

ICBC autoplan insurance



your guide
to **insuring,**
registering
and **licensing**
your vehicle

building trust. driving confidence.

Statement of Limitation

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 topic of this publication. Information in this document is subject to change without notice. You should follow the more detailed wording and requirements of current applicable statutes and regulations or 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 Autoplan coverage for all motor vehicles licensed and insured in the province of B.C.

ICBC is the sole provider of Basic Autoplan insurance and must provide coverage to all vehicle owners 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. Your valid licence plate number is your policy number.

Basic Autoplan insurance protects you and pays for your injury-related medical and rehabilitation expenses in the event of a crash, no matter who is at fault. Basic Autoplan also provides you with \$200,000 worth of Third Party Liability coverage in case you are found at fault for a crash and are responsible for causing injury 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 Autoplan 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 if you are sued or found responsible for injuries to others or damage to property of others as a result of a motor vehicle crash. Collision insurance pays to repair or replace your vehicle if it is damaged and you are found to be 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 booklet 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 your vehicle.

part I — basic autoplan insurance

Generally, Basic Autoplan protects you when you're involved in a motor vehicle crash.

Basic Autoplan includes five main types of coverage:

- Third Party Liability coverage
- Accident Benefits
- Underinsured Motorist Protection
- Hit-and-Run and Uninsured Motorist coverage. See page 9 for details of where and how this coverage applies
- Inverse Liability coverage.

Basic Autoplan pays damages up to your policy limit if you are found legally liable for a crash. It provides financial assistance to cover your wage loss and to

Basic Autoplan fine print

Basic Autoplan 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.

You may not be covered if:

- Your vehicle was improperly rated — for example, rated for pleasure use but used for a higher premium rate such as to and 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 substance 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.

help pay for your medical or rehabilitation costs for personal injuries. If there are fatalities resulting from a motor vehicle crash, Basic Autoplan will also pay funeral expenses up to \$2,500 and death benefits to the spouse and dependents. It also provides additional coverage in situations where you, members of your household, or other occupants of your vehicle are injured in an accident where the at-fault motorist lacked sufficient coverage to pay damages awarded in a claim.

Third Party Liability

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

Basic Autoplan provides you with \$200,000 worth of Third Party Liability coverage. 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 motorists increase their Basic Autoplan Third Party Liability coverage to \$1 million or more because if you are found at fault for a serious crash causing injury or damage, the courts can order you to pay damages well above \$200,000.

If you choose not to purchase additional liability coverage above the \$200,000 provided in Basic Autoplan and you are found liable for a claim, you will be responsible for paying the portion of the claim exceeding \$200,000, as well as interest and legal costs assessed against that portion. If you have a crash that causes both property damage and bodily injury or death, claims for bodily injury 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 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).

Wage loss benefits

Wage loss benefits are available to an employed person who is unable to work because of a total disability caused by a motor vehicle crash. An employed person is defined as someone who had a job on the date of the crash, or someone who didn't have a job on the date of the crash but who worked at least six of the 12 months preceding the disabling motor vehicle crash.

The amount paid under Autoplan is based on 75 per cent of the injured person's average gross weekly earnings minus the weekly total of wage loss payments from other disability benefits, or \$300 per week, whichever is less. No benefits are payable for the first seven days of total disability.

Example of wage loss benefits under Basic Autoplan:

Your average gross weekly income is..... \$700
Your total weekly wage loss payments from other disability benefits are \$350
75 per cent of average gross weekly income.....75% of \$700 = \$525
Less the weekly wage loss payments from other disability benefits..... - \$350
Weekly wage loss benefits payable under Basic Autoplan..... \$175

Employment Insurance and Autoplan wage loss benefits

An employed person may be eligible for up to 15 weeks of Employment Insurance (EI) sickness benefits when disabled by a motor vehicle crash. Anyone claiming Autoplan wage loss benefits should apply for EI benefits immediately. There is a two-week waiting period for EI benefits, during which Autoplan wage loss benefits can begin on the eighth day and cover the second week. Once EI sickness benefits begin, the EI amount will be deducted from any Autoplan entitlement.

Accident Benefits

Autoplan Accident Benefits help you with medical costs and wage loss if you are injured in a motor vehicle crash, regardless of who is at fault. ICBC pays accident benefits to all occupants of a vehicle licensed and insured in B.C. Accident benefits also apply if the person named on an Autoplan policy, or a member of their household, is hit by a vehicle while a pedestrian or cyclist. In addition, any cyclist or pedestrian hit in Canada by a vehicle licensed and insured in B.C. is covered under Autoplan Accident Benefits.

Medical and rehabilitation expenses

Autoplan Accident Benefits provide reimbursement for reasonable and necessary expenses for medical and rehabilitation services to a limit of \$150,000 for each insured person injured. This may include medical, dental, hospital, ambulance, chiropractic or physiotherapy treatments, occupational therapy, speech therapy, prosthetics, medication, medical supplies or equipment, and attendant care.

Autoplan does not cover expenses that may be claimed under other insurance policies, medical or hospital plans. Some expenses need prior confirmation before we reimburse you.

Homemaker benefits

A homemaker who is substantially disabled in a motor vehicle crash and unable to perform most of his or her household tasks is eligible for benefits of up to \$145 a week to hire a person to perform household tasks on the injured homemaker's behalf. No benefits are payable when a family member performs the household tasks on the homemaker's behalf and no benefits are payable for the first seven days of disability.

Duration of wage loss and homemaker benefits

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

Benefits are available for the duration of the disability, or until the disabled person reaches age 65, whichever comes first. However, after the first 104 weeks of payment, benefits are reduced by any benefits received from the Canada or Quebec Pension Plans.

Accident benefits coverage restrictions

There are some situations in which Autoplan Accident Benefits may not be provided. Coverage may not apply to the injury or death of a person:

- Who commits or attempts to commit suicide.
- Who is an occupant of a vehicle exempt from Autoplan coverage.
- Whose injury or death is caused by sickness or disease.
- Whose injury or death results from an attempt to avoid police action.
- Whose injury or death results from participation in a race or speed test.
- Whose injury or death results from the use of any weapon or an object used as a weapon.
- Who is an occupant of a vehicle involved in an illicit trade or transport.
- Who is a driver not authorized or qualified to operate the vehicle.

If the disabled person was employed or a homemaker at the time of the motor vehicle crash and turns 65 after the crash, he or she is also entitled to benefits for 104 weeks if the disability continues during that time. No benefits are payable beyond 104 weeks.

If the disabled person is over 65 and employed or a homemaker at the time of the disabling motor vehicle crash, he or she is entitled to benefits for 104 weeks, if the disability continues during that time. No benefits are payable beyond 104 weeks.

Funeral expenses

If an insured person is killed in a motor vehicle crash, burial and funeral expenses will be reimbursed to a maximum of \$2,500.

Death benefits

Death benefits are payable to the deceased's spouse and/or dependants. Benefit levels vary according to the position the deceased held in the household, (i.e., if the deceased provided the primary source of income, the death benefit will be higher) as well as the number of surviving dependants. Refer to the chart on page 7 for benefit levels.

