



Autoplan Insurance Guide for Garage Operators

Effective June 1, 2007

Limitation

Any contradiction, dispute or difference between the contents of this guide and the Garage Vehicle Certificate or the Insurance (Vehicle) Act or Regulation shall be resolved only by reference to the Certificate and the Act and Regulation.

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Introduction

This guide provides information on insurance and licensing of special interest to garage operators. The contents do not constitute any contract or agreement.

Is a Garage Policy Compulsory?

Yes. Any person engaged in the business of selling, repairing, maintaining, storing, servicing, towing or parking vehicles is specifically excluded from their customers' insurance coverage. The Garage Policy provides the garage operator with **insurance for these customers' vehicles** while they are in the care, custody or control of the garage service.

What Vehicles are Insured by this Policy?

This policy insures two categories of vehicle:

1. **Customers' vehicles:** vehicles which are in the care, custody or control of a garage operation for service, repair (includes installation or modification), towing, parking, or storage, but only while it is in that garage business.

If the garage operator, or employee uses the vehicle for their own personal use it is no longer a "Customer's Vehicle" and is not insured by this policy. Coverage only applies when the vehicle is being used or stored in the garage business operation. To operate the vehicle for pleasure the vehicle must be licensed and insured by the vehicle owner who must authorize the garage operator or employee to use the vehicle and insurance.

2. **Owned vehicles:** vehicles owned by or leased to the garage operation (named insured). Vehicles provided under a wholesale floor plan agreement are considered to be owned vehicles. Automobile dealers and other firms who own a stock of unlicensed vehicles require insurance coverage on these vehicles. This policy can be extended to insure their owned vehicles.

Who Purchases this Policy?

In addition to the usual repair garages, service stations, body shops and automobile dealers, there are a wide variety of other firms that require a Garage Policy to protect their liability for the operation of customers' vehicles (e.g., towing operations, car radio repair shops, auto glass shops, car cleaning operations, schools with automotive training facilities).

This information is subject to the limitation set out on the inside front cover.

How do I Obtain a Garage Policy?

A Garage Policy may be obtained by completing a Garage Vehicle Certificate Application (APV4A) which is available from your Autoplan Broker.

Your Autoplan Broker will forward the completed form to our garage department who will individually underwrite and issue the Garage Policy and send it to your Autoplan Broker for validation.

If you only purchase coverage for customers' (non-owned) vehicles, the licence plates and insurance for the vehicles you own must be obtained in the normal manner, i.e. an Owner's Certificate of Insurance obtained with your licence plate.

Are Garage Policies Experience-Rated?

Only if the garage operator is a fleet.

Garage operators requiring five or more licence plates may participate in 'Fleetplan' in order to take advantage of the applicable discount. Details of Fleetplan may be obtained from your Autoplan Broker. If you purchase 20 or more plates, it is compulsory to be a fleet.

What Plates may a Garage Operator Use? How are they Obtained? What is their Use?

All vehicles owned by a garage operator or by a customer must be licensed in accordance with the Motor Vehicle Act before they can be operated on the highway. The following plates can be used where appropriate.

1. Private Passenger, Commercial, Trailer or Motorcycle Number Plates

These plates may be obtained from any Autoplan Broker upon producing proof of vehicle ownership.

Special Note

A newly acquired (substituted) vehicle may be operated on the highway with the plates of a previously owned vehicle of the same type. **Private passenger plates can only be used on a private passenger vehicle. They cannot be used on a commercial vehicle or vice versa.**

Where plates are transferred from a previously owned vehicle to a newly acquired vehicle, the garage operator (in common with other vehicle owners) must **within 10 days** of acquiring the substitute vehicle, register and license it through an Autoplan Broker. Furthermore, this can only be done when the substituted vehicle is a **newly acquired** replacement

for a previously owned vehicle in which the title to or interest in has been transferred. Under **any other circumstances**, the transfer and/or registration must be arranged **prior** to operating the substituted vehicle on the highway.

- i.e. The **acquisition** date is the important date. For the 10 day grace period to apply, the substituted vehicle must have been **purchased** by the garage operator on, or after, the date the previously owned vehicle was sold or disposed of, and not be a vehicle that was purchased earlier and held in “stock” until required.

