



Your Guide to Enhanced Care

Better, more affordable auto insurance



Your guide to Enhanced Care

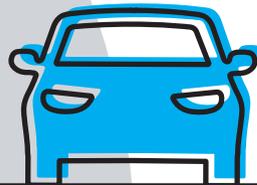
ICBC has changed and we're delivering more affordable auto insurance for B.C. drivers.

- Drivers in B.C. will save, on average, 20% with ICBC's full coverage (basic and optional)
- Increased care and recovery benefits if you're injured in a crash, with no overall limit

After all, no one plans to be in a car crash. We think that even if you've caused a crash, your health is important, and you deserve access to all the care you need during your recovery.



**Enhanced Care is here,
and we think you're
going to like it.**



How are these changes possible?

These changes to B.C.'s auto insurance are possible because the significant costs associated with our previous litigation-based system have largely been removed. Legal action isn't necessary and let's face it, you shouldn't have to take legal action to get the care you need or to cover income losses after a crash — now or in the future.

We've taken those savings — over \$1.5 billion each year — and put them toward lower insurance rates and better benefits for British Columbians if they're injured in a crash.

AT A GLANCE

Former system

-  **Yearly rate increases,** due to rising legal costs
-  **Up to \$300k** in care and recovery
-  **Up to \$740 per week** in wage loss payments
-  Future care paid for in a **one-time settlement**
-  **25-33% of your settlement** goes to your lawyer
-  **Can sue for compensation** only if not at fault

vs.

AT A GLANCE

Enhanced Care

-  **Drivers save approx. 20%** and have more stable rates
-  **Unlimited** care and recovery
-  **Up to \$1,200 per week** in wage loss payments
-  **Care for when you need it,** for as long as you need it
-  **100% of care benefits and compensation** goes to you
-  **You can't sue,** except in Criminal Code offences

MAY 2021

01

Claim incidents that happen before May 1, 2021

Enhanced Care automatically took effect on May 1, 2021. This means that any insurance claims reported to ICBC for an incident that happened on or before April 30, 2021 will follow the rules of the former system and will not be covered under Enhanced Care.

Affordability

Enhanced Care is focused on making your insurance premiums affordable and more stable moving forward. The first time you renew under Enhanced Care, you can expect to save about 20%, on average, on your full ICBC coverage (basic and optional) compared to the previous year. Moving to a care-based insurance system doesn't mean there won't need to be changes to ICBC's rates in the future, but our aim is that any necessary increases will be as close as possible to the rate of inflation.

On May 1, 2021, all B.C. drivers automatically shifted to Enhanced Care coverage.

Eligible customers can expect to receive a pro-rated refund between mid-May and July 2021.

- If you purchase your insurance through a payment plan, this refund will be used to lower your monthly premiums
- If you paid upfront for a whole year by cash, credit or debit, you'll receive a refund

The amount of your refund is the difference between what you paid at your last renewal for your current insurance policy and the new, lower rate of Enhanced Care for however long your current policy extends past May 1.

Basic insurance

ICBC's basic insurance is the mandatory coverage you need to operate a vehicle in B.C. It helps ensure that all British Columbians using our roads are protected with an adequate level of coverage. Under Enhanced Care, your basic insurance is even better than before. Read on for some of the coverages included in your basic insurance policy.

See your Autoplan broker, the Autoplan Insurance Guide or visit [icbc.com](https://www.icbc.com) for a full list of coverages.

Enhanced Accident Benefits

If you're injured in a crash, Enhanced Accident Benefits from your own policy (first party coverage) will pay for medical care and treatments to support your recovery. There's also an income replacement benefit for the period of time you're too injured to work.

ICBC staff will work with you, your doctor and your health care providers

to help you access the services and recovery benefits you need for as long as you need them. If you're injured, your ICBC representative will explain the benefits that are available to you.

Visit icbc.com for more details on what Enhanced Accident Benefits are available after a crash.

If you're injured in a crash:



Your doctor or medical practitioner will determine your care – not ICBC



Health care providers you choose, such as physiotherapists and chiropractors, may also support your recovery plan



ICBC staff will work with you and your care team to understand how your injuries are impacting your life and how best to help you access the services and recovery benefits you need



Health care providers will support your recovery through treatments informed by up-to-date and evidence-based research, as you work toward the best possible recovery

Basic Vehicle Damage coverage

As a result of the move to first party coverage, Basic Vehicle Damage coverage represents a change in the way your vehicle repair costs are paid for when you're not responsible for a crash. It works like this: if you're driving in B.C. and another driver crashes into your vehicle, your own Basic Vehicle Damage coverage will cover your costs to the extent that you're not responsible for the crash.

