

IMPORTANT: The following wording with respect to Off-Highway Third Party Liability amends and forms part of the ICBC Autoplan Optional Policy Booklet:

OFF-HIGHWAY THIRD PARTY LIABILITY

The following is added to Division 9:

If a premium for Off-Highway Third Party Liability is shown on your owner's certificate, we agree to provide coverage for third party liability on the same terms and conditions as set out in Part 6 of the Regulation, except that:

- (a) coverage is provided to the limit shown on your owner's certificate;
- (b) coverage is provided only when your vehicle is used or operated off a highway; and
- (c) no extension of indemnity is provided as described in section 65 of the Regulation.

Terms and Conditions

The following terms and conditions also apply:

1. In this policy:
 - (a) "Optional Policy" means the ICBC Autoplan Optional Policy,
 - (b) "we" and "our" refer to the Insurance Corporation of British Columbia,
 - (c) "you" and "your" refer to the person shown on the owner's certificate named as the owner or insured, and
 - (d) except as otherwise provided, all terms, including definitions, of the Insurance (Vehicle) Act and Regulation apply even if in the context of the Act or Regulation they apply only to universal compulsory vehicle insurance.
2. Divisions 2, 3, and the applicable prescribed conditions of Division 8 of the Optional Policy apply.
3. If the vehicle described in your owner's certificate is a leased vehicle, section 53 of the Regulation applies to this policy in the same manner as it applies to Part 6 of the Regulation.
4. All other insurance providing third party liability coverage for the same loss or damage covered by this policy, shall be primary to the coverage provided under this policy, even if such coverage is stated to be primary, contingent or excess. Coverage provided by this policy is provided to the limit shown on your owner's certificate, but only to the extent that limit exceeds the sum of the limits of coverage under the other insurance.
5. The Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this document is not valid and does not serve as proof of liability insurance for any vehicle.
6. **Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information, see section 75 of the Insurance (Vehicle) Act.**