2. **Demonstration Number Plates**

These plates may be obtained from any Autoplan Broker upon producing a valid British Columbia Certificate of Motor Dealers’ Registration (obtained from the Motor Vehicle Sales Authority of BC) or Letter of Authority from our Garage and Fleet Underwriting Department (e.g., issued to wholesalers, equipment dealers, truck dealers, boat trailer dealers, etc.) and a Garage Policy providing owned vehicle coverage and rated to include Demonstration Number Plates.

A vehicle with a Demonstration Number Plate attached to it may be used only for the following purposes.

A. **Business Use for:**

- a) all purposes related to the business of the dealer by:
 - the dealer (named insured), or
 - vehicle salespersons regularly employed by the dealer
- b) conditioning or testing a motor vehicle by:
 - any mechanic in the regular employ of the dealer, or
 - the dealer and the dealer’s salespersons
- c) delivery of a vehicle to or from the dealer or to a purchaser by:
 - the dealer, the dealer’s salespersons and/or mechanics, or
 - any other regular employee of the dealer, or
 - any person licensed to operate a motor vehicle who has **written authority** from the dealer to drive a motor vehicle owned by the dealer for the purpose of delivery to or from the dealer or to a purchaser.
- d) demonstration by a prospective purchaser:
 - who is licensed to operate a vehicle and
 - who has written authority from the dealer authorizing the prospective purchaser to use the vehicle for demonstration. The authority must be limited to 48 hours.

This information is subject to the limitation set out on the inside front cover.

B. *Pleasure Use by:*

- the dealer,
- the salespersons regularly employed by the dealer, or
- a member of the household of the dealer or of a salesperson regularly employed by the dealer

N.B. For insurance purposes:

- a “member of the household” is restricted to using a vehicle on an occasional basis.
- a consigned vehicle, or any non-owned vehicle is not insured when operated for pleasure.

Note A regular employee is an individual who is paid salary and/or commission and is on the payroll of a dealer. (The dealer deducts E.I., Income Tax, etc.)

Warnings A Demonstration Number Plate cannot be attached to a vehicle that is:

- ◆ owned by or leased to a partner, officer or employee when the vehicle they own or lease is being used by that partner, officer or employee, or
- ◆ owned by or leased to a customer when it is being used by that customer, including a vehicle that has just been purchased, or
- ◆ a revenue generating vehicle, e.g., a courtesy car, parts truck or service vehicle, or
- ◆ not eligible to be registered and licensed for operation on a highway, including a vehicle whose status is salvage

When the vehicle to which a Demonstration Number Plate is attached is used contrary to the authorized use of a Demonstration Number Plate, it may invalidate insurance provided by the Garage Policy.

3. *Repairer’s Number Plates*

These plates may be obtained from any Autoplan Broker upon producing a business licence for the garage, indicating the description of the business as that of a Repair Garage, and a Garage Policy providing owned vehicle coverage and rated to include Repairer’s Number Plates.

A Repairer's Number Plate

- a) **can only be attached to:**
an unlicensed vehicle being driven, operated or towed on a highway for the purpose of repairing, testing or rendering a service incidental to the repairing or testing
 - b) **can only be used by:**
the owner of the garage, or his agent or employee
 - c) **cannot be used by:**
 - a partner, officer or employee on a vehicle owned by or leased to that partner, officer or employee
 - a customer
 - owners and employees of other garage operations
 - d) **cannot be used on:**
 - a vehicle being operated for "pleasure" use
 - a vehicle not eligible to be registered and licensed for operation on a highway, including a vehicle whose status is salvage
- N.B.* When the vehicle to which a Repairer's Number Plate is attached is used contrary to the authorized use of a Repairer's Number Plate, it invalidates the insurance provided by the Garage Policy.

4. Transporter Number Plates

These plates may be obtained from any Autoplan Broker if the insured is regularly engaged in the business of transporting non-owned vehicles, and produces a Garage Policy providing non-owned coverage which is rated to include Transporter Number Plates.