Death benefits payment chart

Circumstances	Survivors ❖ ❖	Initial payment	Payment per week*
Deceased is head of a two-parent household	spouse**	\$5,000	\$145
	each child	\$1,000	\$35
Deceased is head of a one-parent household	one child	\$5,000	\$145
	for each additional child	\$1,000	\$35
	examples: two children	\$6,000 divided equally	\$180 divided equally
	three children	\$7,000 divided equally	\$215 divided equally
Deceased is spouse of head of household	head of household	\$2,500	\$145
	each child	\$1,000	\$35
Both head of household and spouse are deceased	one child	\$7,500	\$145
	for each additional child	\$1,000	\$35
	examples: two children	\$8,500 divided equally	\$180 divided equally
	three children	\$9,500 divided equally	\$215 divided equally
Deceased is dependent child	parent or parents	lump sum payment	
• less than 5 years old		\$500	
• 5 to 9 years old		\$1,000	
• 10 to 18 years old		\$1,500	
• 19 years or older who resides with head of household and, because of mental and physical infirmity, receives most of his or her financial support from head of household		\$1,000	

❖ all payments for minors are made to the Public Guardian and Trustee.

❖ where there is more than one child, all benefits are added together and divided equally between all children.

* for 104 weeks.

** includes same gender partners.

Underinsured Motorist Protection

Underinsured Motorist Protection provides you with up to \$1 million in coverage if you are injured or killed by the owner or operator of an underinsured vehicle and you are not at fault for the crash. Underinsured Motorist Protection ensures you receive compensation that you are legally entitled to, where the at-fault motorist is unable to pay the full amount of damages recoverable by you.

For example, if the at-fault motorist only carries \$200,000 Third Party Liability coverage, but damages for injuries suffered by you and your passengers exceed that amount, Underinsured Motorist

Protection will cover the excess amount to a maximum of \$1 million per person.

Underinsured Motorist Protection covers the following people:

- The individual named in an Autoplan certificate, as the owner of a B.C. licensed and insured vehicle, if that individual is:
 - Injured or killed while driving or while a passenger in the insured vehicle.
 - Injured or killed while driving or while a passenger in someone else's vehicle.
 - Injured or killed while a pedestrian or cyclist.

2. The assigned corporate driver of a B.C. licensed and insured vehicle, if that individual is:

- Injured or killed while driving or while a passenger in the insured vehicle.
- Injured or killed while driving or while a passenger in someone else's vehicle.
- Injured or killed while a pedestrian or cyclist.

An "assigned corporate driver" is defined as a person assigned by the owner or lessee named in an owner's certificate to be the principal driver of a vehicle described in the owner's certificate if:

- a) the owner or lessee is not an individual, and
- b) the assigned vehicle is a taxable benefit to the assigned person under the Income Tax Act (Canada).

3. The household members of an individual named in an Autoplan certificate as the owner of a B.C. licensed and insured vehicle and the household members of the assigned corporate driver of a B.C. licensed and insured vehicle, if they are:

- Injured or killed while they are driving or are passengers in the insured vehicle.
- Injured or killed while they are driving or are passengers in someone else's vehicle.
- Injured or killed while a pedestrian or cyclist.

4. Any other person who is driving or is a passenger in a B.C. licensed and insured vehicle, whether the vehicle is owned by an individual or a company.

5. Individuals named as lessees on the Autoplan certificates of leased vehicles. Lessees and members of their households have the same coverage as individual vehicle owners and their household members.

6. Persons who hold a valid B.C. driver's licence and their household members, if they are:

- Injured or killed while driving or while a passenger in any vehicle.
- Injured or killed while a pedestrian or cyclist.

However, this form of Underinsured Motorist Protection coverage only applies if the B.C. driver's licence is valid at the time of the crash, not under suspension and has no monies owing for driver penalty point premiums (see Part XI) or multiple crash premiums (see Part XII).

Vehicles not eligible for Underinsured Motorist Protection

Underinsured Motorist Protection is not included under the Basic Autoplan coverage for vehicles used as buses, limousines or taxis. However, you still have Underinsured Motorist Protection while riding in a bus, taxi or limousine if you own and insure a B.C. vehicle of your own, if you hold a valid B.C. driver's licence, or if you are a household member of someone who licenses and insures a B.C. vehicle or who holds a valid B.C. driver's licence.

Underinsured Motorist Protection for people without a vehicle or driver's licence

A special Underinsured Motorist Protection policy can be purchased if you do not own or lease a vehicle, do not have a valid B.C. driver's licence and do not have coverage under another household member's Autoplan certificate or driver's licence. This special policy provides Underinsured Motorist Protection to you and other household members who do not license and insure a vehicle or hold a valid B.C. driver's licence. Special Underinsured Motorist Protection policies offering \$1 million or \$2 million in coverage are available. See your Autoplan broker for details.

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 you are legally entitled to recover damages and to what extent. In addition, B.C. law applies in determining the damages you may recover and in assessing the amount payable to you.

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

Amounts payable in a claim

In the event of a claim, the total amount that you (or those insured under your policy) will receive, including pre-judgment interest, post-judgment interest and costs awarded by a court or an arbitrator, will be the lesser of:

- a) The total amount of damages awarded to you as a result of the crash.
- b) Any amount assessed under arbitration.
- c) \$1 million.

In calculating the amount payable, the amount you receive will be reduced by any amount:

- a) Payable by ICBC as a result of a hit-and-run crash or where the at-fault vehicle is not insured, or recoverable from a fund which provides similar coverage in the jurisdiction where the crash occurred.
- b) Payable because the crash is a hit-and-run or the at-fault vehicle is not insured and the crash occurred in the Yukon, Northwest or Nunavut territories, or the United States.
- c) Payable by ICBC as accident benefits or payable under another vehicle insurance plan providing similar benefits.
- d) Payable from a cash deposit or bond given by the owner of the at-fault vehicle in place of proof of financial responsibility.
- e) You are entitled to under the Workers Compensation Act, or under a similar law of the jurisdiction where the crash occurred and to which you are entitled (some qualifications apply).
- f) You are entitled to under the Employment Insurance Act or the Canada Pension Plan as a direct result of the crash.
- g) Payable to you under any certificate, policy or plan of insurance providing Third Party Liability indemnity to the underinsured motorist.
- h) Payable to you under vehicle insurance, wherever issued, providing underinsured motorist protection for the same crash, and for which Underinsured Motorist Protection is provided under our B.C. regulations.
- i) Payable to you under any benefit or right or claim to indemnity.
- j) Paid directly by the underinsured motorist as damages.

- k) Payable by any other person who is legally liable for your damage.

Situations in which Underinsured Motorist Protection will not apply

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

- You are an occupant of an unlicensed vehicle unless you have reasonable grounds to believe the vehicle is licensed.
- You are operating a vehicle without the consent of the vehicle's owner and without reasonable grounds to believe that you have the owner's consent.
- You are the occupant of a vehicle exempt from Autoplan insurance, such as vehicles owned, leased or operated by the Government of Canada.
- The crash occurs in a jurisdiction where the law does not permit you to sue and recover damages for injury or death caused by a motor vehicle crash.
- You or your personal representative, without ICBC's written agreement, settle with or take legal action against a person or organization that may be liable to you for injury or death.

Increasing your Underinsured Motorist Protection

You can increase your Underinsured Motorist Protection coverage to \$2 million per person by purchasing an additional \$1 million in coverage through Autoplan's Excess Underinsured Motorist Protection policy. See your Autoplan broker for details.

Protection against hit-and-run and uninsured motorists

Under B.C.'s Insurance (Vehicle) Act, automatic coverage up to a maximum of \$200,000 is available to B.C. residents whose property is damaged, or who are injured or killed 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, even if they don't own and insure a vehicle.

Claims for property damage are subject to a \$750 deductible. If the insured has ICBC collision coverage with a deductible that is lower than \$750, then the

applicable deductible is the lower deductible that the insured has purchased.

