basic Vehicle Damage coverage

If you're driving in B.C. and another driver crashes into your vehicle, your Basic Vehicle Damage coverage will cover your costs (to the extent that you are not responsible for the crash). As long as you aren't more than 25 per cent responsible for the crash, claims paid under Basic Vehicle Damage coverage won't affect your premiums.

Basic Vehicle Damage coverage will cover the costs to repair or replace your vehicle and its permanently attached equipment, up to a limit of \$200,000, with no deductible. If you own or lease a heavy commercial vehicle or other higher-value vehicle that could cost more than \$200,000 to repair or replace, talk to your broker about what optional coverages can help ensure your vehicle is fully protected in the event of a crash.

If your vehicle isn't driveable as a result of a crash, Basic Vehicle Damage coverage will also cover reasonable costs of substitute transportation, such as a rental car, while your vehicle is being repaired.

### Underinsured Motorist Protection

Underinsured Motorist Protection provides you with up to \$1 million in coverage for rare situations where you or members of your household are injured in a crash, but are not entitled to Enhanced Accident Benefits, and the responsible person lacks sufficient coverage to pay damages awarded in a claim.

Underinsured Motorist Protection ensures you receive compensation that you are legally entitled to, where the responsible person is unable to pay the full amount of damages recoverable by you.

For example, if you are injured as a pedestrian or cyclist in certain off-highway crashes in B.C., you may not be entitled to Enhanced Accident Benefits, but could be legally entitled to sue the responsible person to compensate you for your injuries. If the responsible person only carries \$200,000 Third Party Liability coverage, and the damages for the injuries you suffered exceed that amount, Underinsured Motorist Protection will cover the excess amount to a maximum of \$1 million per person.

### Coverage in different jurisdictions

Underinsured Motorist Protection applies throughout Canada and the United States, but even within these borders, the laws of different jurisdictions affect coverage.

When a crash involving an Underinsured Motorist Protection claim occurs in another jurisdiction, the law of the place where the crash occurred applies. This determines whether lawsuits for your injuries are allowed. However, the terms of your Underinsured Motorist Protection coverage apply in determining how much you can recover from this coverage.

**Please note: A condition of Underinsured Motorist Protection coverage requires that you must first consult with and obtain written agreement from ICBC before agreeing to a settlement with an underinsured person in another jurisdiction.**

### Situations in which Underinsured Motorist Protection will not apply

ICBC will not pay for bodily injury or death under Underinsured Motorist Protection if:

- The crash occurs in a situation or place, including in B.C., where the law does not permit you to sue and recover damages for injury or death caused by a crash.
- You or your personal representative, without ICBC's written agreement, settle with or commence a lawsuit against a person or organization that may be legally responsible for your injury or death.

### What if no one in your household insures a vehicle or has a B.C. driver's licence?

If no one in your household, including you, insures a vehicle or holds a valid B.C. driver's licence, you won't necessarily have a source of Underinsured Motorist Protection if you are in a crash. If you want to be sure you have Underinsured Motorist Protection if you need it, talk to your Autoplan broker about optional insurance products, such as ICBC's Non-Owned Underinsured Motorist Protection Policy, that might be right for you.

### Inverse Liability coverage

This part of your Basic insurance covers you, to the extent that you are not responsible, for loss or damage to your vehicle if the crash occurs in certain parts of Canada or the United States where lawsuits for vehicle damage are legally prohibited.

If you are involved in a crash under these circumstances, your Basic insurance will pay the cost of repairs to your vehicle to the extent that the other driver is responsible. This applies even when you do not carry Collision coverage. If you have Collision coverage from ICBC or a private insurer, your Basic insurance will pay the portion of your deductible for which the other driver is responsible.

### Protection for property damage caused by hit-and-run or uninsured drivers

Under B.C.'s Insurance (Vehicle) Act, automatic coverage up to a maximum of \$200,000 is available to B.C. residents whose non-vehicle property, such as a building, fence or bicycle, is damaged by an uninsured or hit-and-run driver on a highway in B.C. This benefit is separate from the coverage afforded by your Basic compulsory insurance and is available to all B.C. residents who do not have another source of insurance coverage for the property damage, even if they don't insure a vehicle or have a B.C. driver's licence.

Claims for property damage caused by a hit-and-run driver are subject to a \$750 deductible.

For information about coverage options to protect your vehicle in the event of a hit-and-run crash, talk to your Autoplan broker, or see **Collision** coverage, or **Hit and Run** coverage (see **Optional Autoplan insurance**, next page).

## Optional Autoplan insurance

### Protection for your vehicle

This section discusses insurance that pays to repair your vehicle, or provides a settlement if your car is considered irreparable and deemed a total loss as a result of a crash, theft or other mishap. In the insurance industry, loss of, or damage to, your vehicle is known as “own damage” and obtaining insurance to cover it is optional. However, in an average year, B.C. motorists are involved in more than 675 crashes each day. An average of 50 vehicles are reported stolen in B.C. each day, so it may be worth purchasing own damage insurance to protect your investment in your vehicle.

### Collision

Collision coverage pays to repair or replace your vehicle if it is damaged as a result of upset or a collision with another vehicle, a person, or an object, including the ground or highway, or impact with an object on or in the ground. Collision insurance also covers you for loss or damage to your vehicle as the result of a crash with a hit-and-run driver.

Unlike Basic Vehicle Damage coverage, which covers damage to your vehicle to the extent you’re not responsible, Collision insurance covers your vehicle damage even when you are responsible for the crash. If you are found partially responsible, Basic Vehicle Damage coverage will cover the portion of damage for which you are not responsible, and Collision can cover the rest.

Claims made under your ICBC Collision coverage may affect your premiums if you are found more than 25 per cent responsible.

### Comprehensive

Comprehensive insurance covers loss or damage to your vehicle by any cause except loss or damage covered by Collision insurance. Comprehensive includes, but is not limited to, coverage for loss or damage caused by: fire, lightning, theft (except by an employee or member of your household), vandalism, malicious mischief, windstorm, earthquake, hail, impact with animals, missiles, falling or flying objects, riot, civil commotion, rising water or the stranding, sinking, burning, derailment, or collision of a conveyance transporting the vehicle on land or water.

Claims made under your Comprehensive coverage do not affect your ICBC premiums.

### **Autoplan Collision and Comprehensive insurance do not cover loss or damage to:**

- Contents of any vehicle other than some contents of a motor home.
- Tires, unless the damage is caused by fire, theft, malicious mischief or in relation to other loss or damage where coverage is provided.
- Any part of the vehicle as a result of mechanical fracture, failure or breakdown, rust, corrosion, wear and tear, freezing or explosion within the combustion chamber — unless caused by fire, theft, malicious mischief or as part of other covered loss or damage.

### **Specified Perils**

This form of insurance provides specific coverage only against fire, lightning, theft (except by an employee or member of your household), windstorm, earthquake, hail, explosion, riot, civil commotion, falling or forced landing of an aircraft or portion of it, rising water or the stranding, sinking, burning, derailment, or collision of a conveyance transporting the vehicle on land or water. Losses that are not covered include vandalism, malicious mischief, damage to windshields, or impact with animals.

All coverages provided by Specified Perils are also included under Comprehensive coverage. Customers who wish to purchase this type of protection should choose one or the other, not both.

Claims made against Specified Perils coverage will not affect your ICBC premiums.

### **Loss of Use due to theft**

Autoplan Comprehensive and Specified Perils insurance include Loss of Use coverage only if your vehicle is stolen (as long as your vehicle is not a taxi, u-drive or a vehicle used as a limousine for hire).

Coverage begins 72 hours after the theft is reported to police, and ends on the earlier of: repairs being made to a recovered vehicle; ICBC settling or offering to settle the claim; or reaching the limit of the coverage, which is up to \$40 per day to a maximum of \$800. Your claims representative will tell you how to proceed if you have a claim.

### **Hit and Run**

Autoplan Hit and Run coverage is available if you choose not to purchase Collision coverage, but would still like to protect your vehicle against loss or damage caused by a hit-and-run driver on a highway in B.C.

Hit and Run insurance has a coverage limit of \$200,000 and a deductible of \$750.

### Off-Highway Third Party Liability

Off-Highway Third Party Liability insurance provides Third Party Liability coverage for licensed vehicles such as golf carts, utility vehicles, farm tractors, and industrial vehicles when they are used or operated off highway, as Autoplan Basic Third Party Liability coverage is not available to these vehicles when they are operated off highway.

If you have an Autoplan policy for a golf cart, utility vehicle, farm tractor, or industrial vehicle, check with your broker to confirm if you have the coverage that is right for you.

### Choosing a deductible

When you buy Collision and/or Comprehensive insurance, you have to choose a deductible. The deductible is the amount you must pay before your insurance kicks in to pay for the remainder of the repairs. Deductibles for Collision and Comprehensive insurance range from \$300 to \$2,500, although deductibles of \$5,000, \$10,000 and \$15,000 are available for certain high-value vehicles. The higher the deductible you choose, the lower the cost of your insurance premium.

Windshield damage claims caused by missiles or flying objects are subject to a deductible of \$200 if your Comprehensive deductible is \$300. Specified Perils coverage is always purchased with a \$300 deductible. Deductibles for some vehicles may be restricted or not available. Ask your Autoplan broker for more information.

When you select a deductible, ask yourself how much you can afford to pay if you have a claim, then balance this against the total cost of your insurance. For example, a policy with a \$500 deductible will cost less than a policy with a \$300 deductible. But if you have a claim, will you be able to pay \$500 to have the repairs done?

### Motor home contents

An owner or lessee of a motor home may purchase Collision, Comprehensive and Specified Perils coverage for their motor home, motor home equipment and up to \$2,000 for contents. The contents value is not a part of the declared value of the vehicle. Contents are covered on a replacement cost basis. Certain exclusions apply. For more information on what motor home equipment is covered (see **Vehicle equipment**, next page). For information about contents coverage, ask your Autoplan broker.

### Motorcycle riding gear

An owner or lessee of a motorcycle may purchase Collision coverage for their motorcycle and up to \$1,500 for motorcycle riding gear. The value of motorcycle riding gear is not part of the declared value of the motorcycle. The motorcycle riding gear allowance covers the cost of repairing or replacing the gear that is damaged in a crash. Certain exclusions apply. Motorcycle riding gear includes approved motorcycle safety helmets, and gear worn specifically for safety in the use and operation of a motorcycle, such as boots, gloves, jackets, pants, chaps and other protective gear. For more information about coverage for motorcycle riding gear, ask your Autoplan broker.

### Qualifying for coverage

Depending on your claims history, you may not be able to buy Collision and/or Comprehensive insurance with a low deductible. Drivers who have been responsible for a significant number of crashes, or who have been convicted of a motor vehicle-related crime relating to an ICBC claim, may not be permitted to purchase any own damage coverages at all.

### Vehicle equipment

#### Categories of vehicles

Coverage for equipment of a vehicle differs depending on which of two categories your vehicle falls under:

1. **Rate group vehicles** include most private passenger and light commercial vehicles.
2. **Declared value vehicles** are vehicles other than most private passenger or light commercial vehicles. This group includes motorcycles, snowmobiles, golf carts, trailers, industrial machines, vehicles with a GVW over 5,000 kg, motor homes, modified and modified collector vehicles, leisure vans, limousines, replicars, replikits, specialty cars, ubilts and modified commercial vehicles.

Equipment of declared value vehicles is covered only if the value of the equipment is included in the declared value of the vehicle.