A Transporter Number Plate

- a) **can only be issued to:**
a person regularly engaged in the business of transporting vehicles
Note For the purpose of this number plate, bailiffs are considered to be in the business of transporting vehicles.
- b) **can only be attached to:**
an unlicensed non-owned vehicle being operated or towed on a highway while being delivered
- c) **can only be used by:**
the transporter or an authorized person in the regular employ of the transporter
- d) **may not be used on a vehicle:**
 - owned by or leased to the Transporter, or
 - owned by or leased to an employee when that employee is an occupant/driver of the vehicle, or

This information is subject to the limitation set out on the inside front cover.

- being operated for “pleasure” use, or
 - being operated for other than the delivery of that vehicle, or
 - not eligible to be registered and licensed for operation on a highway, including a vehicle whose status is salvage
- e) **must be attached to:**
each vehicle that is in direct contact with the highway while the vehicle is being transported

N.B. When the vehicle to which a Transporter Number Plate is attached is used contrary to the authorized use of a Transporter Number Plate, it invalidates the insurance provided by the Garage Policy.

Warning

It is not lawful for a customer, whose vehicle is in a garage for repair, to temporarily transfer the licence plates from that vehicle to an unlicensed courtesy car owned by the garage.

Neither is it lawful for a garage to transfer licence plates (e.g., private passenger, commercial), issued to a specific owned vehicle, to another owned vehicle without first completing a plate transfer at an Autoplan Broker. The only plates that can be moved from one vehicle to another without transferring at an Autoplan Broker are Demonstration plates, Repairer’s plates and Transporter plates.

Misuse of licence plates (including Demonstration, Repairer’s and Transporter) may deprive both the customer and the garage of the benefits of insurance coverage. The garage and/or the customer will be personally liable for any death, injury or damage arising from the unlawful use of such an improperly licensed vehicle. Your right to a certificate of Motor Dealer’s Registration Authority may also be reviewed.

How do you Rate my Garage Policy?

Your Policy is rated according to the

1. total # of plates purchased *
2. total # of employees **
3. value of owned vehicles *
4. value of non-owned vehicles **
5. the territory where you are based
6. the type of business
7. the coverage requested

(* Premium for owned vehicles only.

** Premium for customers’ vehicles only.)

A nominal premium is charged on the Owner's Certificate of each owned vehicle requiring a licence plate and also on each floater plate. This is necessary because plates cannot be issued unless minimum liability limits are shown on the Owner's Certificate and a premium is charged. The Garage Policy premium, however, is reduced by an equal amount, so as to offset this charge.

What are the Penalties if I Underinsure?

Number Plates

Your garage premium must be increased by endorsement for each number plate purchased. If the number of plates shown on your policy is less than the number of plates you have, you are in breach of your policy and a claim may be denied.

Employees

You must report 100% of your employees on the garage policy. Failure to do so puts your policy in breach, and a claim may be denied. You do, however, have 30 days in which to report any new employees. (Employees both full and part-time who are employed less than 30 days need not be reported.) See also page 16 for information on Averaging.

Garage Owned Vehicles

If you fail to insure at least 80% of the total value of your own vehicles, any losses you have will be subject to a coinsurance penalty. See also page 16 for information on Averaging.

Customers' Vehicles

If you insure less than 90% of the total value of all customers' vehicles in your care, custody or control, you will be subject to a coinsurance penalty in the event of a claim.

The following items 1-4 should be read in conjunction with each other.

1. Who is covered by the Garage Policy?

- a) On vehicles owned by or leased to the named insured
 - the named insured
 - every partner, officer or employee of the named insured using the vehicle with the consent of the named insured
 - any person or organization legally responsible for the use of the vehicle with the permission of the named insured, (occasional use only)

This information is subject to the limitation set out on the inside front cover.

- b) On vehicles not owned by or leased to the named insured (customers' vehicles)
 - the named insured and every partner, officer or employee of the named insured engaged in the business of the insured while personally driving in such business and with the consent of the named insured, any pleasure use is excluded,
 - any person or organization legally responsible for the use of the vehicle with the permission of the insured while driving in such business (occasional use only), e.g., a customer testing a consigned vehicle, any pleasure use is excluded.