Some Canadian provinces have special funds set up to pay for uninsured or unidentified motorist bodily injury claims. Some funds cover injury only while others may also pay for property damage subject to a deductible.

However, since the Yukon, Northwest and Nunavut territories, and most U.S. states, do not have such funds, Basic Autoplan also covers you if you are injured or killed in a crash on a highway in any of these jurisdictions if the crash is caused by a hit-and-run driver or one who is uninsured. The coverage is limited to the equivalent of whatever compulsory Third Party Liability limit applies in the jurisdiction where the crash occurred, or \$200,000, whichever is less. This coverage does not include damage to your vehicle.

Inverse Liability coverage

This part of Basic Autoplan covers you, to the extent that you are not at fault, for loss or damage to your vehicle if the crash occurs in, or the at-fault driver comes from, certain parts of Canada or the United States where the right to recover losses is legally prohibited.

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

part II — optional autoplan insurance

Protection for your vehicle

This section discusses insurance that pays to repair your vehicle, or provides a cash settlement if your car is 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. Take note, however, that in an average year, B.C. motorists are involved in more than 675 motor vehicle crashes each day. An average of 50 vehicles are reported stolen in B.C. each day, so it is worth purchasing own damage insurance to protect your investment in your vehicle.

Please note: Insured amphibious vehicles are covered only when operated on land, and are not covered when they are being operated in water.

Collision

Collision insurance 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.

Comprehensive

Comprehensive insurance covers loss or damage to your vehicle by any cause except loss or damage covered by Collision insurance. Comprehensive includes 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 claim-rated scale discount.

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 wishing this type of protection should choose one or the other, not both.

Claims made against Specified Perils coverage will not affect your ICBC claim-rated scale discount.

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 adjuster will tell you how to proceed if you have a claim.

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. The minimum deductible available on snowmobiles is \$1,000.

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

Motor home owners may purchase Collision, Comprehensive and Specified Perils coverage for their motor homes, their equipment and up to \$2,000 worth of 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 (below). For information about contents coverage, see 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. Motorists with an extensive history of at-fault 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: rate group vehicle or declared value vehicle.

Rate group vehicles include most private passenger and light commercial vehicles.

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 and custom vehicles, including 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 motor 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, and
- 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, and
- 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 or 551,
- 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 or 551, and are designed to be removable from the vehicle for operation in another location,
- with respect to a collision claim for a motorcycle, helmets designated as approved motorcycle safety helmets under the Motor Vehicle Act regulations (limited to the replacement cost of not more than two such helmets to a limit of \$300 per helmet), and
- 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, and
- 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. 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 Package or as part of RoadSide Plus. 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 paid for the cost of substitute transportation while your vehicle is being repaired.

Vehicle in Storage Policy

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

Collector Motor Vehicle Agreed Value Policy

If your vehicle is an ICBC-approved collector vehicle (see page 29) and is currently covered by either ICBC Collision, Comprehensive or Specified Perils, you may qualify for a Collector Motor Vehicle Agreed Value Policy. The policy guarantees a value for your vehicle at the time of a total loss; it also waives the deductible, regardless of who is at fault. Your car may only be driven by drivers who have held a valid driver's licence for 10 or more years, and it must be kept in a fully enclosed and locked garage that cannot be used for the parking or storing of a vehicle by anyone other than the insured and members of the insured's household (for strata properties you must have a key, remote control or security card for your vehicle to enter or exit).

You will need to submit an application form and fee of \$50, as well as photos and documentation that support your desired value. We may contact you if a visual inspection is needed. Once you and ICBC have agreed on a value for your vehicle, this value forms the basis of the cost of the policy.

Limited Depreciation coverage

You can purchase Limited Depreciation coverage if your vehicle is not more than three model years old, even if you are not the first owner of the vehicle. For example, for the calendar year 2011, the following model years are eligible: 2012 or 2011 (first model year), 2010 (second model year) and 2009 (third model year). 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. Replicas, 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.

You may be eligible to purchase Replacement Cost coverage. In order to do so, you must be at a 20 per cent (-4) or better discount level on the claim-rated scale. Ask your Autoplan broker for details.

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 will receive the lesser of:

- The purchase price.
- The manufacturer's suggested retail price at the time of your purchase.
- 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 will 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 policy. ICBC reserves the right to determine whether it will repair or replace a part or parts of a vehicle or its equipment.

Adding equipment after purchase

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 separately under an Excess Special Equipment Endorsement for you to recover the full amount of the loss (see Part V). Any device intended to circumvent law enforcement (e.g., radar detectors) will not be covered by Autoplan insurance.

Limited Depreciation coverage for a leased vehicle

You can also buy Limited Depreciation coverage for a leased 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, it could insist you enter into a new lease agreement for the new vehicle. Then you may find this coverage will be of little or no benefit to you.

Limited Depreciation coverage restrictions

- Coverage restriction for vehicles which are three model years old — If your vehicle is in its third model year when the coverage is purchased (e.g., 2009 vehicles insured in 2011), you cannot make a claim under Limited Depreciation coverage for losses caused by fire, theft, vandalism or malicious mischief.
- 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 5,000 kg or less that are used for pleasure, driving to and from school or work, business, artisan, farm, fisherman use, pleasure use by a person age 65 or more, 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 Vehicle in Storage Policy.

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

part III — roadside plus

RoadSide Plus includes:

- Loss of Use coverage
- Vehicle Travel Protection coverage
- Rental Vehicle coverage
- Family World Wide Transportation
- Lock Re-Keying
- Theft Deductible Waiver
- Destination Assistance
- Emergency Roadside Expense Repayment

This reasonably priced group of optional insurance coverages is available to most ICBC customers, as long as their policy has a claim-rated scale discount of base rate or better and they also purchase Autoplan Collision coverage with a deductible of \$1,000 or less. Owners 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 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 and from school or work, business, artisan, farm, fisherman use, pleasure use by a person age 65 or more, or motor homes used for pleasure.

Like other Autoplan policies, RoadSide Plus coverages apply only throughout Canada and the United States (including Alaska and Hawaii) but not Mexico or any other country.

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

- Rental Vehicle coverage
- Vehicle Travel Protection coverage
- Family World Wide Transportation.

Loss of Use coverage

If you make a claim under your Autoplan Collision, Comprehensive or Specified Perils insurance and cannot drive the RoadSide Plus-insured vehicle, 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 what you own.

RoadSide Plus Loss of Use coverage allows up to a maximum of \$750 for substitute transportation (\$1,000 for motor homes) and is subject to a \$100 daily limit for all vehicles except motor homes.

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 you 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 motor vehicle crash, you may be entitled to a substitute vehicle as part of your claim against the at-fault motorist. 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.

Travel Protection coverage

Travel Protection coverage reimburses you for some expenses you may incur if you are in a motor 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 motor vehicle while riding a bicycle or as a pedestrian and require attendance at a medical care facility for medical treatment.

RoadSide Plus 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 Travel Protection coverage is applied in the same manner as that outlined in the Vehicle Travel Protection section under Special Coverages (Part V).

RoadSide Plus 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.

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).
- Accident Benefits (See Part I).
- Underinsured Motorist Protection (See Part I).
- 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 \$125 (Cdn) in Canada, or \$100 (U.S.) 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 motor 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 (Part V).

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.

Please note: Your broker will give you a pre-printed card to show the rental agency. It will provide a phone number for agencies to call to confirm your coverage.

Your spouse must also be shown or included as a permitted driver on the rental contract for the RoadSide Plus Rental Vehicle coverage to apply to him or her.