#### Equipment coverage for all vehicles

For both rate group vehicles and declared value vehicles, Autoplan's Collision, Comprehensive and Specified Perils coverages provide coverage for:

- Equipment supplied by or available from the vehicle manufacturer
- Protective treatment
- Child safety harnesses and restraints, but only while in the motor vehicle

- Except for commercial vehicles over 5,000 kg GVW, a maximum of four snow tires and wheels or summer alternatives for snow tires, limited to tires and wheels of the size specified by the manufacturer of the motor vehicle, and a maximum of four snow chains irrespective of the number of drive wheels of the motor vehicle
- One safety kit, to a maximum value of \$250
- One wheel wrench
- Sufficient seat covers, including comfort seats, for the number of seats
- One tire cover
- One car jack
- One vehicle security alarm system
- One detachable hard or soft top
- Sufficient floor mats for the motor vehicle
- For a motor vehicle, one non-permanently attached carrying rack, to a maximum value of \$1,000

### **Additional coverage for rate group vehicles**

The following equipment is covered for rate group vehicles:

- Any equipment permanently attached to a motor vehicle that is required to make the vehicle wheelchair accessible
- Sound and communication equipment that is permanently attached equipment or attached by a shuttle mount, to a maximum aggregate value of \$1,000
- Paint finish applied by the manufacturer or another similar paint finish, including pinstriping, lettering, or sign painting
- Any other permanently attached equipment, including a custom paint finish, to a maximum aggregate value of \$5,000

### **Additional coverage for declared value vehicles**

The following equipment is covered for declared value vehicles:

- Permanently attached equipment
- All paint finish, including custom paint finish
- Sound and communication equipment attached to a motor vehicle by a shuttle mount
- Fixtures and fittings not permanently attached that form part of the equipment of a motor home or of a travel trailer rated in vehicle rate class 550

- Television sets and video players that are permanently attached to a motor home, leisure van, limousine, or to a travel trailer rated in vehicle rate class 550, and are designed to be removable from the vehicle for operation in another location
- One spare tire and wheel

### Equipment not covered

The above coverages do not include:

- Any device intended to circumvent law enforcement, including a radar detector, laser jammer or laser detector
- Sound and communication equipment that is designed to be removable from the vehicle for operation in another location
- A track conversion system that replaces one or more sets of tires or wheels required by the original design of a vehicle for its operation
- A camper

### Other conditions

No coverage is provided for theft of shuttle-mounted sound and communication equipment unless damage is caused to the vehicle or the building from which the equipment is taken by forcible entry into that vehicle or building.

To make a claim, you must produce proof of the existence and value of the non-manufacturer's equipment. Receipts for the equipment should be kept together with a note of the year, make, model and serial number. Photos may also be useful.

### Loss of Use

If you have Autoplan Collision, Comprehensive or Specified Perils insurance, you can buy Loss of Use coverage to pay for the cost of substitute transportation while your vehicle is being repaired as the result of an insurable claim. This includes a replacement vehicle but will be limited to one that is of a make and model specified by ICBC and similar in size to what you own or lease. Limousines used for hire, taxis and u-drives are not eligible for this coverage. Except in cases where a vehicle is stolen, loss of use coverage applies only when ICBC pays a claim under your own damage coverage. If your claim is below your deductible or if you choose not to make a claim, you cannot make a claim for loss of use. A version of the Loss of Use coverage is also available as part of the RoadStar or Roadside Plus packages. Ask your Autoplan broker for details.

**Please note: If you want coverage for substitute transportation when you are at fault for a crash or have a Comprehensive or Specified Perils claim, you must buy loss of use coverage of one kind or another. Otherwise you may not be entitled to or reimbursed for the cost of substitute transportation while your vehicle is being repaired.**

## New vehicle protection

You've invested a lot in your new vehicle. It's your pride and joy. But depreciation can soon reduce its value by 20 per cent or more. At the same time, inflation can increase the cost of a new replacement vehicle.

ICBC offers a range of insurance coverages to provide additional protection for your new vehicle. Whether it's a brand new sports car, a pre-loved sedan or anything in between, you'll find the coverage that's right for you.

### New Vehicle Replacement Plus

New Vehicle Replacement Plus coverage is an option if you are the owner of a new vehicle in model year one or two and purchase the coverage for that vehicle, even if you are not the first owner of the vehicle.

New Vehicle Replacement Plus coverage is available when collision and comprehensive or specified perils coverage is purchased and your vehicle is not more than two model years old. For example, for the 2025 calendar year, the following model years are eligible: 2026 or 2025 (first model year), and 2024 (second model year).

**Please note: Coverage is limited to certain types of vehicles and rate classes (rate class represents what the vehicle is used for). Only available for private passenger and commercial vehicles with a GVW of 5,500 kg or less that are in rate groups lower than 54 and not in rate group 98, and are used for pleasure, driving to or from school or work, business, artisan, farm, or fisher use.**

**New Vehicle Replacement Plus coverage is not available for vehicles insured on a Temporary Operation Permit or a Storage Policy. Coverage is void if you are not a resident of B.C.**

New Vehicle Replacement Plus coverage protects you against depreciation and the effects of inflation, giving you a new vehicle to replace your old one, or the cash equivalent.

New Vehicle Replacement Plus coverage increases the amount payable to you under your Autoplan Collision, Comprehensive or Specified Perils insurance and provides you with superior financial protection in the event of a claim for damage to your vehicle.

Without New Vehicle Replacement Plus coverage, payment of any claim for damage to your vehicle is based on the standard cost of repairs. If the car is a total loss, payment is based on the actual cash value of the vehicle at the time of the crash, including depreciation. Vehicles depreciate quickly in the first few years and as a result, payment of a claim for your newer vehicle, if it is written off, may be lower than you expect.

### **New Vehicle Replacement Plus coverage in a write-off**

If a crash or mishap damages your car beyond repair, the vehicle is considered a total loss. This coverage lowers the amount of damage required to trigger a total loss settlement rather than the repair of your vehicle. If your vehicle is a total loss, your applicable deductible will be reimbursed.

With New Vehicle Replacement Plus coverage, ICBC will pay to replace your vehicle with the most current model of the same vehicle with similar equipment and options, if the replacement vehicle can be delivered within 30 days from the date that ICBC determines your vehicle to be a total loss. For example, if your 2024 vehicle is totalled in 2025, we will replace it with a 2025 model of the same vehicle.

### **Alternatives to replacement**

If a replacement vehicle cannot be obtained within 30 days of the date ICBC determines your vehicle to be a total loss and you purchased your vehicle new, you'll receive a cash payment equivalent to the purchase price of your vehicle or the manufacturer's suggested retail price at the time you bought your vehicle, whichever is less, plus an additional markup for inflation of:

- 2.5 per cent for vehicles in their first model year
- 5 per cent for vehicles in their second model year

If a replacement vehicle is available but you prefer a different one, ICBC will pay you not more than the actual cost of a replacement vehicle that can be found. Then you can use the money to buy the vehicle you prefer. The amount ICBC gives you, however, will not be more than the actual cost of a replacement vehicle that can be found.

If you purchased a used vehicle and a replacement vehicle cannot be obtained within 30 days of the date it is determined to be a total loss, you'll receive the manufacturer's suggested retail price for the vehicle at the time it was manufactured plus the markup of either 2.5 per cent or 5 per cent for inflation.

Any prior unrepaired damage on your vehicle will be deducted from the settlement of a total loss. Since extended warranties are not part of the vehicle, they are not considered in settlement of a total loss and are not part of the New Vehicle Replacement Plus coverage.

### **New Vehicle Replacement Plus coverage if the vehicle can be repaired**

New Vehicle Replacement Plus coverage provides extra protection to customers whose new vehicles are substantially damaged by an insured peril, but are not damaged beyond repair.

With valid New Vehicle Replacement Plus coverage, ICBC will authorize the repairer to use new, original manufacturer's parts when your vehicle can be repaired and parts are needed. If such parts are not available, you'll get new parts of like kind and quality as those used or recommended by the manufacturer. You won't have to pay anything in the way of depreciation for replacement of worn or used parts damaged in the crash. ICBC reserves the right to determine whether it will repair or replace a part or parts of a vehicle or its equipment.

### **Equipment added after purchasing New Vehicle Replacement Plus coverage**

New Vehicle Replacement Plus coverage extends to all additional equipment covered under your regular Collision, Comprehensive or Specified Perils insurance. Any device intended to circumvent law enforcement tools will not be covered. If the value of any non-manufacturer's equipment exceeds \$1,000 for sound and communication equipment, or \$5,000 for other equipment, the additional amount will have to be insured through Extra Equipment coverage for you to recover the full amount of the loss.

### **New Vehicle Replacement Plus coverage for a leased vehicle**

As a lessee of a leased vehicle, you can also buy New Vehicle Replacement Plus coverage for the vehicle, but we recommend that you check with your leasing company to make sure that any benefit it receives as a result of a claim is passed on to you. Remember, even though you are the one buying this policy, the leasing company still owns the vehicle.

This means that after receiving a new replacement vehicle from us, the leasing company could insist that you enter into a new lease agreement for the replacement vehicle. In that case, you may find this policy will be of little or no benefit to you.

### **Purchasing New Vehicle Replacement Plus coverage**

New Vehicle Replacement Plus coverage is optional insurance coverage you can purchase when you buy Collision and Comprehensive insurance.

If your Autoplan insurance expires or you cancel it, your New Vehicle Replacement Plus coverage also expires or is cancelled.

### **Documenting your claim**

When you make a claim, your adjuster will ask for a copy of the detailed Bill of Sale showing what you paid for your new vehicle and its equipment. If any equipment was added after the date of purchase, the Bill of Sale for the equipment must also be provided. It's very important to keep your Bill of Sale as long as you have New Vehicle Replacement Plus coverage in force.

### **Replacement Cost**

If you are the owner of a vehicle that is three model years old or newer, then Replacement Cost coverage is a good option for you. This coverage may be available to you if you purchase Autoplan Collision and Comprehensive or Collision and Specified Perils, or you get at least a 40 per cent Fleetplan discount. Replacement Cost coverage is similar coverage to New Vehicle Replacement Plus, with the following differences:

- It is available for vehicles in model years one, two or three.
- It is available for motor homes.

- You can purchase Replacement Cost coverage if your vehicle is licensed and insured on a Temporary Operation Permit or insured under a Storage Policy.
- For a vehicle in its third model year, whether purchased new or used, where a replacement vehicle cannot be obtained within 30 days of the date ICBC determines your vehicle to be a total loss, your cash payment will include a markup for inflation of 7.5 per cent.

If your Autoplan insurance expires or you cancel it, your Replacement Cost coverage also expires or is cancelled. If you later purchase a Temporary Operation Permit or Storage Policy, ask your Autoplan broker for Replacement Cost coverage to accompany the permit or Storage Policy.

Please note: Replacement Cost coverage is not available for vehicles in the third model year licensed and insured on a Temporary Operation Permit.

### Limited Depreciation

If you don't qualify for New Vehicle Replacement Plus or Replacement Cost, you can purchase Limited Depreciation coverage to protect against the declining value of a new vehicle. This coverage is available if your vehicle is not more than three model years old, even if you are not the first owner of the vehicle.

This coverage increases the amount payable to you under your Autoplan Collision, Comprehensive or Specified Perils insurance so that depreciation is not taken into account in the settlement of your claim for damage to your vehicle. Replicars, replikits, replicas, ubilt, rebuilt or specialty vehicles are not eligible for Limited Depreciation coverage.

**Please note: Depreciation still applies to tires, batteries, convertible tops and vehicle paint. Coverage is void if you are not a resident of B.C.**

Without Limited Depreciation coverage, payment of any claim for damage to your vehicle is based on the cost of repairs or, if the car is a total loss, on the actual cash value of the vehicle at the time of the crash with depreciation taken into account. The rate of depreciation of newer vehicles can be quite high, and payment of a claim for your vehicle, if it is written off, may be lower than you expect. If you have financed the new vehicle, you may find the amount owed to the financial institution is higher than the amount of the total loss settlement.

### Limited Depreciation coverage in a write-off

If your vehicle was a total loss within the first, second or third model year, your Collision, Comprehensive or Specified Perils coverage alone would provide only the market value of your vehicle immediately before the loss or damage occurred. However, if you have Autoplan Limited Depreciation coverage for a vehicle you purchased new, you'll receive the lesser of:

- The purchase price,
- the manufacturer's suggested retail price at the time of your purchase, and

- the replacement of your vehicle with a vehicle of like make, model, model year and style with similar options.
- if you bought the vehicle used, you'll receive the replacement of your vehicle with a vehicle of like make, model, model year and style with similar options; or
- if such a replacement is not available, 90 per cent of the manufacturer's suggested retail price of your vehicle at the time it was manufactured.

