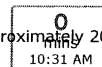


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Enhanced Care coverage

Starting May 2021, Enhanced Care will save drivers money on their insurance – customers can expect to save approximately 20%, on average, on their full ICBC coverage (basic and optional).

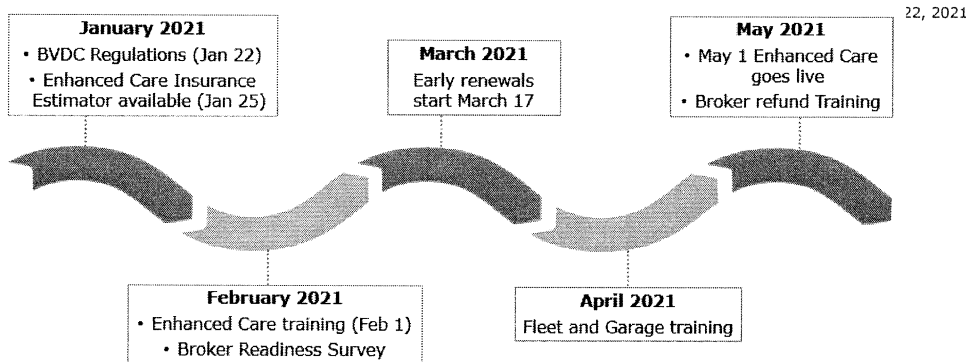


Every British Columbian injured in a crash will also have access to significantly improved care and recovery benefits, regardless of fault. These changes are possible because the big costs associated with our current litigation-based system are largely being removed.

The way basic insurance coverages work after a crash is changing too. Now customers will have more first-party coverage and won't need to rely on the responsible driver's insurance coverage.

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 regardless of who is responsible for the crash

To help prepare you for the upcoming changes, here are some key dates:



Basic Insurance

Under Enhanced Care, some basic coverages have changed, but it will still provide customers with the protection they need on the road. Starting May 1st, here are the coverages included in ICBC's basic Insurance policy:

Enhanced Accident Benefits

British Columbians hurt in a crash will have access to significantly enhanced medical care and recovery benefits, regardless of whether they were responsible for the crash, with maximum coverage at least \$7.5 million

Basic Vehicle Damage Coverage

Under Enhanced Care, everyone's basic insurance will include a new coverage called Basic Vehicle Damage coverage.

When a B.C. insured driver is involved in a crash with another vehicle in B.C. and it's not their fault, their own Basic Vehicle Damage coverage will cover the cost of the repairs to, or replacement of, their vehicle up to a percentage not-at-fault.

Third Party Liability

Enhanced Care will still provide all British Columbians with \$200,000 in Third Party Liability coverage to protect them in the event they cause a crash.

While the limitation on lawsuits will greatly reduce liability claims, it will not eliminate them entirely – primarily when driving outside of British Columbia or when causing damage to non-vehicle property such as a building or a bridge.

For commercial vehicles, the basic Third Party Liability coverage remains the same with the basic limit at \$1 million or \$2 million.

Underinsured Motorist Protection

There is no change with this coverage, however, with the improved access to care and recovery benefits under Enhanced Care, there will be less need to access Underinsured Motorist Protection.

The Uninsured/Unidentified Motorist Outside of B.C. and Inverse Liability coverage under basic insurance will not change under Enhanced Care.

Optional Coverages

Optional insurance products give customers extra protection from the risks they face while driving. Under Enhanced Care, there will be some changes to existing optional coverages as well as new coverages that are being introduced.

Coverages with no change

- Comprehensive
- Specified Perils
- Extra Equipment
- Extension Third Party Liability
- Non-basic Third Party Liability
- Limited Depreciation
- New Vehicle Replacement Plus
- Replacement Cost
- Unlisted Driver Protection

no value

no value

Coverages with changes

- Collision
- Non-basic Underinsured Motorist Protection
- Loss of Use
- Non-Owned Underinsured Motorist Protection Policy (APV244)

Discontinued coverages

- Non-basic Accident Benefits
- Extension Underinsured Motorist Protection
- Family Worldwide Transportation

New optional coverages

- Hit and Run
- Off-Highway Third Party Liability
- Income Top-Up (APV435)

no value