Family World Wide Transportation

If, as a result of and within 24 hours of a vehicle crash, you or a member of your household require immediate and ongoing medical life support intervention in an intensive care unit of a hospital or registered medical care facility, RoadSide Plus will bring your family members to you. The crash must occur in Canada or the United States, and the family members must come within seven days of the crash.

A family member includes members of your household, or a member of the insured's immediate family. "Immediate family" includes a spouse, parent, natural or adopted child, step-child, legal guardian, step-parent, grandparent, grandchild, in-law, brother, sister, step-brother, step-sister, aunt, uncle, niece, or nephew of the insured. Relatives will be reimbursed for travel from anywhere in the world, within the cost limits of the policy.

RoadSide Plus will reimburse up to a total of \$5,000 per crash to cover travel to the hospital or medical care facility and return fare home. It will also cover up to a total of \$500 per crash for living expenses for family members, including lodging, meals, telephone calls or other transportation.

If you have more than one RoadSide Plus package, your family members will only be reimbursed under one package for any given claim.

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.

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 or Specified Perils 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 ignition system
- the factory locking pin assembly, or
- a mechanical anti-theft locking device or the part of the vehicle it's attached to.

Destination Assistance

This coverage applies to any occupant of the vehicle described in the Owner's Certificate which 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.

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, etc.) 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 (e.g., taxi or public transportation).

You must mail in your original receipts to ICBC within 12 months of incurring the expenses, or you will not 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.

part IV — extra coverage and savings

New drivers start paying premiums at base rate and earn discounts by driving without a chargeable claim. Discounts increase by five per cent for each additional year of operation without a chargeable claim. If you maintain a record with no chargeable claims while below the base rate for nine consecutive years, then you qualify for further savings — an additional three per cent discount on the gross premium for Autoplan Basic for a total discount of 43 per cent. The more years of driving without a chargeable claim you have, the less impact a future chargeable claim will have on your claim-rated scale (CRS) discount.

Additional discounts are available on Optional Autoplan coverages depending on the number of years you've been driving claim-free. Motorists from

outside B.C. are eligible for additional savings after one year of claim-free driving here, if they can provide proof from their previous insurer(s) of a claim-free record for the previous eight years.

RoadStar Package

Our RoadStar Package is a group of optional insurance coverages available at a special low price to our customers with at least nine years below our base rate with no chargeable claims. 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 vehicles where the company has identified an assigned corporate driver. (The assigned corporate driver must declare the vehicle as a taxable benefit.) Owners of vehicles that are part of a fleet with a discount of 40 per cent or more 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 and from school or work, business, artisan, farm, or fisherman use, pleasure use by a person age 65 or more, or motor homes used for pleasure.

The RoadStar Package includes the following:

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:

- Coverage for damage to a rental vehicle or courtesy car (Collision, \$300 deductible; Comprehensive, \$300 deductible).
- Third Party Liability for damage or injury you cause to others while driving a rented or courtesy car (limit of \$1,000,000).
- Accident Benefits (See Part I).
- Underinsured Motorist Protection (See Part I).
- 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 \$125 (Cdn) in Canada, or \$100 (U.S.) 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 motor 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 RoadStar Rental Vehicle coverage to apply to him or her.

RoadStar Rental Vehicle coverage is applied in the same manner as that outlined in the Rental Vehicle Policy section of this booklet (Part V).

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.

Your broker will give you a pre-printed card to show the rental agency. It will provide a phone number for agencies to call to confirm your coverage.

RoadStar Vehicle Travel Protection

Vehicle Travel Protection reimburses you for some expenses you may incur if you are in a motor vehicle 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 is applied in the same manner as that outlined in the Vehicle Travel Protection section under Special Coverages (Part V).

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 Loss of Use coverage

If you make a claim under your Autoplan Collision, Comprehensive or Specified Perils insurance and cannot drive the RoadStar-insured vehicle, 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 what you own.

RoadStar Loss of Use coverage allows up to a maximum of \$500 for substitute transportation (\$1,000 for motor homes) and is subject to a \$100 daily limit for all vehicles except motor homes. 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 you 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 motor vehicle crash, you may be entitled to a substitute vehicle as part of your claim against the at-fault motorist. 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.

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.

Like other Autoplan policies, RoadStar coverages apply only throughout Canada and the United States (including Alaska and Hawaii) but not Mexico or any other country.

New Vehicle Replacement Plus

You can enhance your Replacement Cost coverage by purchasing New Vehicle Replacement Plus.

The New Vehicle Replacement Plus option is available to you if you are the first owner of a new vehicle in model year one and purchase ICBC Replacement Cost coverage for that vehicle on an annual basis.

Please note: New Vehicle Replacement Plus coverage is only available for purchase within 60 days of registering your new vehicle in model year one.

New Vehicle Replacement Plus coverage provides further protection to customers whose new vehicles are substantially damaged by an insured peril, but are not damaged beyond repair. This coverage triggers a total loss settlement under the Replacement Cost coverage where the substantial damage might otherwise have been repaired.

Please note: New Vehicle Replacement Plus coverage is not available for vehicles insured on a Temporary Operation Permit or a Vehicle in Storage Policy.

Replacement Cost coverage

Replacement Cost coverage is available to you if you get at least a 20 per cent discount on the claim-rated scale, and your vehicle is not more than three model years old — even if you are not the first owner of the vehicle. For example, for the calendar year 2011 the following model years are eligible: 2012 or 2011 (first model year), 2010 (second model year) and 2009 (third model year).

Please note: Replacement Cost coverage is only available in the third model year to customers who purchased it from ICBC for a full year in the second model year. Coverage is void if you are not a resident of B.C.

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

Replacement Cost 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 Replacement Cost 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.

Replacement Cost coverage in a write-off

If a crash or mishap damages your car beyond repair, the vehicle is considered a total loss.

With Replacement Cost coverage, ICBC will 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 2008 vehicle is totalled in 2009, we will replace it with a 2009 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 will 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% for vehicles in their first model year.
- 5% for vehicles in their second model year.
- 7.5% for vehicles in their third 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 will receive the manufacturer's suggested retail price for the vehicle at the time it was manufactured plus the markup of either 2.5%, 5% or 7.5% 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 Replacement Cost coverage.

Replacement Cost coverage if the vehicle can be repaired

With valid Replacement Cost 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 will get new parts of like kind and quality as those used or recommended by the manufacturer. You will not have to pay anything in the way of depreciation for replacement of worn or used parts damaged in the accident. 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 Replacement Cost coverage

Replacement Cost 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 separately under an Excess Special Equipment Endorsement for you to recover the full amount of the loss. See Special coverages (Page 23).

Replacement Cost coverage for a leased vehicle

You can also buy Replacement Cost coverage for a leased 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. Then you may find this policy will be of little or no benefit to you.

Purchasing Replacement Cost coverage

Replacement Cost coverage is optional insurance coverage you can purchase when you buy Collision and Comprehensive insurance. You can also purchase Replacement Cost coverage if your vehicle is licensed and insured on a Temporary Operation Permit or insured under a Vehicle in 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.

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

Please note: Replacement Cost coverage is only available in the third model year to customers who purchased it from ICBC for a full year in the second model year.

Check with your Autoplan broker to ensure your vehicle is eligible for Replacement Cost coverage.

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 Replacement Cost coverage in force.

part V — special coverages

ICBC has other Optional Autoplan policies available. These policies offer additional coverage for such things as specialty stereo equipment and rental vehicle use.