Prior unrepaired damage would be deducted from the settlement of a total loss. Since extended warranties are not part of the vehicle, they are not considered in settlement of a total loss, and are not part of the Limited Depreciation coverage.

### **Limited Depreciation coverage if the vehicle can be repaired**

If you have valid Limited Depreciation coverage, and your vehicle is repairable and parts are required, ICBC will authorize repairs to be done using parts of a similar kind or quality to those used by the manufacturer of your vehicle, without applying depreciation. At ICBC's discretion, these parts may be new or used. The only exceptions are tires, batteries, convertible tops and vehicle paint, which are subject to depreciation even with this special coverage.

ICBC reserves the right to determine whether it will repair or replace a part or parts of a vehicle or its equipment.

### **Equipment added after purchasing Limited Depreciation coverage**

Limited Depreciation coverage will extend to all additional equipment covered under your regular Collision, Comprehensive or Specified Perils insurance. If the value of any non-manufacturer's equipment exceeds \$1,000 for sound and communication equipment, or \$5,000 for other equipment, the additional amount will have to be insured through Extra Equipment coverage for you to recover the full amount of the loss. Any device intended to circumvent law enforcement (for example, radar detectors) will not be covered by Autoplan insurance.

### **Limited Depreciation coverage for a leased vehicle**

As a lessee of a leased vehicle, you can also buy Limited Depreciation coverage for the vehicle, but we recommend that you check with your leasing company to make sure that any benefit it receives as a result of a claim is passed on to you. Remember, even though you are the one buying this coverage, the leasing company still owns the vehicle. This means that after receiving a replacement vehicle from us, the leasing company could insist you enter into a new lease agreement for the new vehicle. In that case, you may find this coverage will be of little or no benefit to you.

### **Limited Depreciation coverage restrictions**

- Coverage restriction for vehicles that are three model years old — if your vehicle is in its third model year when the coverage is purchased (for example, 2023 vehicles insured in 2025), you cannot make a claim under Limited Depreciation coverage for losses caused by fire, theft, vandalism or malicious mischief.
- Coverage is limited to certain types of vehicles and rate classes (rate class represents what the vehicle is used for) — only available for private passenger and commercial vehicles with a GVW of 5,500 kg or less that are used for pleasure, driving to or from school or work, business, artisan, farm or fisher use, or motor homes used for pleasure.

### **Purchasing Limited Depreciation coverage**

You can purchase Limited Depreciation coverage as an optional insurance coverage when you buy Collision or Comprehensive insurance.

You can also purchase Limited Depreciation coverage if your vehicle is licensed and insured on a Temporary Operation Permit or insured under a Storage Policy.

If your Autoplan insurance expires or you cancel it, your Limited Depreciation coverage also expires or is cancelled. If you later purchase a Temporary Operation Permit or Storage Policy, ask your Autoplan broker for Limited Depreciation coverage to accompany the permit or Storage Policy.

Check with your Autoplan broker to ensure your vehicle is eligible for Limited Depreciation coverage.

### **Documenting a Limited Depreciation claim**

When you make a claim, your adjuster will ask you for a copy of the detailed Bill of Sale showing the price you paid for your vehicle and its equipment. It is extremely important that you keep your Bill of Sale as long as you have valid Limited Depreciation coverage.

## RoadStar and Roadside Plus packages

### RoadStar Package

Our RoadStar Package is a group of optional insurance coverages available at a special low price, as long as you purchase Autoplan Comprehensive coverage. The RoadStar Package includes Rental Vehicle coverage, Loss of Use coverage, Vehicle Travel Protection and Lock Re-Keying. Similar coverages are available to almost all policyholders as part of the more comprehensive Roadside Plus package.

**Please note: Non-B.C. residents are not eligible for the following RoadStar Package coverages:**

- **Rental Vehicle coverage**
- **Vehicle Travel Protection**

The RoadStar Package may be purchased for company-owned or company-leased vehicles where the company has identified an assigned corporate driver (the assigned corporate driver must declare the vehicle as a taxable benefit). If you own or lease vehicles that are part of a fleet with a discount of 40 per cent or more, you may also be eligible to purchase the RoadStar Package.

The RoadStar Package is only available for private passenger and commercial vehicles with a GVW of 5,000 kg or less that are used for pleasure, driving to or from school or work, business, artisan, farm or fisher use, or motor homes used for pleasure.

Like other Autoplan coverages, RoadStar Package coverages apply only throughout Canada and the United States (including Alaska and Hawaii) but not Mexico or any other country. Don't forget to keep your receipts.

You'll need to submit all original receipts to be repaid under any of our RoadStar Package coverages.

The RoadStar Package includes:

- Loss of Use
- Rental Vehicle Coverage
- Vehicle Travel Protection
- Lock Re-keying

### RoadStar Loss of Use coverage

If you make a claim under your Autoplan Collision, Comprehensive or Specified Perils insurance and cannot drive your vehicle, RoadStar Loss of Use coverage reimburses you for the cost of renting a substitute vehicle, hiring taxis or using public transportation.

RoadStar Loss of Use coverage allows up to a maximum of \$900 for substitute transportation for all vehicles. ICBC is allowed to specify the make and model of a substitute vehicle that is a similar size to your vehicle.

Coverage starts immediately after the crash if the vehicle isn't driveable, and ends as soon as the vehicle is repaired or when ICBC has made an offer of settlement if the vehicle is a total loss. If the vehicle is driveable, coverage applies while it is in the shop undergoing repairs and ends as soon as the repairs are completed, or when the maximum is reached, whichever happens first.

**Please note: If you do not carry the underlying Autoplan Collision, Comprehensive or Specified Perils coverage, the RoadStar Loss of Use coverage will not apply. There would also be no coverage for loss of use if the damage to your vehicle is less than your deductible or if you choose not to make a claim.**

Limousines, taxis and u-drives are not eligible for RoadStar Loss of Use coverage.

If you were not at fault for the crash, you may be entitled to a substitute vehicle as part of your claim against the responsible driver. However, it can take time for the issue of fault to be resolved. RoadStar Loss of Use coverage allows you to get substitute transportation immediately. It also covers loss of use from claims where you are at fault, or for Comprehensive and Specified Perils claims which otherwise only include Loss of Use coverage when your vehicle has been stolen.

### RoadStar Rental Vehicle coverage

This protects users of courtesy cars or vehicles rented under a written agreement from an established rental agency for 30 days or less.

It includes:

- Third Party Liability for damage or injury you cause to others while driving a rented or courtesy car (limit of \$1,000,000)
- Coverage for damage to a rental vehicle or courtesy car (Collision, \$300 deductible; Comprehensive, \$300 deductible)
- Underinsured Motorist Protection (see **Basic insurance**, page 10)
- Loss of Use coverage up to \$25 per day (to a total limit of \$250) for loss of use of the rental vehicle or courtesy car if a crash has made it undriveable
- Payment for claims made by rental companies for loss of rental income

RoadStar Rental Vehicle coverage does not apply to:

- Vehicles rented exclusively for the use of non-B.C. residents
- Vehicles, other than a motor home, a truck and camper rented as one unit, or a wheelchair accessible vehicle, for which the daily rental rate exceeds \$300 (CAD) in Canada, or \$250 (USD) in the United States

- Vehicles used to carry passengers or goods for compensation or hire
- A bus with a seating capacity of 16 or more used to carry passengers
- Borrowed vehicles
- Commercial vehicles over 5,000 kg GVW
- Snowmobiles, snow vehicles, golf carts, all-terrain vehicles, industrial machines and road-building machines

Your spouse must be shown or included as a permitted driver on the rental contract for the RoadStar Rental Vehicle coverage to apply to your spouse.

RoadStar Rental Vehicle coverage is applied in the same manner as that outlined in the Rental Vehicle Policy section of this guide (see **Additional Products**, page 32).

**Please note: If you're arranging for a vehicle before you leave, you or your travel agent should check that the company you choose accepts RoadStar Rental Vehicle coverage.**

**Renting a car? For proof of coverage, photocopy your current insurance documents (don't bring the originals), or take a photo on your phone or tablet.**

### RoadStar Vehicle Travel Protection

Vehicle Travel Protection reimburses you for some expenses you may incur if you are in a crash or if your vehicle is stolen while you are on a trip away from home. It is intended for people who take their vehicles on holidays or business trips. You are also protected if, while on a trip, you are involved in a crash with a motor vehicle while riding a bicycle or as a pedestrian.

RoadStar Vehicle Travel Protection covers:

- Additional living expenses (up to \$500 for one or two people; up to \$1,000 for three or more; \$2,000 maximum for motor homes). This includes lodging, meals, telephone calls and transportation expenses
- Towing expenses (\$100 maximum for passenger vehicles; \$250 maximum for motor homes)
- Expenses incurred to bring the described vehicle back home (\$750 maximum for passenger vehicles; \$1,000 maximum for motor homes). This includes bringing a damaged or recovered stolen vehicle back home for repairs or sending someone to bring home a stolen vehicle that has been recovered
- Replacement vehicle expenses (up to \$500) for the loss of use of a rented or borrowed car
- Travel expenses for you to return home by the most direct route (up to \$1,500 for one or two people; up to \$3,000 for three or more)
- Reimbursement of your deductible for a collision claim if your vehicle is damaged by an insured, identifiable vehicle not insured by ICBC (only if you have Autoplan Collision insurance and you are not at fault for the crash)

RoadStar Vehicle Travel Protection applies to trips that are not more than 30 days. However, there is no limit to the number of claims you can make per covered trip. Each claim is treated separately and for each acceptable claim, full policy limits apply.

### **RoadStar Lock Re-Keying**

If your keys or remote keyless entry transmitter are stolen for the vehicle that carries the RoadStar Package, ICBC will reimburse you up to a maximum of \$500 for the cost of replacing them and re-keying locks on your vehicle. For your coverage to apply, make sure you report the incident to the police within 48 hours. A police case file number is required. You must have valid Autoplan Comprehensive or Specified Perils coverage, and the replacement costs are subject to the applicable deductible.

### **Roadside Plus**

Roadside Plus includes:

- Loss of Use
- Rental Vehicle Coverage
- Vehicle Travel Protection
- Lock Re-Keying
- Emergency Roadside Expense Repayment
- Destination Assistance
- Theft Deductible Waiver

This reasonably priced group of optional insurance coverages is available to most ICBC customers, as long as they purchase Autoplan Comprehensive coverage. Owners or lessees of vehicles that are part of a fleet with a discount of base rate or lower may also be eligible to purchase the Roadside Plus package.

Roadside Plus may be purchased for company-owned or company-leased vehicles where the company has identified an assigned corporate driver (the assigned corporate driver must declare the vehicle as a taxable benefit).

Roadside Plus is only available for private passenger and commercial vehicles with a GVW of 5,000 kg or less that are used for pleasure, driving to or from school or work, business, artisan, farm or fisher use, or motor homes used for pleasure.

Like other Autoplan coverages, Roadside Plus coverages apply only throughout Canada and the United States (including Alaska and Hawaii) but not Mexico or any other country. Don't forget to keep your receipts. You'll need to submit all original receipts to be repaid under any of our Roadside Plus coverages.

**Please note: Non-B.C. residents are not eligible for the following Roadside Plus coverages:**

- **Rental Vehicle coverage, and**
- **Vehicle Travel Protection coverage**

### **Roadside Plus Loss of Use**

If you make a claim under your Autoplan Collision, Comprehensive or Specified Perils insurance and cannot drive your vehicle, Roadside Plus Loss of Use coverage reimburses you for the cost of renting a substitute vehicle, hiring taxis or using public transportation. This includes a replacement vehicle but will be limited to one that is of a make and model specified by ICBC and similar in size to your vehicle.

