

# What Enhanced Care means for vehicles licensed in B.C. but exempt from ICBC Autoplan?



**Enhanced Care, in effect on May 1, 2021**, is designed to make auto insurance more affordable and accessible for British Columbians. This means that there will be changes which operators of **vehicles licensed in B.C. but exempt from ICBC Autoplan (rate class 919)** will need to be aware of.



**Enhanced Accident Benefits** will be available to British Columbians in the majority of scenarios, whether they have a policy with ICBC or not, with no overall limit to the coverage available. There should not be a need to take legal action to access care after a crash as Enhanced Accident Benefits provide the care and recovery for those injured in a crash, for as long as they need them.

➤ **Note:** *Non-BC Government employees will have access to Enhance Accident Benefits however, ICBC will be secondary for most benefits which are described in the Enhanced Accident Benefits regulations.*



**Enhanced Care** is changing the way insurance coverage works: we're moving from a third-party coverage to first-party coverage. This means that you are not responsible for the cost of repair or replacement for the other party's vehicle damage, and are only responsible for your own vehicle damage costs. Under Enhanced Care, in most situations you cannot sue, or be sued for, vehicle damage. Claims will continue to be chargeable for ICBC customers to the extent that they are responsible for the crash.



More information on what is changing under Enhanced Care can be found on [ICBC's new insurance model](#) page.

## Key Insurance Changes

The points below highlight the key coverage changes that will come in to effect under Enhanced Care on May 01, 2021

### Limitations on lawsuits and Third Party Liability

Under Enhanced Care, in most situations, there will be limitations when lawsuits can be pursued. This limitation on lawsuits applies to crashes which occur within British Columbia, for vehicles which are operating on-highway.



There are some circumstances in which the limitations on lawsuits do not apply, for example:

- Damage to someone else's vehicle or causes injury caused **while driving outside of BC**
- Damage to property, other than a vehicle, while driving (e.g. building, fence)
- Damage to the contents inside the other driver's vehicle
- Crashes which occur off-highway when a standard vehicle is not involved
- Where the responsible driver has been convicted of a criminal code offence



➤ **Takeaway:** BC residents who own a vehicle licensed and insured under Rate class 919 still have access to Enhanced Accident Benefits, even if they are responsible for the crash. In fact, all BC residents have access to Enhanced Accident Benefits whether they have Basic Insurance or not.

Visit [ICBC's changes to insurance FAQ](#) for the definition of **Off-Highway** and a **Non-Standard vehicle**

### Basic Vehicle Damage coverage

**Basic Vehicle Damage coverage** represents a change in the way that vehicle repair costs are paid when an insured driver is not responsible for a crash in BC. Since there is a limit on when you can sue or be sued for vehicle damage, this means that vehicle repair or replacement coverage will now be covered under each insured's own basic insurance. Each party's Basic Vehicle Damage coverage will cover costs up to the extent that they are not responsible for a crash.



➤ **Takeaway:** As operators of vehicles in rate class 919 do not carry Basic insurance, they do not have access to Basic Vehicle Damage coverage. In cases where they are not responsible for the crash, they will need to self-insure the vehicle damage or purchase this coverage through a private insurer.

### Hit and Run coverage

Starting May 1, 2021, vehicle damage coverage from a hit and run changes from a Basic coverage to an **Optional coverage**. This means that the statutory source of coverage will no longer be in place to subsidize coverage for hit and run incidents which cause vehicle damage and bodily injury. The statutory fund will continue to provide coverage for non-vehicle property damage.



Coverage for any injuries resulting from a hit and run incident does not depend on having optional 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 Enhanced Accident Benefits.

➤ **Takeaway:** Owners/operators of vehicles in rate class 919 will need to self-insure for vehicle damage caused by an unidentified motorist (Hit and Run) or purchase coverage through a private insurer.



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