Excess Underinsured Motorist Protection

You can increase your underinsured motorist protection to \$2 million per person by purchasing an additional \$1 million in coverage through Autoplan's Excess Underinsured Motorist Protection policy. See your Autoplan broker for details. For information regarding Underinsured Motorist Protection, refer to pages 7 to 9 of this brochure.

Excess Special Equipment

This coverage applies only to rate group vehicles. These include most private passenger vehicles and light commercial vehicles.

If your vehicle has non-manufacturer's sound and communication equipment worth more than \$1,000, such as a stereo, that is permanently attached or installed by means of a shuttle mount, you can purchase an Excess Special Equipment Endorsement to insure it for its full value. An Excess Special Equipment Endorsement can also be purchased for other non-manufacturer's equipment exceeding \$5,000 that is permanently attached to your vehicle. This endorsement does not cover sound and communication equipment designed to be operated in a location other than the vehicle.

Please be aware that the Excess Special Equipment Endorsement is not a replacement cost policy. What the policy does do is increase the underlying \$1,000/\$5,000 limits for stereo and other non-manufacturer's equipment to the limits that you declare.

It's important not to over-insure when declaring the value of equipment. Except in cases where there is a Replacement Cost or Limited Depreciation policy in place, ICBC will negotiate any total loss settlement or settlement for vehicle theft based on the market value of the vehicle with its attached equipment. Adding an expensive stereo, custom paint finish or other equipment may increase the market value of the vehicle somewhat, **but not necessarily by the original cost of the equipment.** In addition, vehicle equipment depreciates over time due to wear and tear and (in the case of sound equipment) technological obsolescence. Please keep these factors in mind when declaring the value of equipment, and review the declared limits when renewing the policy to ensure that the value you've declared is realistic.

Special Sound and Communication Equipment Endorsement

A special endorsement is available to cover non-manufacturer's sound and communication equipment which is not permanently attached. This endorsement does not cover sound and communication equipment designed to be operated in a location other than the vehicle. Please see your Autoplan broker for more information.

Vehicle Travel Protection

This policy covers some expenses you may incur if you are involved in a motor vehicle crash, or if your vehicle is stolen, while you are on a trip away from home. This policy is ideal if you take your vehicle on holidays or business trips.

A version of this policy is also available as part of the RoadStar Package or RoadSide Plus. See Extra coverage and savings (Part IV) or RoadSide Plus (Part III).

The Vehicle Travel Protection Policy covers:

- Additional living expenses (\$500 maximum or \$1,000 maximum, depending upon the number of people insured) including lodging, meals, telephone calls and transportation expenses.
- Replacement vehicle expenses (\$500 maximum). This includes rental of a replacement vehicle, hiring a taxi and other public transportation expenses.
- Towing expenses (\$100 maximum).
- Travel expenses for the insured to return home (\$1,500 maximum or \$3,000 maximum, depending on the number of people insured). This includes the cost for an insured person to return home from the place where the crash or theft occurred using the most direct route, with no restrictions as to what form of transportation may be used.
- Expenses incurred to return the damaged or recovered stolen vehicle back home (\$750 maximum). This includes bringing a damaged vehicle back home for repairs or sending someone to bring home a stolen vehicle which has been recovered.
- 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 coverage and you are not at fault for the crash).

Who qualifies for coverage and who is covered?

You can only buy this policy if you are a B.C. resident. However, coverage can be extended to include others who are not B.C. residents. For example, if you are planning to travel with visitors from out of province, you may want to include them under this policy.

Please note: Coverage applies only to you and any other people travelling with you whom you have named on the policy.

You and those named under this policy are protected regardless of whether you are in a crash involving the insured vehicle or any other vehicle. You are also protected if you are injured in a motor vehicle crash while riding a bicycle or as a pedestrian.

The Vehicle Travel Protection Policy provides protection throughout Canada and the United States (including Alaska and Hawaii) but not Mexico or any other country.

Vehicles that can be covered

Coverage is only available for private passenger vehicles, motor homes, motorcycles, and commercial vehicles with a GVW of 5,000 kg or less. The vehicle must be registered and licensed in B.C. With RoadStar and RoadSide Plus packages however, coverage can also extend to those vehicles that are owned, borrowed or rented but are not required to be registered and licensed in B.C.

If the vehicle you insure under this policy is towing a recreational trailer or has a camper attached to it, Vehicle Travel Protection will extend to the trailer or camper as though it were the insured vehicle. There is no additional premium for this extension.

Making a claim

Any claims made under this policy must be accompanied by all relevant receipts. Claims made under this policy do not affect your ICBC claim-rated scale discount.

Rental Vehicle Policy

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

- Third Party Liability (to \$1 million).
- Accident Benefits (to occupants of the rented or borrowed vehicle).
- Underinsured Motorist Protection.
- Collision with \$300 deductible.
- Comprehensive with \$300 deductible.
- Loss of Use to \$25 per day, 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. As well, few credit cards provide these same 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 Autoplan's 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 Package or RoadSide Plus. See Extra coverage and savings (Part IV) or RoadSide Plus (Part III).

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 \$125/day (CDN) when rented in Canada or \$100/day (US funds) 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 motor 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 him or her.

Rental vehicle Loss of Use coverage

If the rental vehicle is damaged in a crash so it cannot be driven 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 own vehicle is also transferrable to a rental vehicle on an excess basis, but any claims you make against it will affect your standing on the claim-rated scale.

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

Report the crash to the police, then notify the rental company and ICBC. Have your Rental Vehicle Policy on hand when you make out 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 (anywhere else in B.C.).

Other sources of Third Party Liability coverage

If you own 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 which apply and you should discuss these with your Autoplan broker before you rent a vehicle.

As a B.C. motorist, you also have \$200,000 (Cdn) of Third Party Liability coverage by possessing a valid B.C. driver's licence. This amount may be increased by buying a Driver's Policy, and will apply in the same way as an Owner's Certificate when you rent a vehicle. 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 claim-rated scale standing.**

part VI — getting on the road — things you need to know to get your vehicle licensed and insured

Operating a vehicle in B.C.

To drive 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, you need to register, license and insure it within 30 days of your arrival. 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.

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 will 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 will 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 <http://www.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, look under "ICBC" in the white pages of your telephone directory or check icbc.com.

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, Vehicle Licence and Vehicle Registration. Sign it and carry it in your vehicle when operating your vehicle. If you have purchased optional coverages you should also receive an ICBC Autoplan Optional Policy booklet.

Your broker will also give you decals indicating the day, month and year of the expiry of your licence and insurance. These are to be displayed on the rear licence plate of most vehicles. There are some exceptions for commercial vehicles. Check with your Autoplan broker.

Lost or stolen documents or licence plates

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

Leased vehicles

There are special requirements for insuring leased vehicles. See your Autoplan broker or leasing company for details.

If you have a crash

If you are involved in a motor vehicle crash, report it to ICBC by phoning Dial-a-Claim 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 Dial-a-Claim, you'll need to give them 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, simply drive to the nearest claim centre and your claim will be handled there. If only one piece of glass is damaged and you have Comprehensive coverage, you can go directly to an ICBC Glass Express facility.
- 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 motorist 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 hit-and-run accident. Please note, police reporting requirements for hit-and-run claims may vary between different police detachments around the province. In any event, check with your local police department or you can call Dial-a-Claim who will advise you.
- A break-in or vandalism to your vehicle.
- Your car is stolen.

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 your claim. A breach is a break in an agreement. Breaches of your insurance 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 — e.g., pleasure use only instead of to and from work.
- An incorrect declaration of the principal operator.