Roadside Plus Loss of Use coverage allows up to a maximum of \$1,200 for substitute transportation for all vehicles.

ICBC is allowed to specify the make and model of a substitute vehicle that is a similar size to your vehicle. Coverage starts immediately after the crash if the vehicle is inoperable, and ends as soon as the vehicle is repaired, or when ICBC has made an offer of settlement if the vehicle is a total loss. If the vehicle is driveable, coverage applies while it is in the shop undergoing repairs and ends as soon as the repairs are completed, or when the maximum is reached, whichever happens first.

**Please note:** If you do not carry the corresponding Autoplan Collision, Comprehensive or Specified Perils coverage, the Roadside Plus Loss of Use coverage will not apply. There would also be no coverage for loss of use if the damage to your vehicle is less than your deductible, or if you elect not to make a claim.

If you were not at fault for the vehicle crash, you may be entitled to a substitute vehicle as part of your claim against the responsible driver. However, it can take time for the issue of fault to be resolved. Roadside Plus Loss of Use coverage allows you to get substitute transportation immediately. It also covers loss of use from claims where you are at fault, or for Comprehensive and Specified Perils claims which otherwise only include Loss of Use coverage when your vehicle has been stolen. Limousines, taxis and u-drives are not eligible for Roadside Plus Loss of Use coverage.

### **Roadside Plus Rental Vehicle Coverage**

This protects users of courtesy cars or vehicles rented under a written agreement from an established rental agency for 30 days or less. It includes:

- Third Party Liability for damage or injury you cause to others while driving a rented or courtesy car (limit of \$2,000,000)
- Coverage for damage to a rental vehicle or courtesy car (Collision, \$300 deductible; Comprehensive, \$300 deductible)

- Underinsured Motorist Protection (See Basic Insurance)
- Loss of Use coverage up to \$25 per day (to a total limit of \$250) for loss of use of the rental vehicle or courtesy car if a crash has made it undriveable
- Payment for claims made by rental companies for loss of rental income

Roadside Plus Rental Vehicle coverage does not apply to:

- Vehicles rented exclusively for the use of non-B.C. residents
- Vehicles, other than a motor home, a truck and camper rented as one unit, or a wheelchair-accessible vehicle, for which the daily rental rate exceeds \$300 (CAD) in Canada, or \$250 (USD) in the United States
- Vehicles used to carry passengers or goods for compensation or hire
- A bus with a seating capacity of 16 or more used to carry passengers
- Borrowed vehicles
- Commercial vehicles over 5,000 kg GVW
- Snowmobiles, snow vehicles, golf carts, all-terrain vehicles, industrial machines and road-building machines

Roadside Plus Rental Vehicle coverage is applied in a similar manner to that outlined in the Rental Vehicle Policy section of this booklet (see **Additional Products**, page 32).

If you are arranging for a vehicle before you leave, you or your travel agent should check that the company you choose accepts Roadside Plus Rental Vehicle coverage.

**Renting a car? For proof of coverage, photocopy your current insurance documents (don't bring the originals), or take a photo on your phone or tablet.**

**Your spouse must be shown or included as a permitted driver on the rental contract for the Roadside Plus Rental Vehicle coverage to apply to your spouse.**

### **Roadside Plus Vehicle Travel Protection**

Vehicle Travel Protection coverage reimburses you for some expenses you may incur if you are in a vehicle crash or if your vehicle is stolen or vandalized while you are on a trip away from home. It is intended for people who take their vehicles on holidays or business trips. You are also protected if, while on a trip, you are injured in a crash with a vehicle while riding a bicycle or as a pedestrian and require attendance at a medical care facility for medical treatment.

Roadside Plus Vehicle Travel Protection coverage includes:

- Additional living expenses (up to \$1,000 for one or two people; up to \$2,000 for three or more or for occupants of a motor home). This includes lodging, meals, telephone calls and transportation expenses.

- Towing expenses (\$100 maximum for passenger vehicles; \$250 maximum for motor homes).
- Expenses incurred to bring the described vehicle back home (\$750 maximum for passenger vehicles; \$1,000 maximum for motor homes). This includes bringing a damaged or recovered stolen vehicle back home for repairs or sending someone to bring home a stolen vehicle that has been recovered.
- Replacement vehicle expenses (up to \$500) toward providing substitute transportation for loss of use of a rented or borrowed vehicle.
- Travel expenses for you to return home by the most direct route (up to \$3,000 for one or two people; up to \$6,000 for three or more).
- Reimbursement of your deductible for a collision claim if your vehicle is damaged by an insured, identifiable vehicle not insured by ICBC (only if you have Autoplan Collision insurance and you are not at fault for the crash).

Roadside Plus Vehicle Travel Protection applies only to trips that are not more than 30 days. However, there is no limit to the number of claims you can make per covered trip. Each claim is treated separately and for each acceptable claim, full policy limits apply.

### **Roadside Plus Lock Re-Keying**

With Roadside Plus, if your keys or remote keyless entry transmitter are stolen, ICBC will reimburse you up to a maximum of \$1,000 for the cost of replacing them and re-keying locks on your vehicle, and will waive your regular deductible. For your coverage to apply, make sure you report the incident to the police within 48 hours. A police case file number is required. You must have valid Autoplan Comprehensive or Specified Perils coverage.

### **Roadside Plus Emergency Roadside Expense Repayment**

This coverage protects you in the event of a roadside emergency when your Roadside Plus-insured vehicle is disabled by a cause that is not covered under other Autoplan insurance (for example, mechanical breakdown, flat tire, locking keys in your vehicle, and so on.)

ICBC will reimburse up to a total of \$50 per incident (for a maximum of two claims per policy period) for emergency services paid to make your vehicle operational or to tow it to a repair shop. Any balance remaining from the \$50 limit may be applied toward reasonable costs to complete your journey (for example, taxi or public transportation).

You must submit your original receipts to ICBC within 12 months of incurring the expenses, or you won't be eligible for reimbursement. Coverage includes the cost of the service vehicle attending but not the cost of parts or supplies including gasoline, oil, batteries and tires. There is a limit of two claims per policy term. This coverage is excess to any other similar coverage that you carry.

### **Roadside Plus Destination Assistance**

This coverage applies to any occupant of the vehicle described in the Owner's Certificate that carries Roadside Plus. ICBC will reimburse you up to \$100 for costs incurred to commence or complete a journey when your vehicle is unavailable because of a loss for which you have made a claim under your Collision, theft or vandalism coverage.

The expenses must have been incurred within 12 hours of a crash or within 12 hours of the discovery of theft or vandalism. You must submit your original receipts to ICBC within six months of the loss to be eligible for reimbursement. Expenses for renting a replacement vehicle are not included under Destination Assistance.

### **Roadside Plus Theft Deductible Waiver**

If your Roadside Plus-insured vehicle is stolen or shows obvious signs of an attempted theft, you won't have to pay the deductible under your regular Autoplan Comprehensive coverage.

In order for an attempted theft claim to qualify for the deductible waiver, generally, there must be damage to one or more of the following:

- The electrical or mechanical component of the ignition locking system, or
- a mechanical anti-theft locking device or the part of the vehicle it's attached to.

## Additional Products

ICBC has many Optional Autoplan products available to meet customers' wide-ranging and specialized needs. Some additional products offer coverage for risks such as rental vehicles, vehicles in storage, or vehicles used in your business. Other products offer additional protection to you and your passengers in the event of injury.

Some of our most popular additional products are described here. Talk to your Autoplan broker to discuss your individual insurance needs and to find the right product for you.

### Income Top-Up Policy

ICBC'S Income Top-Up Policy provides coverage to top up the amount of income replacement benefits included as part of Enhanced Accident Benefits. This coverage is available for all B.C. residents to purchase, whether they have an ICBC insurance policy or not. It is also available to non-B.C. residents who license and insure a vehicle in B.C.

The Income Top-Up Policy allows you to increase the maximum yearly insurable income amount that can be used to calculate your income replacement benefits by as much as \$100,000 — in up to 10 tiers of \$10,000. If your gross annual employment income is above \$119,000 and you don't have any other income replacement coverage (for example, through your employer), or the other coverage through your employer or provider is not enough for your needs, talk to your Autoplan broker to see if this coverage is right for you.

### Rental Vehicle Policy

Rental Vehicle insurance protects you if you rent or borrow a vehicle. It includes:

- Third Party Liability (up to \$1 million)
- Underinsured Motorist Protection
- Collision with \$300 deductible
- Comprehensive with \$300 deductible
- Loss of Use up to \$25 per day, and up to a total limit of \$250
- Payment for claims made by rental companies for loss of rental income

Few rental companies offer all these coverages, and they usually charge a much higher premium than you would pay for the Autoplan Rental Vehicle Policy. It's also unlikely your credit card company would offer these coverages.

Although insurance offered by rental companies or credit cards may have a similar name, the coverage often varies from place to place or company to company. For example, if you rent a car from a company in Florida and the vehicle is vandalized, the Comprehensive coverage purchased from the rental company may not cover vandalism claims. Under the Autoplan Rental Vehicle Policy, damage caused by vandalism is covered.

Any claim for loss or damage to a rental vehicle must be reported within 21 days of its occurrence.

A version of this policy is also available as part of the RoadStar or Roadside Plus package (see **RoadStar and Roadside Plus packages**, page 24).

### **Rental vehicles that can be covered**

The Autoplan Rental Vehicle Policy covers any private passenger vehicle, motor home, motorcycle, trailer or commercial vehicle (that does not have a GVW of more than 5,000 kg) used for pleasure or business purposes.

The policy **does not** cover:

- Rental of a vehicle (other than a motor home, a truck and camper rented as one unit or a wheelchair-accessible vehicle) where the daily rental rate, exclusive of taxes, mileage, gas or other charges, exceeds \$300/day (CAD) when rented in Canada or \$250/day (USD) when rented in the USA
- Vehicles used for carrying or delivering goods for compensation
- A bus with a seating capacity of 16 or more used for carrying passengers
- A vehicle used to carry passengers for compensation or hire
- A vehicle rented for the exclusive use of non-B.C. residents
- Commercial vehicles over 5,000 kg GVW
- Snowmobiles, snow vehicles, golf carts, all-terrain vehicles, industrial machines and road-building machines

Your spouse must also be shown or included as a permitted driver on the rental contract for the Autoplan Rental Vehicle Policy to apply to your spouse.

### **Rental vehicle Loss of Use coverage**

If the rental vehicle is not driveable after a crash and you still need a rental vehicle, the Loss of Use coverage under this policy will pay for you to rent a substitute vehicle, subject to a daily limit of \$25 and a total limit of \$250. This allows you to continue your vacation or business trip.

### **Rental vehicle Third Party Liability coverage**

In most areas of North America, vehicles are required by law to carry Third Party Liability insurance. When you rent a vehicle in one of these areas, the insurance carried on that vehicle is known as “primary,” meaning it must be used first to pay any Third Party Liability claims. If the rental vehicle does not have enough insurance to pay for the claim, then your Autoplan Rental Vehicle Policy will be used as excess coverage.

In some U.S. jurisdictions, car rental companies may ask you to sign an agreement making you responsible for Third Party Liability insurance. If this happens, the Rental Vehicle Policy will provide you with this primary coverage. The Extended Third Party Liability coverage you carry on your vehicle is also transferrable to a rental vehicle on an excess basis, but any claims you make against it will affect your discount level.

### Obtaining rental vehicle coverage

The Rental Vehicle Policy may be purchased by a B.C. resident or any B.C. registered company. It can be purchased for as little as one day or as long as one year. It is not available to visitors to the province, nor can B.C. residents purchase it for visitors. The policy covers the person named on the policy and any other person who is identified as a permitted driver on the rental contract.

You should arrange for coverage with an Autoplan broker before the date you require the rental vehicle. Coverage should be purchased for the longest term for which you are likely to need it.