You likely won't notice any change when you make a vehicle damage claim. You can rest assured knowing that when you're not responsible for a crash, your basic insurance will cover you for up to \$200,000 and your insurance premiums won't be impacted. This coverage limit is enough to repair or replace 99% of vehicles in the province.

Did you know?

- Under Basic Vehicle Damage coverage, most vehicle owners won't notice any change in how their vehicle is covered.
- Making a claim under Basic Vehicle Damage coverage won't impact your insurance premiums.



Serious and life-altering injuries

Enhanced Care is designed to take care of those who are seriously injured after a crash. If your injuries are life-altering and prevent you from going back to work or returning to your normal life, you'll be supported with care and income replacement benefits for as long as you need them. As your needs change over time, ICBC will be there to work with you, your family and your health care provider to ensure you get the care and support you need.



Basic third party liability

Basic third party liability protects you when you're responsible for a crash and another party makes a claim against you to pay for their injuries or damage to their vehicle or property. Under the new system, if you have a crash in B.C., legal action won't be necessary in the majority of cases. This is because everyone who's injured will have access to the care and income replacement they need after a crash. Additionally, most B.C. drivers whose vehicle is damaged by another vehicle will be able to access Basic Vehicle Damage coverage.

Like the former insurance system, basic third party liability under Enhanced Care will continue to provide up to \$200,000 in coverage to protect you in the event you cause a crash.

The costs of a crash can add up. If you want to increase the amount of third party liability coverage you have in the event the other party's claim has exceeded the \$200,000 limit of your basic coverage, talk to your Autoplan broker about purchasing ICBC's Optional Extended Third Party Liability coverage.

Third party liability will still be required in circumstances, such as:

- You damage someone else's vehicle while driving outside of B.C.
- You cause injury to someone while driving outside of B.C.
- You damage property, other than a vehicle, while driving (for example, you hit a building, a fence, or a cyclist's bike)
- You damage the contents inside another driver's vehicle

Did you know?

If you're the driver responsible in a crash, you'll have peace of mind knowing that anyone injured in the crash or whose vehicle you've damaged won't take legal action against you.



Putting you first

The way basic or mandatory insurance coverages work after a crash has changed. Now you have more first party coverage.

Third party coverage:

If you cause a crash, your basic insurance pays for the other person's injuries or damage to their vehicle or property.

First party coverage:

If you're in a crash, your basic insurance pays for your own injuries regardless of who caused the crash, with more care available than before, if you need it. If your vehicle is damaged and you're not at fault, your basic insurance will cover the vehicle damage too.



Here are some circumstances where you'll still need third party liability:

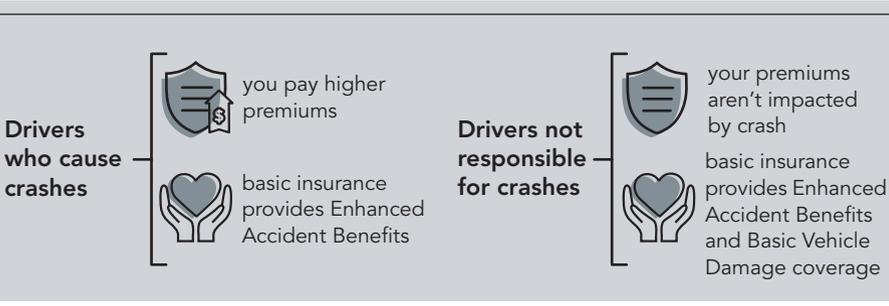
- You damage someone else's vehicle while driving outside of B.C.
- You cause injury to someone while driving outside of B.C.
- You damage property, other than a vehicle, while driving (for example, you hit a building, a fence, or a cyclist's bike)
- You damage the contents inside another driver's vehicle

The move to first party coverage is important when it comes to injuries, because it ensures that all British Columbians have the same access to care and recovery benefits regardless of who was responsible for the crash. In short, you no longer have to rely on the responsible driver's insurance coverage.

As always, for both injuries and vehicle damage, if you're not responsible for the crash, your premiums won't go up.



Enhanced Care



Optional coverages

Optional insurance products give you extra protection from the risks you face while driving. You can buy optional extended coverage for you, your vehicle, and damages or injuries to others. Under Enhanced Care, some of the optional coverages are changing. Below are some of the optional coverages available, but there are many more. Talk to your Autoplan broker to determine which are best for you.

