

IMPORTANT: The following wording with respect to **peer-to-peer rental vehicle use** of a vehicle amends and forms part of the ICBC Autoplan Optional Policy Booklet:

PEER-TO-PEER RENTAL VEHICLE USE ENDORSEMENT

The following is added to Division 9:

PEER-TO-PEER RENTAL VEHICLE USE ENDORSEMENT

1. In this endorsement:

Regulation definitions — Unless otherwise defined in this section, words and phrases used in this section have the meanings given to them by sections 154.1 and 154.7 of the Regulation and apply to this section even if in the context of the Regulation they apply only to universal compulsory vehicle insurance.

“**peer-to-peer rental vehicle use**” means use or operation of a vehicle, rented through the use of an online platform provided by a peer-to-peer service provider during the vehicle rental period, as defined in section 154.7 of the Regulation, for that vehicle.
2. If this policy is issued with an effective date on or after July 1, 2021 and a peer-to-peer rental vehicle endorsement is indicated on the owner’s certificate as included, subject to sections 3 and 4, this policy applies and coverage will be provided during peer-to-peer rental vehicle use in respect of the following coverages/endorsements if premium is shown for the coverage/endorsement on the owner’s certificate:
 - a) extension third party liability insurance coverage;
 - b) collision coverage;
 - c) comprehensive coverage;
 - d) specified perils coverage;
 - e) New Vehicle Replacement Plus endorsement;
 - f) replacement cost endorsement;
 - g) limited depreciation endorsement;
 - h) extra equipment coverage;
 - i) loss of use coverage; or
 - j) hit and run coverage.
- 2.1 If this policy is issued with an effective date on or before June 30, 2021, and a peer-to-peer rental vehicle endorsement is indicated on the owner’s certificate as included, subject to sections 3 and 4, this policy applies and coverage will be provided during peer-to-peer rental vehicle use in respect of the following coverages/endorsements if a premium is shown for the coverage/endorsement on the owner’s certificate:
 - a) extension third party liability insurance coverage;
 - b) collision coverage;
 - c) comprehensive coverage;
 - d) specified perils coverage;
 - e) New Vehicle Replacement Plus endorsement;
 - f) replacement cost endorsement;
 - g) limited depreciation endorsement;
 - h) extra equipment coverage;
 - i) loss of use coverage; or
 - j) hit and run coverage, provided that a Manuscript Policy (APV284) for hit and run coverage during peer-to-peer rental vehicle use has also been issued in conjunction with the owner’s certificate.
3. If this policy provides extension third party liability insurance coverage the Corporation will provide third party liability insurance coverage, to the limit shown on the owner’s certificate for such coverage, on the same terms and conditions as set out in the Act and Regulation for third party liability insurance coverage provided under Part 1 of the Act, except that:
 - (a) all other applicable third party liability insurance coverage is primary insurance, whether such coverage is stated to be primary, contingent or excess, and
 - (b) this policy will only provide coverage to the extent that the limit shown on the owner’s certificate exceeds the amount by which liability is limited under the other coverage.
4. If this policy provides coverage that is not extension third party liability insurance coverage, and another policy also provides applicable vehicle insurance:
 - (a) vehicle insurance under the other policy is primary insurance, whether such insurance is stated to be primary, contingent or excess, and
 - (b) this policy will only provide coverage to the extent that the amount payable under this policy exceeds the amount payable under the other vehicle insurance.