Licence plates

Your licence plates are assigned to you for use on a specific vehicle. If you sell or dispose of your vehicle, you may transfer your 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 (e.g., passenger vehicle replacing a passenger vehicle, pick-up truck replacing a pick-up truck) and provided that neither vehicle are of a type that use restricted plates (i.e., golf carts, snowmobiles, snow vehicles, riding mowers, trucksters and ATVs). You must see your Autoplan broker to have the transfer validated within 10 days of buying the replacement vehicle. See page 37 for more details. If you wish to cancel your insurance, you must return your plates to an Autoplan broker.

Front and rear licence plates must be displayed on all vehicles except motorcycles, trailers, and vehicles that use restricted plates. For all of these vehicles, only a rear licence plate is required to be displayed.

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 plates

Collector licence plates are available for vehicles that have been kept in, or restored to, original manufacturer's specifications. Slight variances may be permitted for safety upgrades and era accessories. Collector plates allow the vehicle to be driven for pleasure use only.

To qualify as a collector vehicle, the vehicle must have been manufactured at least 25 years ago, or manufactured at least 15 years ago as one of only 1,500 or fewer produced worldwide for that model year, or manufactured at least 15 years ago and the model is no longer produced because the manufacturer that owns the trademark has ceased manufacturing vehicles of any kind for at least five years. These conditions include being of what ICBC considers collectable value.

Owners must have another vehicle licensed and insured for general transportation purposes to obtain reduced insurance premiums for their collector vehicle. Vehicles located in the Lower Mainland and the Fraser Valley must also pass an AirCare test.

Modified collector vehicles

A vehicle that has been modified from its original manufactured specifications may, under certain conditions, be eligible for collector licensing. These conditions include being registered as a 1958 or earlier model and being of what ICBC considers collectible value.

Modified vehicles must also pass a vehicle inspection and, if located in the Lower Mainland or Fraser Valley, an AirCare test. Owners must have another vehicle licensed and insured for general transportation purposes if they wish to obtain reduced insurance premiums for their collector vehicle.

Vintage plates

Vintage licence plates are available for antique vehicles. These plates 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 plates

Veteran 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 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.

2010 Winter Games plates

Although no longer issued, 2010 Winter Games plates remain an official provincial plate and may continue to be displayed on your vehicle.

Visit icbc.com for more information about specialty licence plates and vehicles.

Renewing your insurance

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

This renewal reminder shows the fees and premiums owing for the coming year. You may renew your licence and insurance at any Autoplan broker's office.

When you renew your insurance and vehicle licence, your broker will give you a new decal indicating your insurance and vehicle licence expiry date. This decal must be attached to your licence plate. The new decal may not be displayed more than 30 days before the expiry date of the current licence and insurance.

If you owe money to ICBC, or in arrears with the B.C. Family Maintenance Enforcement Program, or if you have unpaid traffic fines or tolls payable to the government, you will not be able to renew your insurance until the debt is paid.

AirCare

If you live in the Lower Mainland or Fraser Valley, your vehicle may need to pass an AirCare inspection before you can renew your Autoplan insurance. AirCare is independently owned and operated and is not part of ICBC. AirCare testing requirements vary depending on the age of your vehicle.

For information, visit www.aircare.ca or phone the AirCare number for your area:

Lower Mainland
604-930-5633

Mission/Abbotsford
604-820-2226

Chilliwack/Rosedale/Sardis/Agassiz/Harrison
604-795-4546

Bringing a vehicle to B.C. — inspections

Passenger vehicles and most other vehicles 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 (i.e., kit vehicles) must pass a structural integrity inspection, as well as the mechanical safety inspection. A list of designated inspection facilities are listed in the Yellow Pages under “Vehicle Inspection Service” or online at 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 plates.

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 registered 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 or on a six-month storage policy and other special coverage policies.

Other methods of payment

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

Changing your address

As the owner 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. In addition, your insurance will not cover you if:

- your vehicle is registered and licensed somewhere outside B.C., and/or
- you are not a resident of B.C.

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. See 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.

Changing your insurance

You must visit your Autoplan broker if you change your insurance coverage, address, name, vehicle use (rate class), vehicle type, colour, model year, chassis, vehicle identification (serial) number, fuel type, or gross vehicle weight. 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 will 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 the vehicle is leased, a representative of the leasing company must request the cancellation at an Autoplan agent's office.

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 Autoplan policy from your new home, you must send in:

- A letter requesting cancellation of the policy. Include the plate number, signatures of all registered owners, 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 (Owner's Certificate of Insurance and Vehicle Licence).

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

Send the above material to:

ICBC – Cancellations
Room 205 - 151 West Esplanade
North Vancouver BC V7M 3H9

part VII — how ICBC sets your autoplan premium

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

- 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 claim record and that of the operator.
- 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 and from work, pleasure use only, business, delivery, etc.). Pleasure use means the use of a vehicle for private purposes. For most vehicles, it includes driving the vehicle 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 is wrong and you make a claim, the claim could be denied or you may have to pay a penalty. See 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 and 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. See 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 is wrong and you make a claim, the claim could be denied or you may have to pay a penalty. See your Autoplan broker to be sure your vehicle is rated in the correct territory.

Principal Operator

You will be asked to declare who will be the principal operator when you first buy insurance for your vehicle and each time you renew it. The principal operator is the person who will be operating your vehicle the majority of the time during the policy term (the period that the insurance is in effect), that is, more than 50 per cent of the time. In most cases the principal operator will be the vehicle owner. You will need to

provide the principal operator's driver's licence to your Autoplan broker if the principal operator has changed when you renew your policy. If you don't declare the correct principal operator (for example, if you are a parent who doesn't declare that your son or daughter is now driving your vehicle the majority of the time) 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 owner of the policy (e.g. 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 will have to declare that your vehicle has no principal operator. It will then be rated at base rate on the Claims-Related Scale because it is not possible to assess its crash risk.

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 Autoplan Basic insurance.

part VIII — discounts and savings

The claim-rated scale

ICBC uses a claim-rated scale (CRS) to determine if you are eligible for a discount on your insurance premium. It also raises the cost of insurance for motorists who cause crashes and have chargeable claims. The claim-rated scale is a way of providing discounts to motorists who don't cause motor vehicle crashes.

All vehicle owners start at a base rate. For each year of operation without a chargeable claim, your claim-rated scale discount increases by one level on the claim-rated scale. Starting at the base rate, discounts increase by five per cent for each additional year of operation without a chargeable claim until your

discount reaches 40 per cent — after eight years. New motorists are not eligible for discounts; they begin at the base rate on the claim-rated scale. (See the next section for information about discounts for new residents.)

Other drivers and your position on the claim-rated scale

Chargeable claims against your insurance could affect your position on the claim-rated scale. This includes:

- Anyone else involved in your crash that claims against your Third Party Liability coverage.
- Someone else driving your vehicle who had an at-fault crash.

	CRS Level	Basic Insurance Surcharges and Discounts	Chargeable claim? Move up:
Surcharge levels	+10	205%	6 steps
	+9	165%	6 steps
	+8	130%	6 steps
	+7	100%	6 steps
	+6	75%	6 steps
	+5	55%	6 steps
	+4	40%	6 steps
	+3	30%	6 steps
	+2	20%	6 steps
	+1	10%	6 steps
		0 Base Rate	6 steps
Discount levels	-1	5%	6 steps
	-2	10%	6 steps
	-3	15%	6 steps
	-4	20%	5 steps
	-5	25%	5 steps
	-6	30%	5 steps
	-7	35%	5 steps
	-8	40%	5 steps
	-9	43%	4 steps
	-10	43%	4 steps
	-11	43%	4 steps
	-12	43%	4 steps
	-13	43%	4 steps
	-14	43%	4 steps
	-15	43%	3 steps
	-16	43%	3 steps
	-17	43%	3 steps
	-18	43%	3 steps
	-19	43%	3 steps
	-20	43%	3 steps

example

example

The claim-rated scale does not apply to fleet-rated vehicles, trailers, vehicles insured under a Garage Vehicle Certificate or motorcycles under 110 ccs.