If you are making advance arrangements for a rented vehicle, you or your travel agent should make sure the rental company you choose will accept the Autoplan Rental Vehicle Policy. Most companies accept the policy; however, some may ask for a larger deposit than usual if you do not buy their coverage. If you plan to rent a vehicle when you arrive at your destination, select a rental company that accepts the Autoplan policy.

Like other Autoplan policies, coverage applies throughout Canada and the United States (including Alaska and Hawaii) but not Mexico or any other country.

### Making a claim

You should report the crash to the police, then notify the rental company and ICBC. Have your Rental Vehicle Policy on hand when you make your report. If the crash occurred within B.C., call ICBC at 604-520-8222 (Vancouver and the Lower Mainland) or 1-800-910-4222 (elsewhere in B.C.).

### Other sources of Third Party Liability coverage

If you own or lease a vehicle that is licensed and insured in B.C., your Owner's Certificate provides you with Third Party Liability coverage that can be used on a rental vehicle. This coverage responds on a primary basis if the vehicle you rent is not insured **or the rental company has made you responsible for providing your own insurance**. If the rental vehicle is insured, then the coverage under your Owner's Certificate will respond on an excess basis. There are some conditions that apply and you should discuss these with your Autoplan broker before you rent a vehicle.

In B.C., you also have \$200,000 (Cdn) of Third Party Liability coverage by possessing a valid B.C. driver's licence. Some conditions apply and you should discuss these with your Autoplan broker.

While you do possess Third Party Liability coverage by having a B.C. Autoplan policy or valid B.C. driver's licence, **the Rental Vehicle Policy allows you to make a Third Party Liability claim involving the rental vehicle without affecting your discount level.**

### Storage Policy

If you are not using your vehicle or intend to put it in storage, you can purchase a Storage Policy. Collision, Comprehensive, Specified Perils, and Third Party Liability insurance are all available on this policy, as well as Replacement Cost coverage and Limited Depreciation coverage for certain newer vehicles. Coverage is not available to any vehicle or trailer used as living accommodation at any time while the vehicle is insured under this policy. For more information on the Storage Policy or insurance for vehicles used off-highway for pleasure use only, ask your Autoplan broker.

## Getting on the road — things you need to know to get your vehicle licensed and insured

### Operating a vehicle in B.C.

Generally, to operate a vehicle in B.C., you must have a valid driver's licence and the vehicle you are driving must be registered, licensed and insured.

If you move to B.C. and bring a motor vehicle with you, the vehicle must be registered, licensed and insured within 30 days of your arrival. A pre-registration vehicle inspection may be required (refer to "Bringing a vehicle to B.C. — inspections".) Vehicles intended for commercial use must be registered, licensed and insured immediately upon moving to B.C. An Autoplan broker can help you with all these transactions. There are more than 900 Autoplan brokers across the province. Go to [icbc.com/locators](http://icbc.com/locators) to find a broker near you.

You may use your valid driver's licence from another province, state or country for the first 90 days you live in B.C. After this time, you must have a B.C. driver's licence to drive in B.C. You'll need to turn in your old licence and pass the applicable driver examinations.

You must be at least 16 years of age to apply for a B.C. driver's licence. If you wish to apply for a full-privilege B.C. driver's licence, you need to prove you have held a licence for at least 24 months. Otherwise, you'll be placed in B.C.'s Graduated Licensing Program, which helps new drivers gain experience gradually, under conditions that expose them to less risk, before they obtain a full-privilege driver's licence. Check [icbc.com/driver-licensing/moving-bc](http://icbc.com/driver-licensing/moving-bc) for more information.

Testing for all B.C. driver's licences and issuing of new, replacement and renewal B.C. driver's licences is conducted at driver licensing offices. To locate a driver licensing office near you, visit [icbc.com/locators](http://icbc.com/locators).

### Licensing and insuring your vehicle

When you buy your vehicle licence and insurance, your Autoplan broker will give you a document called the Owner's Certificate of Insurance and Vehicle Licence. Carry it in your vehicle when operating your vehicle. If you purchase optional coverage, view the ICBC Autoplan Optional Policy booklet at [icbc.com/optionalpolicy](http://icbc.com/optionalpolicy) or request a copy from your Autoplan broker.

### Leased vehicles

There are special requirements for registering leased vehicles. Ask your Autoplan broker or leasing company for details.

### If you have a crash

If you are involved in a crash, report it to ICBC online at [icbc.com/report](https://www.icbc.com/report), by telephone at 604-520-8222 (24 hours a day, seven days a week) in Vancouver and the Lower Mainland or 1-800-910-4222 toll-free from elsewhere in B.C.

Things to know:

- If anyone is injured, or if it appears drugs or alcohol were involved, call an ambulance and the police to the scene right away.
- When you call to report a claim, we'll ask for your licence plate and driver's licence numbers, as well as the licence plate and driver's licence numbers of any other people involved.
- If you have a police report number and witness information, please have that ready, too.
- If you are unable to drive your car, have it towed to a place where it can be stored securely. If you have ICBC Collision coverage, or if the other driver is found at fault for the crash, towing and storage charges will form part of your claim.
- If it is a glass claim, you can go directly to an ICBC-approved Glass Repair Program facility. If there are no Glass Repair Program facilities in your area, please call us to report your claim.
- It is usually in your best interest to report any claims to ICBC. The other person may promise to pay your bills and then refuse. Also, you have no recourse if the repairs are unsatisfactory. Let the other driver know that there is always the option of repaying a claim after it has been reported. You may be required to report an incident to the police if the combined property damage appears to exceed \$1,000 (\$600 for motorcycle).

You must report to the police if any of the following cases apply:

- Injury or death occurred
- A break-in or vandalism to your vehicle
- Your car is stolen

**Please note:** In the event of a hit-and-run incident, you may be asked for a police report if there is a suspect or anyone sustained injuries.

Make your police report within 24 hours if the crash happened in the city; 48 hours if it happened in a rural area.

In some communities, such as Vancouver, police will not investigate theft of auto, theft from auto or vandalism to a vehicle. However, they will issue a case number for insurance purposes.

If you breach your insurance and you have a claim, ICBC may refuse to pay all or part of your claim. A breach can occur when you break an agreement. Some examples of insurance breaches include:

- Driving under the influence of alcohol, drugs or other intoxicating substance
- Operating a vehicle without a valid driver's licence or with a suspended licence
- Using the vehicle to avoid police action
- Using the vehicle for illicit or prohibited trade or transportation
- Using the vehicle for racing or other speed tests
- Using the vehicle to deliberately cause loss or damage
- Operating a vehicle that is insured in the wrong rate class—for example, pleasure use only instead of to and from work
- An incorrect declaration of the principal driver
- Failing to maintain the condition required for a collector vehicle

### Licence plates

Licence plates are assigned to you for use on a specific vehicle. If you sell or dispose of your vehicle, you may transfer those licence plates to a replacement vehicle that you have just purchased, providing it's the same type of vehicle as the one it's replacing (for example, passenger vehicle replacing a passenger vehicle, pick-up truck replacing a pick-up truck) and provided that neither vehicle is a leased vehicle or of a type that uses restricted or off-road vehicle plates (for example, golf carts, snowmobiles, snow vehicles, riding mowers, trucksters and ATVs).

You must ask your Autoplan broker to have the transfer validated within 10 days of buying the replacement vehicle (see **Buying or selling a vehicle**, page 54, for more details). If you wish to cancel your insurance, you must return those plates to an Autoplan broker.

Front and rear licence plates must be displayed on all vehicles except motorcycles, trailers, vehicles that use restricted plates or off-road vehicle plates and vehicles that are licensed and insured with a floater licence, such as the Collector Multi-Vehicle Licence plate. For these vehicles, only a rear licence plate is generally required to be displayed with additional display options allowed for off-road vehicle plates.

## **Personalized licence plates**

You can get personalized licence plates for passenger cars, motorcycles, vans, light trucks, motor homes, and eligible commercial vehicles with a GVW of up to 5,500 kg. Personalized plates can display a slogan up to six characters long using permitted combinations of numbers or letters. You cannot use numbers only. Applications for personalized plates are available from Autoplan brokers. There is an extra fee for personalized plates.

## **Collector licence plates**

### **What vehicles qualify for collector licence plates?**

- To be considered a collector, your vehicle must be registered in B.C. and be:
- At least 25 years old, or
- at least 15 years old and one of no more than 1,500 of that make/model (not edition) made worldwide by the manufacturer for that model year, or
- at least 15 years old, where the manufacturer that owns the “trademark” or “make” of that vehicle has ceased manufacturing vehicles of any kind for at least the last five years;

AND

- maintained or restored to a condition that conforms to the original manufacturer’s specifications and is considered by ICBC to be of collectible value,
- fully assembled with no missing parts,
- used solely for pleasure purposes and not at any time used for travel to or from or partway to or from work or school or for any business purpose or commercial use.

### **What vehicles don’t qualify?**

- Replicars, replikits (kit car), cab/chassis, vehicles with an aftermarket body not manufactured by the original manufacturer, or motor homes.

### **What counts as a modified collector vehicle?**

To qualify, a motor vehicle must meet the following requirements:

Be registered as a 1974 model or older,

- is in excellent condition and maintained or restored to a condition ICBC considers to be of collectible value; and
- has the shell of body, coach or cab from the original manufactured motor vehicle (sorry, aftermarket fibreglass, composite, or steel bodies aren’t acceptable); and
- has an altered body that resembles, but is no longer identical in appearance to the original body of the motor vehicle; or

- has had one or more of the following components replaced or altered:
  - Chassis
  - Engine and/or power train
  - Suspension
  - Fuel type
  - Steering or braking mechanical component.

What condition requirements does a modified collector need to meet?

- **Vehicle exterior** — same as collector vehicle exterior requirements, except tires
- **Engine compartment** — engine must be clean
- **Vehicle interior** — must be in excellent condition
- **Vehicle** — must be fully assembled with no missing parts

### **Vintage licence plates**

Vintage licence plates are available for antique vehicles. These plates, along with the proper insurance coverage, entitle you to drive the vehicle for special occasions such as exhibitions, parades, car club activities, public functions such as the opening of a new highway, weddings and graduations.

To qualify for vintage licence plates, the vehicle must be at least 30 years old, owned as a collector's item, maintained as nearly as possible in its original condition with original parts and still be mechanically sound.

### **Veteran licence plates**

Veteran licence plates are available to eligible veterans for most passenger cars, vans, light trucks, motorcycles, motor homes, and eligible commercial vehicles with a GVW of up to 5,500 kg. The licence plates are available to veterans who served or are currently serving during wartime, in a post-war capacity, or during a NATO or UN operation, including members of the RCMP and municipal police.

### **B.C. Parks licence plates**

B.C. Parks licence plates allow you to show your pride in the natural beauty of our province, while also helping to support our parks and natural areas. All net proceeds from the sale and renewals of B.C. Parks plates will be re-invested back into provincial parks through the Parks Enhancement Fund.

You can choose from three unique designs that depict a scene from one of B.C.'s many parks and recreation areas: Porteau Cove, Purcell Mountains, and Kermode bear. B.C. Parks licence plates are available through your Autoplan broker.

Visit [icbc.com](http://icbc.com) for more information about specialty licence plates and vehicles.

### Lost or stolen licence plates

There is an \$18 fee to replace lost or stolen licence plates. A police case file number is required for a lost or stolen licence plate.

### Renewing your insurance

Always be aware of the expiry date of your insurance. If you do not renew your insurance before it expires, you won't be covered if you are involved in a crash after the expiry date. The expiry date is printed on your Owner's Certificate. ICBC also mails a renewal reminder to your last known address before the vehicle licence and insurance expire.

The renewal reminder outlines your coverage, your vehicle and other important details. You may renew your licence and insurance at any Autoplan broker's office.

If you owe money to ICBC, or are in arrears with the B.C. Family Maintenance Enforcement Program, or if you have unpaid traffic fines, you won't be able to renew your insurance until the debt is paid.

### Bringing a vehicle to B.C. — inspections

Passenger vehicles and most other vehicles brought into B.C. from another jurisdiction will need to pass a mechanical safety inspection at a B.C. designated facility before they can be registered, licensed and insured.