2. Who is not covered by the Garage Policy?

- a) Personnel of other garages
- b) Any person, not employed by the named insured, who is assigned a vehicle on a frequent basis (e.g., son, daughter, wife who are neither officers nor employees)
- c) Partners, officers or employees driving vehicles not owned by or leased to the named insured, for pleasure use
- d) Any partner, officer or employee driving a vehicle which they own or lease
- e) An individual or company employed on a contract basis (independent contractor)

3. Which vehicles are covered by the Garage Policy?

- a) Any vehicle owned by or leased to the named insured
- b) Any camper or canopy owned by or leased to the named insured
- c) Any vehicle sold by the named insured but not delivered to the purchaser
- d) Any vehicle, including its equipment, not owned by or leased to the named insured, while in the garage operation's care, custody or control for repair, service, storage, or sale.

4. Which vehicles are not covered by the Garage Policy?

Any vehicle owned by or leased to the named insured

- used in any business not stated in the policy
- designed or modified for racing purposes
- * • when designed and used for the bulk transportation of petroleum products or other materials
- * • when designed and used for the transportation of more than two other vehicles
- * • when designed and used for towing and rendering assistance to other vehicles

This information is subject to the limitation set out on the inside front cover.

- for the renting or leasing to another person or firm, other than a courtesy car
- used for the carriage of radioactive materials
- used for compensation or hire
- used for public road construction or maintenance
- with a GVW of 10,000 kg or more, that is used for delivery or carriage of goods of the named insured

* except while held or demonstrated for sale

Note

Customers and employees cannot borrow a Demonstration plate or a Repairer's plate to use on vehicles which they own.

How are Consigned Vehicles Insured?

A vehicle held on consignment for sale is a "customer's vehicle." The only coverage available to the garage operator is Legal Liability coverage (see page 11 and 12). The customers should be advised by the garage operator that the garage insurance will only pay for damage to the customer's vehicle if the garage operator is found legally liable (i.e., the damage occurred due to the negligence of the garage). The customer should obtain coverage, such as an Unlicensed Vehicle Policy or a Vehicle In Storage Policy from his Autoplan Broker if the vehicle is unlicensed.

A customer expects that the vehicle consigned for sale with a dealer will only be operated to accomplish that purpose. The customer would not expect the garage operator, or employee to use the customer's vehicle for their personal use. The premium we charge reflects this limited use. If the customer wishes to authorize a garage operator, or employee, personal use of the vehicle, the customer must license and insure it for that use.

Must I always Carry Proof of Insurance?

Evidence of financial responsibility must be carried by every motorist travelling both in B.C. and outside the province. A garage operator is issued a "Canada Inter-Province Motor Vehicle Insurance Card" in the following manner.

1. On the reverse of an Owner's Certificate on a normally registered, licensed and insured vehicle
2. On the reverse of his copy of a Demonstration Licence and Certificate of Insurance
3. On the reverse of his copy of a Repairer's Licence and Certificate of Insurance

This information is subject to the limitation set out on the inside front cover.

4. On the reverse of his copy of a Transporter Licence and Certificate of Insurance
5. When operating licensed customers' vehicles (those licensed with other than a Demonstration or Repairer's plate), the garage operator and/or his employee must carry a "yellow" financial responsibility card.

What are the Basic Compulsory Coverages Provided by the Policy?

1. **Third Party Liability – Owned Vehicles**

Section 1 – Subsection A

*Basic Limit \$1,000,000 * See note #2.*

This section is compulsory if vehicles are licensed by using Demonstration or Repairer's plates or a garage operator elects to insure owned vehicles under this policy on a blanket basis. It provides protection for liability for death or injury to other people and loss or damage to other people's property arising from the ownership and use of all vehicles owned by or leased to the garage operator and used in the garage business.

2. **Third Party Liability – Non Owned Vehicles**

Section 1 – Subsection B

*Basic Limit \$1,000,000 * See note #2.*

Provides protection for liability for death or injury to other people and loss or damage to other people's property arising from the use and operation of customers' vehicles in the care, custody or control of the garage operation.