Discounts for new residents

If you're new to B.C., you may receive an ICBC claim-rated scale discount, but you need a letter from your previous insurance company on its company letterhead verifying your claim-free status. If the letter is written in a language other than English, it must be accompanied by an official translation of the letter on letterhead. Give this letter to an Autoplan broker when buying your insurance. The letter must include:

- The name of the registered vehicle owner and principal operator.
- Policy number.
- Period of time during which you had coverage and the dates of any chargeable claims.

If you were insured by more than one company during the previous eight years, you must provide a letter from each insurance company. If you don't have a letter at the time you apply for a licence and insurance, you must pay the base rate. You have six months from the date you apply to provide ICBC with a letter proving your discount eligibility. A \$20 processing fee is required.

Losing your discount

If you cause crashes, your insurance will cost you more; you may even have to pay a surcharge in addition to your base insurance rate. There is no upper limit to surcharges under the claim-rated scale — if you have several at-fault crashes, you could pay 70 per cent, 100 per cent or even 500 per cent more than your base rate.

If you have an at-fault crash, you will drop as few as three or as many as six levels on the claim-rated scale. Refer to the chart on page 33.

Examples: If you have a 40 per cent discount and have an at-fault crash, the next year you will receive a 15 per cent discount. If you are in a discount position, you will return to your prior position on the claim-rated scale after three consecutive years of claim-free driving. If you are at the 10 per cent discount level and have an at-fault crash, the following year you will pay a 40 per cent surcharge.

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. See your Autoplan broker for details.

Disability discount

Vehicle owners whose mobility is permanently impaired may qualify for a 25 per cent discount off the cost of Basic Autoplan. The disability discount is available to a vehicle's registered owner, joint owner, or lessee who is 16 years of age or older and is "a person with disabilities" as defined in the *Motor Fuel Tax Act*.

A "person with disabilities" is someone who has one of the following disabilities or who qualifies under one of the following programs:

1. You have lost a limb.
2. You are permanently dependent on a wheelchair.
3. You have complete and permanent functional loss of the lower limbs.
4. Your doctor certifies that you have permanent impairment of movement to the extent that it would be hazardous for you to use public transportation (whether or not public transportation is available).
5. Your doctor certifies that you have permanent sight impairment to the extent that you are not eligible to hold a B.C. driver's licence.
6. Your doctor certifies that you have permanent mental disability to the extent that it would be hazardous for you to use public transportation (whether or not public transportation is available).
7. You receive a 100 per cent disability pension through active service in any war while a member of Her Majesty's forces.
8. You receive disability assistance or a supplement from the Ministry of Housing and Social Development, or you would receive assistance or a supplement 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 Housing and Social Development, please contact the Ministry of Finance, as this may affect your eligibility for the fuel tax refund program.

If you're "a person with disabilities" whose vehicle is rated for pleasure use, to and 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.

If you're a disabled senior citizen, you may receive both the senior citizens' rate class and the disability discount if you're eligible. Ask your local Autoplan for details.

Before applying 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 your:

1. confirmation letter, or your Fuel Tax Refund Program for Persons with Disabilities registration number provided to you by the Ministry of Finance;
2. owner's certificate of insurance; and
3. vehicle licence documents

to your local Autoplan broker to apply for the disability discount.

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://www.sbr.gov.bc.ca/business/Consumer_Taxes/MotorFuelTax_CarbonTax/mft_ct.htm 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 Autoplan when insured for pleasure use only in the senior rate class. Disabled seniors who qualify under both programs may receive both the senior rate class and the disability discount. Please see your Autoplan broker for details.

Driver experience savings

You may be eligible for further savings if the registered owner, principal operator, and all household members using the vehicle have held a valid driver's licence for 10 years or more. This can include a driver's licence held in another jurisdiction, including outside of Canada. This period includes time during which any valid learner's licence was held, but does not include any periods of licence suspensions or prohibitions, or periods when the driver's licence was lapsed or cancelled. In the event of a claim, please note that you may have to provide proof of entitlement to the rate class. If you do not know if you have held a valid B.C. driver's licence for 10 years or longer, you may contact Victoria Driver Licensing at 1-800-950-1498 or visit your local driver licensing office.

Please note: Driver licensing can only comment on how long you have held a valid B.C. driver's licence; they are unable to comment on how long you may have held a driver's licence in another jurisdiction.

In this rate class, those household members with less than 10 years of driving experience are allowed to drive your vehicle in cases of medical emergency. You must be paying base rate or less for your insurance to qualify for this rate class.

part IX — 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, i.e., 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 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. See Part III or Part II, or 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, golf carts, and custom 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 will 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 will 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.

part X — buying or selling a vehicle

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, the buyer must take the seller's original copy of the Vehicle Registration and a signed transfer form to an Autoplan broker. Transfer forms are available from any Autoplan broker's office. If you're buying a used vehicle, ask your Autoplan broker for a copy of ICBC's *used vehicle buyers' checklist* brochure. It contains valuable tips on how to research a used car before buying, and how to complete the paperwork for the sale.

Documents required

To get insurance and new licence plates for the vehicle, the buyer needs the Transfer/Tax Form and the current Vehicle Registration from the seller. To cancel the seller's insurance on the sold vehicle or transfer it to a new vehicle, the seller needs the Owner's Certificate of Insurance and Vehicle Licence, the vehicle's old licence plates and picture identification. All documents must be originals — no photocopies.

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, etc.)
- 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, etc.). 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, etc.)
- 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 for \$20 plus tax on icbc.com or by calling 604-661-2233 or toll-free 1-800-464-5050.

Please note: Information isn't available for vehicles formerly covered under some fleet 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, under "Buying a used vehicle".

Transferring insurance to the new vehicle

When you buy a B.C.-registered vehicle, you may operate it for up to 10 days from the date of purchase using valid B.C. licence plates from your old vehicle, as long as your old vehicle has been sold or disposed of before you attach the plates to the new vehicle, and provided the plates are compatible with the vehicle. For example, 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 dealer.
- Proof that your old vehicle has been disposed of.

If your old vehicle has not been sold or disposed of, your old licence plates cannot be displayed on your new vehicle. You must obtain new licence plates and insurance for your new vehicle immediately or process the transfer of plates at an Autoplan broker.

The licence plates on a vehicle are issued to the owner, not the vehicle. They must either be transferred to the owner's new vehicle or returned to an Autoplan broker to cancel the insurance.

To register the transfer of ownership, you must take the seller's copy of the Vehicle Registration, a signed transfer form and picture identification to an Autoplan broker within 10 days of the date you bought the vehicle.

If you are not transferring insurance and licence plates from a vehicle you previously owned, visit an Autoplan broker and arrange for temporary or permanent insurance and licence plates before you take possession. The previous owner's licence plates must not be left on the vehicle.

part XI — 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 will 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 birthdate, 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 offenses 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)

Beginning in January 2009 the Driver Risk Premium (DRP) took effect and you will pay a DRP if you have:

- one or more driving-related Criminal Code convictions, and/or
- one or more 10-point Motor Vehicle Act convictions, and/or
- one or more excessive speeding convictions, and/or
- two or more roadside suspensions.

