

**IMPORTANT:** The following wording with respect to Hit and Run amends and forms part of the ICBC Autoplan Optional Policy:

## HIT AND RUN

The following is added to Division 9:

If a premium for Hit and Run coverage is shown on your owner's certificate, we agree to provide coverage on the same terms and conditions applicable to collision coverage as set out in Division 5 of the Optional Policy, except that coverage is provided only:

- (a) when the loss or damage to your vehicle arises out of the use or operation of another vehicle on a highway in British Columbia;
- (b) when:
  - i. the identity of both the owner and the driver of the vehicle responsible for the loss or damage cannot be determined; or
  - ii. the identity of the driver of the vehicle responsible for the loss or damage cannot be determined, and the owner of that vehicle is not responsible for the loss or damage;
- (c) if we are satisfied that:
  - i. you have made reasonable efforts to identify the unknown owner and driver or unknown driver, as the case may be; and
  - ii. the identity of those persons or that person, as the case may be, cannot be determined; and
- (d) to a limit of \$200,000.

We will pay you for the loss or damage to your vehicle to the extent to which, expressed as a percentage, a person described in (b) above is responsible for the accident.

## 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, insured or, in the case of a leased vehicle, lessee, 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. Despite section 5.22 of Division 5 of the Optional Policy, all other insurance providing 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 above, but only to the extent that limit exceeds the sum of the limits of coverage under the other insurance.
4. This policy provides no indemnity for any deductible amounts with respect to all other insurance providing coverage for the same loss or damage covered by this policy.
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.**