Extended third party liability

Just like basic third party liability, extended third party liability coverage is used when you're responsible for a crash. It gives you extra protection when the cost of the other party's claim has exceeded the \$200,000 limit of your basic third party liability.

Under Enhanced Care, extended third party liability coverage is more affordable. Talk to your Autoplan broker about how much is right for you.

Some examples of when extended third party liability can be used:

- You damage someone else's vehicle while driving outside of B.C.
- You cause injury to someone while driving outside of B.C.
- You damage property, other than a vehicle, while driving (for example, you hit a building, a fence, or a cyclist's bike)
- You damage the contents inside another driver's vehicle

Collision

ICBC Collision coverage hasn't changed under Enhanced Care. It still pays for your vehicle repairs, towing, storage and more, even if the crash was your fault, such as skidding into a ditch or if you hit another vehicle. ICBC Collision coverage also covers you if your vehicle was hit by an unidentified driver (hit and run).

If you're deemed to be 50% responsible for a crash in B.C., your collision coverage will pay for 50% of the costs. Your Basic Vehicle Damage coverage will pay for the remaining 50%, representing the costs you're not responsible for.

Hit and run – NEW!

A hit and run happens when an unidentified driver damages your vehicle or injures you and leaves the scene of the crash. Effective May 1, 2021, vehicle damage coverage from a hit and run changes from a basic insurance coverage to an optional coverage.

This change means that all policy holders will no longer subsidize coverage for hit and run incidents, making premiums fairer. It also makes B.C.'s coverage for hit and run consistent with most other jurisdictions across Canada.

If you buy ICBC's Optional Collision coverage, as approximately 80% of personal insurance customers do, you're still protected from a hit and run.

Anyone who doesn't buy ICBC collision, but still wants protection from a hit and run, can purchase new, optional coverage that was created specifically to cover vehicle damage caused by a hit and run at a lower cost than buying collision coverage.



All British Columbians, regardless of whether they have any insurance coverage, will be covered for any injuries resulting from a hit and run, under ICBC's Enhanced Accident Benefits.

Income top-up - **NEW!**

If you're injured in a crash and can't work, we understand you still need to pay bills and maintain your income. Under Enhanced Care, all British Columbians will be covered for 90% of their net income in wage loss replacement up to a maximum of \$100,000 gross income. That's a 70% increase in maximum benefits than the former insurance system.

If you earn above \$100,000 and don't have any other income replacement coverage (such as through your employer), you can buy additional optional coverage to top up the amount of wage loss replacement provided from the Enhanced Care benefit. This coverage will be available for all British Columbians to purchase, whether they have an ICBC insurance policy or not. Talk to your Autoplan broker for more details.

Renewing your insurance

When it's time to renew your insurance, ICBC's province-wide network of Autoplan brokers is available to explain Enhanced Care and provide advice on what coverages are right for you. Visit icbc.com to find an Autoplan broker near you.

To ensure that your insurance coverage is always there for you when you need it, it's important to provide accurate and up-to-date information to your broker each time you renew, change or purchase your policy.



Not changing under Enhanced Care

- Renewing your insurance policy through an Autoplan broker
- Reporting a claim online or by phone
- Getting your vehicle estimated and repaired
- Renewing your B.C. driver's licence or B.C. identification card

See icbc.com for more details on these services.

Factors that determine the cost of your insurance

The following details help determine the cost of your insurance. To avoid the risk that your policy might not cover your claim, be sure to provide current information on these key policy details:

- 1 How you use your vehicle (your rate class)
- 2 Where you live and park your vehicle (your territory)
- 3 The person who drives more than any other listed driver (principal driver)

Did you know?

If you let an unlisted driver use your vehicle and they cause a crash, you could face a significant financial penalty. If the following people drive your car, you should list them:

- Anyone who lives in your home (for example, a spouse, child or nanny)
- An employee
- Other friends and family

Talk to your Autoplan broker about who you should be listed on your policy.



Care and accountability for all

Drivers who cause crashes or drive dangerously are still held accountable under Enhanced Care. These drivers will continue to pay more for their insurance — and the more crashes they cause, the more they'll pay.

Your premium will continue to be determined based on the same factors as the former insurance system, such as:

- 1 Who drives your vehicle
- 2 Your years of driving experience and that of your listed drivers
- 3 Your crash history and that of your listed drivers
- 4 Whether you drive for work or pleasure
- 5 Where you live and park your vehicle

Protections are still in place for British Columbians to hold the most dangerous or negligent drivers accountable. For example, if you're in a crash caused by a driver who's convicted of impaired driving, you still have the right to sue that driver in a civil claim for certain damages.