If you accumulate these offences on your driving record during the 36 month period that ends five months before your birthdate, 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.

Please note: The DRP applies to offences that occurred on or after January 01, 2008.

More Information

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

- Go to 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/driver/licensing 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 Licensing Support Services
Box 3750
910 Government Street
Victoria, BC Canada V8W 3Y5

part XII — multiple crash premium

The multiple crash premium is a \$1,000 premium assessed against drivers who are found to be 50 per cent or more at fault for three crashes within a three-year period. Any additional at-fault crashes within this period will result in an additional \$500 premium for each at-fault crash.

It is recorded against the driver's licence of the driver found to be at fault, not against the registered owner

of the vehicle he or she was driving. If you owe a multiple crash premium, you may not be able to renew your driver's licence or your insurance until the premium has been paid. The multiple crash premium only applies to crashes occurring in non-commercial, private passenger vehicles and does not apply to claims paid only under collision, comprehensive or specified perils coverage.

part XIII — 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, speak first to the manager or supervisor at the ICBC office you’ve been dealing with. He or she can look into your concern, and advise you about further dispute remedies that are available to you if needed.
2. If you still aren’t satisfied, contact our Customer Relations department at 604-982-6210 or toll-free at 1-800-445-9981.
3. If you’re still not satisfied after completing steps one and two, you may write to our Fairness Commissioner at:
ICBC Fairness Commissioner
PO Box 86686
North Vancouver, BC V7L 4L2
Or submit your request online at:
http://www.icbc.com/about-ICBC/raising-concerns/fairness_commissioner.
4. If you’re still not satisfied, consider contacting the Office of the Ombudsperson toll-free at 1-800-567-3247 or fax 250-387-0198. For more information, see www.ombudsman.bc.ca.

part XIV — fighting fraud

The insurance industry estimates that 10 to 15 per cent of claims dollars are paid for fraudulent claims. At that rate, fraud costs an average ICBC policyholder about \$150 a year. 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, call our Tip Line at 604-661-6844 (Lower Mainland) or 1-800-661-6844 (elsewhere in B.C.).

part XV — information and privacy

We are committed to protecting your personal information. The Information and Privacy department can help you with any 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.

If you feel you need to send a formal request in writing, your letter should include your name, address, contact phone number and a full description of the information you are requesting.

Please send your letter to:

ICBC Information and Privacy department
151 West Esplanade
North Vancouver BC V7M 3H9
Fax: 604-443-4562

part XVI — 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 and drivers involved in the crash:

- driver's name, driver's licence no., province/state and contact info
- licence plate and year, make and model of 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 use the diagram on the back):

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

Step five

Our Dial-a-Claim staff are here to help you 24/7:

604-520-8222 in the Lower Mainland

1-800-910-4222 anywhere in Canada or the U.S.

Translation services available.

crash scene details

date _____ time _____ am pm

location _____

weather and road conditions _____

Other vehicle(s)

year _____ make _____ model _____

licence plate no. _____ driver's licence no. _____

driver's name _____ telephone _____

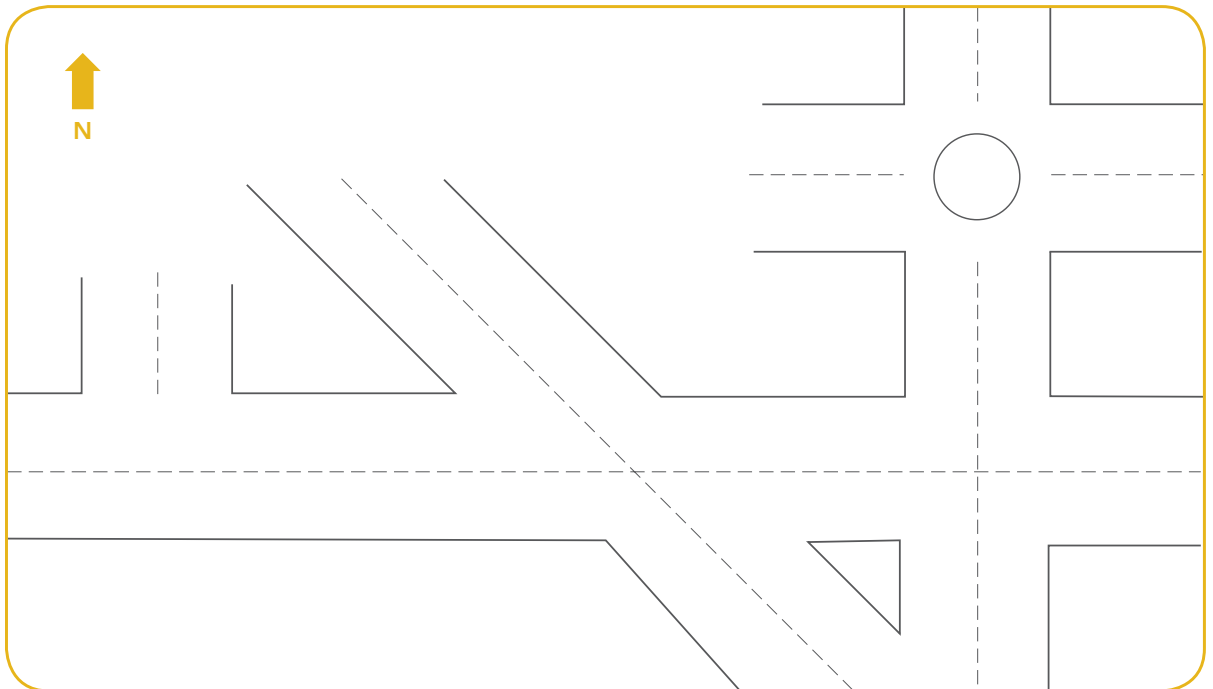
other insurance company and policy no. (if not ICBC) _____

Witness info

name _____ telephone _____

name _____ telephone _____

Use diagram below to tell us what happened.



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 \$1,000 (\$600 for motorcycles), make a police report.
- Call Dial-a-Claim — 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.
- Make a police report — this is mandatory for all hit-and-runs. The police will give you a police file number that you will need when you call Dial-a-Claim.
- Call Dial-a-Claim — report the claim.
- 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 lawsuits?

In most instances you have two years from the date of loss to conclude your vehicle repairs or personal injury claims, but limitation periods will vary depending on the type of claim and other circumstances. Your adjuster can give you more information on your specific

situation. However, you must be aware of any limitation periods that apply to your claim, and you may be required to take legal action in order to avoid having your claim declined due to a missed limitation period.

part XVII — more information

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

To report a claim:

Dial-a-Claim (24/7)

From the Lower Mainland: 604-520-8222
Anywhere in Canada or the U.S.: 1-800-910-4222

To enquire about your insurance policy:

Customer Services

From the Lower Mainland: 604-661-2800
Anywhere in Canada or the U.S.: 1-800-663-3051

Need your claims history and/or driver records report:

From the Lower Mainland: 604-661-2255
B.C. only: 1-888-715-7775

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

From the Lower Mainland: 604-661-2233
Anywhere in Canada or the U.S.: 1-800-464-5050

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

From Greater Victoria: 250-978-8300
Anywhere in Canada or the U.S.: 1-800-950-1498

To report a suspicious claim or activity:

TIPS line

From the Lower Mainland: 604-661-6844
Canada only: 1-800-661-6844