Note #1

Accident Benefits, Underinsured Motorist Protection and First Party Coverage (Inverse Liability and protection against uninsured motorists) are automatically included in the coverage purchased under Section 1, Subsection A or B.

Note #2

An insured may reduce the limit to less than \$1,000,000, provided the insured or their Autoplan Broker sends a **written** request to Garage & Fleet Underwriting Department. The request may be mailed or faxed, but **must** state the following:

- that the insured does **not** operate, or anticipate operating, any commercial vehicle in excess of 5,000 kg GVW, **and**
- the limit the insured wishes to purchase. The minimum limit in this case is \$200,000.

This information is subject to the limitation set out on the inside front cover.

3. **Legal Liability for Own Damage to Customers' Vehicles Caused by Collision**

Section 3 – Subsection A

Minimum Coverage Permitted – \$1,000 Deductible

Provides coverage for damage to customers' vehicles caused by collision for which the garage operator is **legally liable**. In order to be legally liable, the garage operator must be negligent. Merely having possession of the vehicle does not mean that the garage operator is liable. In practice the claim will be paid under the vehicle owner's policy and if the garage operator is liable, it will be charged against the garage policy.

4. **Legal Liability for Own Damage to Customers' Vehicles for Losses Arising from Specified Perils**

Section 3 – Subsection C

Coverages purchased must be for a limit equal to the maximum value of customers' vehicles that may be in the garage operators possession at any one time.

Limits of Liability are as follows

\$15,000	\$ 100,000
\$25,000	\$ 150,000
\$30,000	\$ 200,000
\$40,000	\$ 250,000
\$50,000	\$ 300,000
\$60,000	\$ 400,000
\$70,000	\$ 500,000
\$80,000	\$ 750,000
\$90,000	\$1,000,000

Note Higher limits are available on request.

Provides coverage for damage to customers' vehicles resulting from certain specified perils for which the garage operator is **legally liable**, e.g., fire or theft of the entire vehicle.

This section is subject to a 90% co-insurance clause. This means that if less than 90% of the actual value of customers' vehicles is declared, the garage operator will share in any loss at the same proportion as the value insured bears to the actual value at the time of loss.

This information is subject to the limitation set out on the inside front cover.

What Optional Coverages, Limits and Deductibles are Available?

1. **Increased Third Party Liability Coverage**

may be purchased for the following amounts.

\$ 300,000 *	\$ 3,000,000
\$ 500,000 *	\$ 5,000,000
\$1,000,000 *	\$10,000,000
\$2,000,000	

* See note #2 page 11.

2. **Collision* – Owned Vehicles** **Section 2 – Subsection A**

Covers direct and accidental loss or damage to owned vehicles caused by collision up to the actual cash value of the vehicles subject to the deductible purchased.

\$ 300 Deductible

\$ 500 Deductible

\$1,000 Deductible

* See page 18 for a more specific definition.

3. **Comprehensive* – Owned Vehicles** **Section 2 – Subsection B**

Covers direct and accidental loss or damage to owned vehicles caused by a peril other than collision, subject to the limits and deductibles purchased.

* See page 18 for a more specific definition.

4. **Specified Perils* – Owned Vehicles** **Section 2 – Subsection C**

Covers direct and accidental loss or damage to owned vehicles caused by specified perils, subject to the limits and deductibles purchased.

* See page 18 for a more specific definition.

5. **Specified Perils, Excluding Theft – Owned Vehicles** **Section 2 – Subsection D**

Covers direct and accidental loss or damage to the insured's own vehicles caused by specified perils, excluding loss or damage caused by theft, subject to the limits and deductibles purchased.

This information is subject to the limitation set out on the inside front cover.

The deductibles available for Comprehensive, Specified Perils and Specified Perils Excluding Theft (Owned Vehicles) are:

- \$ 300 Deductible per vehicle & \$1,500 Deductible per occurrence
- \$ 500 Deductible per vehicle & \$2,500 Deductible per occurrence
- \$1,000 Deductible per vehicle & \$5,000 Deductible per occurrence

Deductible per vehicle means the amount deducted from a single vehicle for damage resulting from a single accident or occurrence.