This mechanical safety inspection is mandatory for cars, motor homes, vans and small trucks with a net weight of 3,500 kilograms or less.\* Vehicles built from salvage, altered or constructed vehicles (for example, kit vehicles) must pass a structural integrity inspection, as well as the mechanical safety inspection. A list of designated inspection facilities are listed online at [yellowpages.ca](http://yellowpages.ca) under "Vehicle Inspection Service" or at [www.th.gov.bc.ca/cvse](http://www.th.gov.bc.ca/cvse).

Once your vehicle has passed the inspection, take the vehicle, the inspection report and the Vehicle Registration to any Autoplan broker in B.C. to register and license the vehicle and purchase the proper insurance. You must surrender the out-of-province licence plates. Vehicles over 25 years of age and not able to pass a safety inspection can apply to ICBC (VRS) to have the vehicle registered prior to a safety inspection.

\* Under the New West Partnership Trade Agreement, (effective April 1, 2015), qualified private vehicles imported from Alberta, Manitoba, or Saskatchewan may be exempt from the B.C. pre-registration safety inspection. Please ask your Autoplan broker for details.

### Payment options

#### ICBC payment plan

The ICBC plan is an in-house payment plan that allows you to spread your insurance premium and licence fees evenly over 12 months with equal monthly or quarterly payments (every three months), or six months with equal monthly payments. Payments are automatically deducted from your bank account.

To apply, you:

- Must be the vehicle's owner or lessee,
- have a bank account that allows automatic withdrawals,
- provide the broker with a void cheque or a statement from a savings account that has automatic withdrawal privileges, and
- have a good payment history with ICBC. For details, see your Autoplan broker.

#### Six-month payment plan

If you are a new ICBC customer and do not have a B.C. driver's licence, or if you are just ending a two-year period on a cash-only basis with ICBC due to payment problems in the past, you are eligible for the ICBC payment plan with only a six-month term. Once the six month payment plan is successfully completed, you may be eligible for the 12 month or quarterly payment plan.

The six-month term is not available to fleet customers.

#### Other methods of payment

You may pay by cheque, cash, debit card, Visa, MasterCard or American Express.

### Changing your address

As the owner or lessee of a vehicle licensed in B.C., you are required by law to report any change of address to ICBC (through your Autoplan broker) within 10 days. Even if you move within B.C., you may have to make changes to your Autoplan policy because most premiums are partially calculated on where your vehicle is primarily located when not in use. Not all changes of address put you in a new territory. If your vehicle is rated for the wrong territory, your insurance may not cover you if you have a claim. Temporary changes of address for up to 30 days may not need re-rating. Temporary address changes for longer than 30 days require a Temporary Change endorsement. Ask your Autoplan broker for details.

Students attending college or university away from home must report the change to their Autoplan broker before the school year begins in case an additional premium is required. Students from out of province attending school in B.C. may be eligible to obtain a Non-Resident Permit from ICBC by calling 604-443-4450 or toll-free 1-800-665-4336.

Note that if you move from B.C. to a location outside of B.C., your insurance will not cover you once your vehicle is registered and licensed outside B.C.

### Changing your insurance

You must contact your Autoplan broker if you wish to change your insurance coverage, or you have changed your address, name, vehicle use (rate class), vehicle type, colour, model year, chassis, vehicle identification (serial) number, fuel type, or gross vehicle weight. For a leased vehicle, note that for certain vehicle changes, including some listed above, the owner of the vehicle is required to notify the broker. Ask your Autoplan broker for details. Driver's licence changes must be made at any driver licensing office or authorized agent.

### Cancelling your insurance

ICBC does not automatically cancel your Autoplan insurance when your vehicle is:

- Sold or traded in
- Returned after a lease
- Written off as a total loss
- Moved to a different jurisdiction

You must cancel your Autoplan insurance at an Autoplan broker's office. You'll need to take the current ICBC insurance document and the licence plates for the policy you wish to cancel, along with primary and secondary identification.

If your vehicle and licence plates are stolen, you must report this to the police and obtain a case file number.

If you have moved out of B.C. and want to cancel your insurance policy from your new home, you must send in:

- A letter requesting cancellation of the policy. Include the plate number, signatures of all owners or, if a leased vehicle, all lessees, your new address and new phone number.
- Your B.C. licence plates or a receipt showing that you surrendered them to an out-of-province licensing authority.
- Your current ICBC insurance document, such as an Owner's Certificate of Insurance and Vehicle Licence.

If your vehicle has been registered outside of B.C., send a copy of the new registration showing the effective date. Your cancellation request and any resulting refund will then be calculated from the reregistration date.

Send these items to:

ICBC — Cancellations  
Room 205 - 151 West Esplanade  
North Vancouver BC V7M 3H9 Fax: 604-661-6727

## How ICBC sets your Autoplan premium

To determine the cost of your Autoplan insurance, ICBC looks at many factors, including:

- Rate class (how you use your vehicle)
- Territory where your vehicle is primarily located when not in use, or, for some commercial rate classes, where the vehicle is used
- Your driving factor and that of the principal driver and other drivers listed
- Make, model and year of the vehicle (for Autoplan Optional insurance only)

The overall cost of your Autoplan insurance also depends on what type of Autoplan Optional insurance you choose to purchase.

### Rate class

A rate class describes how you use your vehicle (driving to or from work, pleasure use only, business, delivery, and so on). Pleasure use means the use of a vehicle for private purposes. Many customers use their vehicle to drive to or from work or school or for business or commercial use for a maximum of only six days per month. If the rate class you declare is wrong and you make a claim, the claim could be denied or you may have to pay a penalty. Ask your Autoplan broker to be sure your vehicle is rated correctly.

### Territories

ICBC divides the province into territories based on geography and population. A vehicle driven in a sparsely populated area has less chance of being involved in a crash than a vehicle driven in a densely populated area. Vehicles driven to or from work or school or for pleasure use must be rated in the territory in which they are primarily located when not in use. This is usually your home address. Ask your Autoplan broker if you use your vehicle for other purposes. Commercial vehicles must be rated in the territory commanding the highest Basic premium in which the vehicle is operated.

If the territory you declare is wrong and you make a claim, the claim could be denied or you may have to pay a penalty. Ask your Autoplan broker to be sure your vehicle is rated in the correct territory.

### Listing drivers

When insuring your vehicle you are asked to list those who will drive your vehicle. This includes members of your household, employees, or other friends and family. Listing the drivers of a vehicle helps make sure that responsible drivers are accountable for their actions and that pricing is more accurate.

Drivers can be added or removed at any time during the policy term by going into an Autoplan broker office.

You will be required to provide the name, date of birth and driver's licence number for every listed driver. It is important to note that adding drivers won't necessarily increase your premium. Typically, the majority of the Basic premium (75 per cent) will be based on the principal driver, with the remaining 25 per cent reflecting the other listed driver with the highest risk.

### **Principal driver**

Of the listed drivers, you will be asked to declare the principal driver of the vehicle. This is the person that will drive the vehicle the most during the policy term. If you don't declare the correct principal driver, you may be in breach of your insurance policy. This means that if there is a claim, damage to the vehicle may not be covered and there could be additional costs for the policyholder (for example, related property damage or injury claims).

If your vehicle does not have a person who operates it the majority of the time (for example, if it is a work vehicle that has multiple operators), you'll have to declare that your vehicle has no principal driver.

### **Make, model and year of your vehicle**

The make, model, and year of your vehicle, type of insurance you choose, and deductible play a role in determining the cost of Collision, Comprehensive and other optional insurance. Vehicles that cost more to repair or are stolen more often cost more to insure.

These factors do not affect the cost of your Basic insurance.

## Discounts and savings

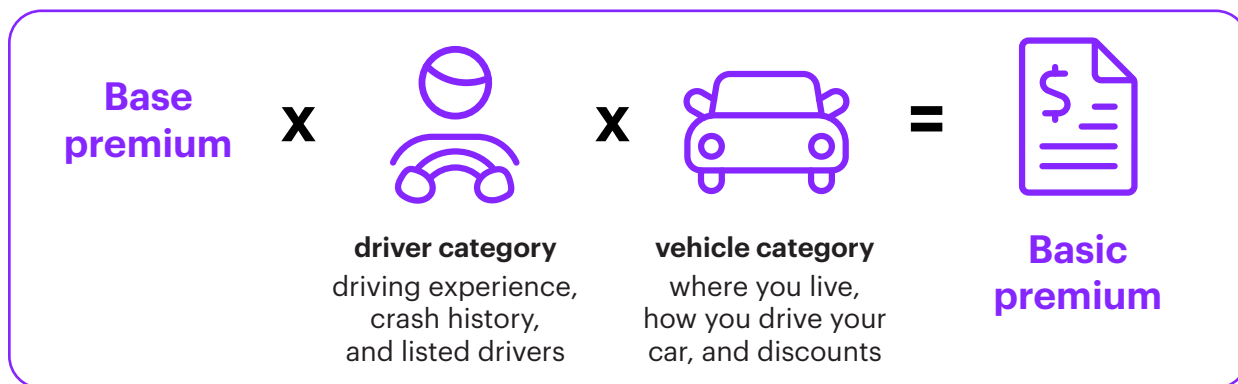
Every driver in B.C. has an individual driver factor — a three-decimal number that represents your driving experience and crash history. The individual driver factor takes into consideration whether you're a senior or a new resident. The individual driver factor baseline is 1.000 with a lower number being more favourable. As you gain driving experience, and for each year that you remain crash-free, your individual driver factor improves.

Each insurance policy starts with a base premium. The premium then increases or decreases depending on each individual's factors that fall under the driver and vehicle categories.

### Discounts for new residents

Drivers new to B.C. may provide proof of how long they've had a valid driver's licence in another jurisdiction outside of B.C. in order to receive up to 15 years' experience credit.

Customers who already came from other jurisdictions and got their BC driver's licence before September 1, 2019 do not need to submit any additional documentation.



Their previous driving experience is automatically calculated based on the assumption that they got their driver's licence in another jurisdiction at age 17, and they are awarded a maximum of 15 years of out-of-province experience.

If you are new to B.C., have out-of-province driving experience, and obtained a BC driver's licence on or after September 1, 2019, then you'll receive a temporary adjustment to your driver factor. The adjustment will be an increase for your first three years to account for the added risk you represent on our roads. The adjustment decreases for each year, and after you go three years without being responsible for a crash, you'll stop incurring the adjustment.

Those who previously held a B.C. driver's licence and are coming back to the province are considered as though they have never left; the new resident adjustment does not apply. These drivers keep all their years of experience starting from when they first got their B.C. driver's licence.

See your Autoplan broker or [icbc.com](http://icbc.com) for more details.

### Crash history, claim forgiveness, claim repayment

When determining a driver's crash history, ICBC looks at the number of at-fault claims that the customer has had in up to 10 previous years, but no earlier than March 1, 2017. ICBC also looks at the number of years since their last claim. More recent claims have a greater impact than older claims.

Claims older than March 1, 2017 are not used in the premium calculation. Going forward, ICBC will continue to scan back to March 1, 2017, until 2027 when the full 10-year scan period will be in place.

As ICBC has a more driver-based model for determining premiums, at-fault crashes follow the driver, not the vehicle. For example, if your neighbour borrows your vehicle and causes a crash, the claim is attached to the neighbour's driving record, not yours.

### Anti-theft device discount

ICBC offers discounts on its Comprehensive and Specified Perils insurance if your vehicle is equipped with a passive electronic immobilizer — an anti-theft device that automatically cuts off power to the vehicle's fuel, starter, or ignition system. The amount of the discount varies depending on the vehicle type and territory where the vehicle is located. Motorcycles and trailers are not eligible for the anti-theft device discount. Ask your Autoplan broker for details.

### Usage-based insurance

Usage-based insurance is vehicle insurance that's priced based on individual driver behaviours. ICBC offers two discounts that are based on a customer's vehicle usage over a twelve month period: the Basic distance-based discount and Optional distance-based discount. These discounts are determined by calculating the total annual kilometres driven, using two odometer readings provided a year apart.