Deductible per occurrence means the maximum amount deducted where more than one vehicle is damaged in a single accident or occurrence.

Where the deductible of \$300 per vehicle and \$1,500 per occurrence is purchased for **Comprehensive** coverage, the deductible for windshield claims as a result of missiles or flying objects is \$200 per vehicle.

If you require any of the above optional coverages but did not purchase them from us, we suggest you obtain a quotation to ensure you have the best rates and coverages.

6. Collision (Customers' Vehicles)

are subject to the deductible purchased. The following are available:

- \$ 300 Deductible
- \$ 500 Deductible
- \$1,000 Deductible

**7. Legal Liability for Own Damage to Customers' Vehicles – Comprehensive
Section 3 – Subsection B**

Covers direct and accidental loss or damage to customers' vehicles, including Open Lot Pilferage, caused by a peril other than collision, for which the garage operator is **legally liable**.

Coverage is subject to a deductible amount of \$300 per vehicle and \$1,500 per occurrence and to certain exclusions. The exclusion of any transmission and/or mechanical damage resulting while a vehicle is being towed, should be noted, in particular by companies that tow customers' vehicles. The limit is an amount equal to the maximum value of customers' vehicles that may be in the garage operators' possession at any one time.

The deductible for windshield claims as a result of missiles or flying objects, where the garage operator is **legally liable**, is \$200 per vehicle.

This information is subject to the limitation set out on the inside front cover.

Coverage Exclusions

All coverages provided by the Garage Policy are subject to the conditions and exclusions contained both in the Policy and in the Insurance (Vehicle) Act and Regulation.

What Endorsements are Available?

The following additional optional coverage is available by endorsement, for an additional premium.

1. *Consequential Loss Endorsement (Customers' Vehicles)*

When Collision and Comprehensive or Specified Perils coverage is purchased, this endorsement is available upon request and subject to underwriting requirements. It provides, following loss or damage to a customer's vehicle for which the insured is **legally liable**, reimbursement of

- a) those earnings lost by the customer as a direct result of the loss of use of his vehicle where a replacement vehicle cannot be obtained, or
- b) those costs incurred by the customer in the renting of a replacement vehicle including the cost of taxis or other means of transportation

Other Endorsements are Available to Meet Specific Needs.

1. *Named Vehicle Endorsement (Owned Vehicles)*

Limits Collision and Comprehensive or Specified Perils coverage to a specific type of vehicle rather than on an insured's entire inventory. For example, motorhomes could be covered by naming them on this endorsement and all other vehicles, such as trucks, would be excluded from this coverage.

2. *Floor Plan Exclusion Endorsement*

Our Garage Policy covers all vehicles owned by a dealer. Vehicles financed on a wholesale floor plan are considered to be owned vehicles.

Policies eligible for a floor plan exclusion endorsement are those where

- a manufacturer or financial institution insures all their floor plan vehicles on their own blanket policy
- the dealer is obligated to accept the insurance provided by the manufacturer or financial institution

This information is subject to the limitation set out on the inside front cover.

Example

A dealership has its new vehicles financed by the XYZ Bank and is obliged to accept the bank's own insurance on them.

Special Note

The Floor Plan Exclusion Endorsement is available only on request and is issued by ICBC.

The insurance provided by the floor plan insurers may be subject to exclusions, e.g.,

- vehicles while being operated (with or without plates)
- modifications to a vehicle (e.g., camperized van)
- Impact with an animal is considered a Comprehensive claim by ICBC. The floor plan insurers, however, may consider it as a Collision claim.

These exclusions on floor plan vehicles cannot be picked up by ICBC as we exclude all floor plan vehicles for comprehensive or specified perils.

3. **Averaging**

Two averaging plans are available for

- owned vehicle values
- employees

These special plans avoid the need to continually report changes in stock values and employees.

a) *Owned Vehicle Values*

Your premium is calculated on the average value of your stock. Coverage is provided on the maximum.