For eligible policies, the Basic distance-based discount applies to Basic coverage for vehicles driven less than 5,000 km a year, and the Optional distance-based discount applies to select optional coverages for vehicles driven less than 15,000 km a year. No matter how much you expect to drive, as long as your policy is for an annual term, you can submit your odometer reading when you renew online, or when you purchase or renew a policy at your Autoplan broker's office.

**Tip:** Take a photo of your odometer reading on your phone or mobile device just before renewing your insurance.

### Advanced safety technology

Autonomous emergency braking (AEB) has been statistically proven to decrease crashes. Vehicles with a model year of 2006 or later with original, manufacturer-installed AEB technology receive a discount on their Basic insurance.

The discount requires the owner or lessee of a vehicle to make a verbal declaration that their vehicle has this feature. If you are unsure, please check with your vehicle manufacturer or dealer before declaring that your vehicle has this technology.

### Disability discount

Vehicle owners or lessees whose mobility is permanently impaired may qualify for a 25 per cent discount off the cost of Basic insurance. The disability discount is available to a vehicle's owner(s) or lessee(s) who is 16 years of age or older and is "a person with disabilities" as defined in the Motor Fuel Tax Act. As of May 1, 2022, the discount will also be available to vehicles where a person with disabilities is not listed as the owner or lessee, but has demonstrated an ownership interest in the vehicle through an application for the Fuel Tax Refund Program for Persons with Disabilities.

To be considered a "person with disabilities" you must meet one or more of the following criteria:

1. You have lost a limb.
2. You are permanently dependent on a wheelchair.
3. You have complete and permanent functional loss of your lower limbs.
4. Your doctor or nurse practitioner certifies that you have permanent impairment of movement or a mental disability to the extent that it would be hazardous for you to use public transportation (whether or not public transportation is available).
5. Your doctor or nurse practitioner certifies that you have permanent sight impairment to the extent that you are not eligible to hold a B.C. driver's licence.
6. You have received a letter from Veterans Affairs Canada showing you receive a disability pension from active service (includes civilians who service in support) and the date you began receiving the pension.
7. You receive disability assistance from the Ministry of Social Development and Poverty Reduction, or you would receive assistance but do not qualify because you are 65 years old or older.

**Please note: If you no longer qualify to receive disability assistance or a supplement from the Ministry of Social Development and Poverty Reduction, please contact the Ministry of Finance, as this may affect your eligibility for the fuel tax refund program.**

If you're the owner or lessee of a vehicle and are "a person with disabilities" or have someone that is a person with disabilities with ownership interest in the vehicle, and the vehicle is rated for pleasure use, to or from work, business use, or certain recreational or commercial uses, you may qualify for the discount.

You can apply the disability discount to only one vehicle. Ask your local Autoplan broker for details.

Before applying for the disability discount, you must first register with the Ministry of Finance for the motor fuel tax refund program for persons with disabilities.

Once your application has been approved, take the following items to your local Autoplan broker to apply for the disability discount:

1. Registration letter, or your Fuel Tax Refund Program for Persons with Disabilities FDR 8-digit account number (FDR nnnn-nnnn) provided to you by the Ministry of Finance, and
2. Owner's Certificate of Insurance and Vehicle Licence.

Applications to register for the Fuel Tax Refund Program for Persons with Disabilities are available from the Ministry of Finance.

For specific details, or to download the application, please visit <http://www2.gov.bc.ca/gov/content/taxes/sales-taxes/motor-fuel-carbon-tax/fuel-tax-refund>; or call the Taxpayer Services information line at 1-877-388-4440.

You can check to see if you're eligible to receive the disability discount retroactively. To apply for the retroactive discount, you must provide your Autoplan broker with a confirmation letter from the Ministry of Finance stating you're eligible for the motor fuel tax refund, and the date you first became eligible to receive it. Upon receiving this information, we'll adjust your Autoplan premiums if applicable and will send you a refund for the backdated disability discount.

### Savings for seniors

If you are 65 or older, you may be eligible for a 25 per cent reduction in the cost of your Basic insurance when insured for pleasure use only. However, your senior discount will be reduced if you cause one crash, and it will be eliminated if you cause a second crash within the ten-year scan period.

Disabled seniors who qualify may receive both the senior discount and the disability discount.

### Unlisted Driver Protection

If you'd like the flexibility to be able to lend your car occasionally to a driver not listed on your policy, Unlisted Driver Protection can provide peace of mind. This protection allows unanticipated drivers to drive your vehicle occasionally. Occasional use is up to 12 days in a year, per driver. If you don't have this protection, you could face a one-time financial consequence if an unlisted driver causes a crash in your car.

### **What does Unlisted Driver Protection cost?**

You don't have to pay for this protection to start. As long as unlisted drivers do not cause crashes in your car, this protection will be free. However, if an unlisted driver does cause a crash in your car, and you want to continue to have this protection, then you'll need to pay for it at your next renewal.

This is in addition to the one-time financial consequence you may have to pay. If more unlisted driver crashes occur, the cost of this protection will continue to increase.

### **Exclusions to Unlisted Driver Protection**

Even if you have opted for Unlisted Driver Protection, it will not protect you from the financial consequence if any of the following people cause a crash in your car, as they should be listed on your policy:

- Household members or employees of any of the following: the principal driver, the vehicle owner or, if the vehicle is leased, the lessee
- Anyone who has driven any of your vehicles more than 12 days in the last year

Unlicensed drivers, and those who have already caused a crash in one of your vehicles in the last five years (from September 1, 2019), are also excluded.

If an unlisted driver causes a crash in your car, you could face a one-time financial consequence. This will depend on a number of factors, such as where they are licensed and their driving experience and crash history.

In most cases, if the unlisted driver has a B.C. driver's licence, the consequence is 15 times the cost difference between:

- What the policyholder paid for Basic insurance at their last renewal, and
- what their insurance would have cost, had they listed the driver who caused the crash up to a maximum of \$5,000.

If there is no difference in the premium, there would be no financial consequence. However, you would still need to pay for Unlisted Driver Protection at your next renewal, if you want this protection.

There will be exemptions for extraordinary situations, such as when an unlisted driver uses your car for a medical emergency. Mechanics and valets who may drive your car are covered by their own policy.

## Determining premiums and payouts under Collision, Comprehensive and Specified Perils coverages

### Rate group vehicles

Autoplan Collision, Comprehensive and Specified Perils premiums for cars and commercial vehicles with a GVW of 5,000 kg or less are set according to what the insurance industry calls rate groups. Rate groups are based on factors such as the average claim cost, repair costs, engine size and safety features of each make and model of vehicle.

### Determining the value of a total loss

If you are involved in a crash and your vehicle is a total loss, settlement of your claim will be based on the actual cash value of your vehicle, that is, the current market value, which is what a buyer would have paid for the vehicle just prior to the loss.

The actual cash value of the vehicle is determined by your ICBC adjuster and estimator. Any receipts, photos or records of independent appraisals you have will help them determine the actual cash value.

For vehicles that are three model years old or newer, you may be eligible to purchase New Vehicle Replacement Plus, Replacement Cost or Limited Depreciation coverage which will provide you with more than just the actual cash value of the vehicle in the event of a total loss. Ask your Autoplan broker for more details about purchasing this coverage.

### Declared value vehicles

Autoplan Collision, Comprehensive and Specified Perils premiums for vehicles such as trailers, motor homes, motorcycles, industrial and commercial vehicles with a GVW of 5,000 kg or more, snowmobiles, all-terrain vehicles, golf carts, modified vehicles and modified collector vehicles are set on a vehicle-by-vehicle basis using your declared value of the vehicle. That's because the values of these vehicles can vary widely and they may have custom features.

### Determining declared value

The declared value should be the current market value of the vehicle, including taxes, and the depreciated value of the vehicle's permanently attached equipment. You should review the declared value of your vehicle at least twice a year because it can change due to such things as current market value, inflation, or changes you make to the vehicle or its attached equipment.

**When the declared value is too high**

Use caution when determining the declared value of your vehicle. You will only be paid the actual cash value of your vehicle in the event of a total loss; if your declared value is too high, your premiums will be too high for the coverage you will receive.

**When the declared value is too low — total losses**

If the vehicle's declared value is too low — below the actual cash value — the most you'll be paid in the event of a total loss claim is the value you declared, less your deductible.

You can change your declared value at any time by visiting your Autoplan broker.

**When the declared value is too low — partial losses**

Your premium is based on the assumption that the vehicle's full value is insured; therefore, if you underinsure your vehicle and it has to be repaired as a result of a claim, a co-insurance clause applies. The co-insurance clause means you'll have to pay a portion of the loss yourself if your vehicle's declared value is less than 90 per cent of its actual value (this does not apply if the value you declare is less than \$10,000 and the actual cash value at the time of the claim exceeds the declared value by less than \$1,000).

If the declared value is more than 90 per cent of the actual cash value at the time of the loss, no co-insurance applies. The claim will be paid up to your declared value less your deductible.

## Buying or selling a vehicle

### Transfer of vehicle and registration

Buying or selling a vehicle involves registering the change of ownership. All transfers of ownership of vehicles registered in B.C. must be registered within 10 days of purchase.

To register a purchased vehicle in the buyer's name, the buyer must take the seller's original copy of the Vehicle Registration, a signed transfer form and picture identification to an Autoplan broker for processing. The Autoplan broker will require original documents only; photocopies will not be accepted. Transfer forms are available from any Autoplan broker's office. For information about researching used vehicles and completing the sales paperwork, visit [icbc.com](http://icbc.com), and search for "Buying a used vehicle."

### Vehicle licence and insurance (other than leased vehicles)

Before operating a purchased vehicle, the buyer (new owner) must license and insure the vehicle. The new owner must either obtain new licence plates and insurance for the purchased vehicle, transfer the licence plates and insurance from another vehicle to the purchased vehicle, or obtain a Temporary Operation Permit. The seller's licence plates must not be left on the purchased vehicle. Ask your Autoplan broker for details.

For the seller to cancel the licence plates and insurance for the sold vehicle, or transfer the sold vehicle's old licence plates and insurance to a new vehicle, the seller must bring the Owner's Certificate of Insurance and Vehicle Licence for the sold vehicle, the old licence plates of the sold vehicle, and picture identification to an Autoplan broker for processing. The Autoplan broker will require original documents only; photocopies will not be accepted.

### Vehicle licence and insurance (leased vehicles)

If the purchased vehicle is a leased vehicle, the buyer (new owner) must register the vehicle in the buyer's name and must name the lessee in the Vehicle Registration. Before operating the newly-leased vehicle, the lessee named in the Vehicle Registration must license and insure the vehicle. The lessee must either obtain new licence plates and insurance for the leased vehicle, transfer the licence plates and insurance from another vehicle that the lessee previously leased from the same owner, or obtain a Temporary Operation Permit. Ask your Autoplan broker for details.

The lessee is responsible for cancelling the licence plates and insurance for a leased vehicle that has been returned to the owner. The lessee must bring the Owner's Certificate of Insurance and Vehicle Licence for the returned leased vehicle, the old licence plates of the returned leased vehicle, and picture identification to an Autoplan broker for processing. The Autoplan broker will require original documents only; photocopies will not be accepted.

### ICBC Vehicle Claims History Reports

Before you buy a used vehicle, you may want to purchase an ICBC Vehicle Claims History Report. It tells you:

- Whether a vehicle has had any damage claims with ICBC
- The type of claim (collision, vandalism, and so on)
- The date the damage occurred and the amount paid or the amount of the outstanding damage estimate, if available
- The location of the primary area of damage (available for most claims)
- The vehicle's status (normal, rebuilt, salvage and so on). The report also provides a definition of the status
- If the vehicle may be required to pass a mechanical/ safety inspection (due to an outstanding Notice and Order number 1 or number 2)
- If there may be certain restrictions (other than the requirement for a mechanical inspection) that might prevent the vehicle from being licensed (such as a court order which prevents a customer from transferring the vehicle into their name; if the vehicle has been reported as stolen, and so on)
- Whether the vehicle has been imported from another jurisdiction (the report will state if the vehicle is a Canadian or foreign import, but the date the vehicle entered B.C. isn't available)

The report can be obtained on [icbc.com](http://icbc.com) or by calling 604-661-2233 or toll-free 1-800-464-5050.