Note

It is important to remember that if the total limit shown on your Garage Policy is not at least 80% of the total value of your owned vehicles, any losses you have will be subject to a co-insurance penalty.

b) *Employees*

Your premium is calculated on the average number of employees. This endorsement eliminates the possibility of a claim being denied because an increase in employees was not reported.

Further details are available from your Autoplan Broker.

What Documentation do I Require to Make a Claim?

1. Vehicles Owned by or Leased to the Insured

- a) If licensed at time of loss, you will be required to produce your Garage Policy along with one of the following documents covering the licence plate attached to the vehicle
 - your copy of the insurance document describing the vehicle
 - Demonstration Licence and Certificate
 - Repairer's Licence and Certificate
 - Transporter Licence and Certificate
- b) If unlicensed at time of loss, you will be required to produce your Garage Policy only.
- c) If the vehicle is not registered, proof of ownership will be required.

2. Vehicles Not Owned by Nor Leased to the Insured

- a) If licensed at time of loss, you will be required to produce your Garage Policy, along with one of the following documents covering the licence plate attached to the vehicle
 - customer's copy of the insurance document describing the vehicle
 - Demonstration Licence and Certificate
 - Repairer's Licence and Certificate
 - Transporter Licence and Certificate
- b) If unlicensed at time of loss, you will be required to produce your Garage Policy only.
- c) If applicable, you will need to have a copy of a work order or consignment agreement.

Definitions

Collision Coverage means coverage for loss or damage caused by upset of a vehicle or collision of a vehicle with another object, including, but not limited to,

- a) the surface of the ground, the roadway being travelled on or an object on, in, under, over or adjacent to the roadway, including a road sign, guard rail, pier, bridge or culvert or any body of water or waterway under or adjacent to the pier, bridge, culvert or roadway
- b) a pedestrian as defined in Part 3 of the Motor Vehicle Act
- c) a vehicle attached to the vehicle
- d) cargo, including animals, carried in or on a commercial motor vehicle, the gross vehicle weight of which exceeds 5,000 kg, or a commercial trailer

This coverage includes coverage for loss or damage caused by collision with another object where the collision results from the presence on or adjacent to the roadway of a domestic or wild animal, either living or dead, but there is no impact with the animal.

Comprehensive Coverage means coverage for loss or damage other than loss or damage to which collision coverage applies and includes coverage for loss or damage caused by missiles, falling or flying objects, lightning, fire, theft or attempted theft, earthquake, windstorm, hail, rising water, malicious mischief, riot or civil commotion or the stranding, sinking, burning, derailment, upset or collision of a conveyance in or on which a vehicle is being transported on land or water, vandalism and impact with a domestic or wild animal, either living or dead.

Specified Perils Coverage means coverage for loss or damage caused by falling or forced landing of an aircraft or part of an aircraft, fire, lightning, theft or attempted theft, explosion, earthquake, windstorm, hail, rising water, riot or civil commotion or the stranding, sinking, burning, derailment, upset or collision of a conveyance in or on which a vehicle is being transported on land or water.

Deductible Amount means that part of a loss or damage to property sustained by an insured and payable by the insured regardless of the total amount of the loss or damage.

How do I Insure a Vehicle Purchased outside B.C.?

The Insurance (Vehicle) Act does not allow us to insure vehicles that are licensed, or are required to be licensed, in another province or state. Further, our insurance is null and void if a vehicle is licensed by means of a B.C. licence number plate, when the vehicle to which it is attached, is not required to be licensed in B.C.

If you purchase a vehicle outside B.C. and choose to drive it to B.C., or have someone drive it for you, (i.e., you are not using a common carrier) you can provide coverage on that vehicle by:

1. Purchasing an Owner's Interim Certificate of Insurance (APV38) from your Autoplan Broker or
2. If you have demonstration plates, you may in some circumstances use that plate (e.g., have an employee drive the vehicle). Your Garage Policy will provide the coverage in this case.

If you employ a "Drive-A-Way" firm, an APV38 is the only method of obtaining coverage from us. These firms usually have you waive their liability for loss or damage. The "Driver" they hire does not have insurance and expects you to provide the insurance.

Notes

This information is subject to the limitation set out on the inside front cover.