**Please note: Information isn't available for some vehicles formerly insured under Fleetplan or garage policies or by private or out-of-province insurers. Also, repairs that were completed privately will not show up on the report.**

For more information, please see [icbc.com](http://icbc.com), under "Buying a used vehicle."

### Transferring insurance to a new vehicle

When you buy a B.C.-registered vehicle or a new vehicle from a B.C. vehicle dealer, you may operate it for up to 10 days from the date of purchase using valid B.C. licence plates from your old vehicle, provided that the following conditions are met:

- Your old vehicle has been sold or disposed of before you attach the plates to the new vehicle
- Neither your old vehicle nor the new vehicle is a leased vehicle
- The new vehicle is the same type as your old vehicle and the licence plates from the old vehicle are compatible with your new vehicle (e.g. passenger vehicle plates may only be attached to a passenger vehicle, and pick-up truck plates to a pick-up truck).

During those 10 days you must carry the following items in the vehicle:

- The Transfer/Tax Form for your new vehicle which you and the previous owner have signed
- The original Owner's Certificate of Insurance and Vehicle Licence for your old vehicle
- The seller's original Vehicle Registration for your new vehicle or the signed and dated Bill of Sale if you bought a new vehicle from a vehicle dealer

If any of the above-noted conditions are not met, you can't use your old licence plates on your new vehicle for the 10 days referred to above. Instead, you must obtain new licence plates and insurance for your new vehicle immediately or process the transfer of plates at an Autoplan broker.

## Driver premiums

Drivers with more driving offences or convictions get involved in more crashes than other drivers — twice as many crashes in fact. Customers tell us that these drivers should pay more for the higher risks and related claims costs they represent on our roads.

If you are guilty of violating traffic rules or if you are convicted under certain sections of the Criminal Code of Canada (such as driving while impaired), you'll be fined and may pay a driver premium as a result, either a Driver Penalty Point (DPP) Premium or a Driver Risk Premium (DRP). The amount of premium to be paid is based upon the number of penalty points and/or suspensions and/or types of convictions that are recorded against your driving record.

**Please note: the driver premiums, DPP and DRP, are separate from Autoplan insurance premiums and are in addition to the fines carried by specific driving offences. There are two driver premium programs, DPP and DRP, but you can only be billed under one or the other program each year, whichever results in the highest premium. We will send you the DPP/DRP premium invoice approximately one month before your annual assessment date, which is usually your birthdate. Failure to pay the driver premium may result in you not being able to do certain transactions with us, such as renewing your auto insurance or your driver's licence.**

### The Driver Penalty Point (DPP) Premium

If you accumulate four or more driver penalty points against your driving record during a 12-month period that ends five months before your assessment date (usually your birthday), you may be billed a DPP Premium. The amount of this premium is based upon the number of points recorded against your driving record (and the higher the number of penalty points the higher the premium).

**Please note: driving offences are only billed once. Driving offences that occurred before the time period described above, may also be included in your bill.**

### The Driver Risk Premium (DRP)

The Driver Risk Premium (DRP) will have to be paid if you have:

- One or more driving-related Criminal Code of Canada convictions
- One or more 10-point Motor Vehicle Act convictions
- One or more excessive speeding convictions
- Two or more roadside suspensions/prohibitions
- Two or more distracted driving convictions

If you accumulate these offences on your driving record during the 36-month period that ends five months before your assessment date (usually your birthday), you may be billed a DRP.

The amount of this premium is based upon the number and the type(s) of convictions and/or suspensions recorded against your driving record (and the higher the number of convictions and/or suspensions the higher the premium). This is an annual bill, and a conviction and/or a suspension will be considered for three billing periods.

### More information

If you'd like more information about your driver premiums:

- Go to [icbc.com/driver-licensing/tickets](https://icbc.com/driver-licensing/tickets) and penalties.
- Call ICBC's Insurance Services at 604-661-2800 (Lower Mainland) or toll-free 1-800-663-3051 (rest of B.C., Canada and the USA).

If you'd like copies of your driving record:

- Visit a driver licensing office (go to [icbc.com/locators](https://icbc.com/locators) to find a location near you).
- Call ICBC Driver Licensing at 250-978-8300 (Victoria) or toll-free 1-800-950-1498 (elsewhere in B.C.).
- Write to (make sure you include your name, date of birth and signature):

ICBC Driver Licensing Safety and Security  
Box 3750  
910 Government Street  
Victoria, BC Canada V8W 3Y5

## ICBC's fairness process

If you're not satisfied with a decision, procedure or policy, we're listening. Here's what you can do.

1. If you have a complaint or concern, try speaking to the manager or supervisor at the ICBC office you've been dealing with. The manager or supervisor can look into your concern, and advise you about further dispute remedies that are available to you if needed.
2. If this doesn't resolve your issue, please contact our Fair Practices Office at 604-982-6210 or toll-free at 1-800-445-9981.
3. If our Fair Practices Office is unable to resolve your issue, you may contact the Fairness Officer. The Fairness Officer works more independently from ICBC to review fairness complaints. For more information, see [icbc.com](http://icbc.com).

### Other Options

#### Office of the Ombudsperson

If your issue is still unresolved, consider contacting the Office of the Ombudsperson toll-free at 1-800-567-3247 or fax 250-387-0198. For more information, see [www.bcombudsperson.ca](http://www.bcombudsperson.ca).

#### Civil Resolution Tribunal

The Civil Resolution Tribunal (CRT) is a decision-making body independent from ICBC. If you disagree with an aspect of your claim with ICBC such as your entitlement to accident benefits or the fault assessment (when it results in a monetary loss), you may apply to the CRT for dispute resolution.

The CRT is part of the public justice system. If you can't reach an agreement with the help of a CRT case manager, a tribunal member will decide your dispute. CRT tribunal members are independent and neutral, and are required to apply the law and make enforceable decisions. If you or ICBC don't agree with the CRT's decision, you can ask the B.C. Supreme Court for judicial review of the decision. For more information about the Civil Resolution Tribunal, see [www.civilresolutionbc.ca](http://www.civilresolutionbc.ca).

Under Enhanced Care, you can still retain a lawyer if you wish to seek legal advice for your claim or have them represent you.

## Fighting fraud

North American auto insurance industry studies estimate that 10 to 20 per cent of claims contain an element of fraud or exaggeration. To combat this, we have developed anti-fraud measures aimed at controlling premiums and providing better service for honest customers.

Our Special Investigation Unit (SIU) employs highly trained and experienced Peace Officers and Fraud Investigators who work closely with police and our claims staff to uncover and investigate all forms of fraud.

You can help. If you know that someone is making a fraudulent claim, report online at [icbc.com](https://www.icbc.com) or call our Tip Line at 604-661-6844 (Lower Mainland) or 1-800-661-6844 (elsewhere in B.C.).

## Privacy and freedom of information

We are committed to protecting your personal information. The Privacy and Freedom of Information (PFOI) department can help you with questions or concerns regarding how we handle your personal information.

If you need information from our files to help resolve your concerns, please contact our representative who has been handling your issue first.

If you feel you need to make a formal request for records, please visit the information request page on [icbc.com](http://icbc.com) and submit your request for records using the online webform.

Alternatively, you may send your request in writing to PFOI, by either of the following methods:

- Fax: 604-443-4562
- Mail: ICBC – Privacy & Freedom of Information  
217 – 151 West Esplanade North Vancouver, BC V7M 3H9

## What to do after a crash

### Step one

If anyone's injured, call 911.

Move the vehicles off the road if it's safe to do so. Avoid discussing who's at fault for the crash.

### Step two

Get details.\* Record the following for all the vehicles involved in the crash:

- Driver's name, driver's licence number, province/state and contact info.
- Names and contact info. for owners or lessees (if any) of the vehicle
- Licence plate number and year, make and model of the vehicle
- Insurance details if the vehicle isn't from B.C.

\* You may also need to provide this information to the police.

### Step three

See if there were any witnesses. Record their names and contact info.

### Step four

Describe the crash scene (if possible, take photos or draw a diagram):

- What was the date, time and location?
- What were the weather and road conditions?
- What direction were each of you travelling?
- Where was your vehicle and what lane were you using?
- Where was the other vehicle?

### Step five

Our ICBC claims staff is here to help you:

- <https://www.icbc.com/claims> (online)
- 604-520-8222 (Lower Mainland)
- 1-800-910-4222 (elsewhere in B.C., Canada or U.S.)

Translation services available.

When you're ready to select a repair shop, you can go to [icbc.com](https://www.icbc.com). ICBC has accredited more than 400 auto body shops throughout B.C. By taking your vehicle to an ICBC Repair Network facility, your repairs are guaranteed for as long as you own or lease your vehicle.

### **What if my car can't be driven from the scene?**

- Call a tow truck—have your vehicle towed to a place where it can be stored securely.
- If you have ICBC Collision coverage, or if the other vehicle driver is responsible for the crash, towing and storage charges will form part of your claim.
- Make a police report—if the combined total property damage appears to exceed \$10,000 make a police report.
- Contact ICBC—report your crash. We will either tow your vehicle to a claim centre for a damage estimate, or tow it directly to a repair shop and estimate it there.

### **What if it's a hit and run?**

- Ask if anybody saw it happen—if they did, get names and phone numbers.
- Call ICBC to report the claim. You may be asked for a police report if there is a suspect or anyone sustained injuries.
- Supply a sworn affidavit if requested—our claims staff may request this of you. They'll examine your vehicle, and may visit the crash scene and interview witnesses before settling the claim.

## **Is there a time limit on making a claim?**

According to the regulations pursuant to the Insurance (Vehicle) Act, if you are involved in a crash and wish to make a claim, you have a duty to report your claim promptly to ICBC. Failure to report the claim promptly could affect your ability to receive compensation for your injuries or damage to your vehicle or property. You can find out more information about reporting a claim at [icbc.com/claims](https://www.icbc.com/claims).

## More information

For other information about Autoplan insurance, see your local Autoplan broker or call ICBC's Customer Services department.

### To report a claim:

- [icbc.com/claims](https://www.icbc.com/claims) (online)
- 604-520-8222 (Lower Mainland)
- 1-800-910-4222 (elsewhere in B.C., Canada or U.S.)

### For general inquiries:

- [icbc.com/about-icbc/contact-us](https://www.icbc.com/about-icbc/contact-us) (online)

### ICBC Customer Services

- 604-661-2800 (Lower Mainland)
- 1-800-663-3051 (elsewhere in B.C., Canada or U.S.)

### Need your claims history and/or driver records report:

- [icbc.com/drivingrecord](https://www.icbc.com/drivingrecord) (online)
- 604-661-2255 (Lower Mainland)
- 1-888-715-7775 (B.C. only)

### Buying a used vehicle and/or need an ICBC Vehicle Claims History Report:

- [icbc.com/about-icbc/contact-us](https://www.icbc.com/about-icbc/contact-us) (online)
- 604-661-2233 (Lower Mainland)
- 1-800-464-5050 (elsewhere in B.C., Canada or U.S.)

### To enquire about your B.C. driver's licence:

- [icbc.com/about-icbc/contact-us](https://www.icbc.com/about-icbc/contact-us) (online)
- 604-982-2250 (Lower Mainland)
- 250-978-8300 (Greater Victoria)
- 1-800-950-1498 (elsewhere in B.C., Canada or U.S.)

### To report a suspicious claim or activity: TIPS line

- [icbc.com/about-icbc/contact-us](https://www.icbc.com/about-icbc/contact-us) (online)
- 604-661-6844 (Lower Mainland)
- 1-800-661-6844 (Canada only)