

Basic Autoplan

All BC motorists must purchase Basic Autoplan insurance that provides you with five key benefits including:

1. Third Party Liability

Protects you from claims made by other motorists for injuries or material damage if you are found responsible for a crash (to a maximum of \$200,000). To protect yourself from the increasing costs of injuries and settling claims, we recommend you consider purchasing [Additional Third Party Liability Coverage](#).

2. Accident Benefits

Pays for injury treatment costs such as rehabilitation and medical expenses, loss of wages or benefits and costs to do with a crash-related death (regardless of who was at fault in the crash).

3. Underinsured Motorist Protection

Covers you and other members of your household in cases where a motorist causes a crash but has no insurance – or not enough to pay for all of the injuries caused.

4. Protection Against Hit-and-Run and Uninsured Motorists

Covers you if you are injured or killed by a hit-and-run or uninsured motorist (to a maximum of \$200,000).

5. Inverse Liability Coverage

Covers you for damage to your vehicle in parts of Canada and the U.S. where the law restricts you from recovering your losses from a driver who causes a crash.

Autoplan Restrictions

Basic Autoplan only covers you in Canada and the United States. So, if you're planning on driving into Mexico (or taking your car abroad for a holiday) make sure you buy insurance before crossing the border.

For more detailed information on Autoplan coverages and restrictions, go to the [ICBC web site](#).

Autoplan Premiums

The cost of your Basic Autoplan is determined by ICBC but depends on a number of factors:

- Your claims record
- Where you live and operate your vehicle
- How you use your vehicle
- The type of vehicle you drive

Find out how to reduce your vehicle insurance costs in our [Discounts & Savings](#) information.

DISCOUNTS & SAVINGS (Please pick up the information from the ICBC Link below)

<http://www.icbc.com/autoplan/costs/Pages/Discounts-and-savings.aspx>

I am attaching two PDF's from ICBC – Put them on too.

Third Party Liability

Third Party Liability coverage protects you from claims made by other motorists for injuries or material damage if you are found responsible for a crash (to a maximum of \$200,000).

Additional Third Party Liability

Extended Third Party Liability offers extra peace of mind when driving. If you suffer a crash and someone is hurt or their property is damaged, and you are found at fault (that is, legally liable), Third Party Liability coverage will pay their claims or damages against you.

While your Basic Autoplan gives you \$200,000 in Third Party Liability coverage, courts often award judgments for much more than that amount, and so many motorists choose to increase their coverage for better protection.

Commercial vehicle drivers (taxis, buses, limousines and so on) should consider \$2 million Third Party Liability or more if they carry dangerous goods.

Unsure of whether you need Extended Third Party Liability coverage?

Additional Coverage Auto Insurance BC

How much car insurance do you need?

Basic Autoplan offers drivers a base level of coverage to ensure all British Columbians have a minimum amount of protection. We strongly recommend that our customers consider buying extra coverage.

We sell a range of extra Autoplan coverage that lets you customize your protection based on your needs. The table below summarizes these options and offers more detailed information to help you decide which is right for you.

Autoplan Optional Coverage

Additional Coverage	Summary of Benefits	Covers
Extended Third Party Liability	Protection beyond the \$200,00 minimum if you are deemed responsible for damages or injuries to others as a result of a crash.	You
Excess Underinsured Motorist Protection	Covers you or your passengers in a crash where the driver who is found responsible doesn't have enough coverage to pay for damages or injuries caused.	You
Loss of Use*	Can cover the costs of getting alternative transportation for you while your vehicle is being repaired.	You
Vehicle Travel Protection*	Helps offset the costs of having your vehicle stolen or involved in a crash while you're on a trip or away from home.	You
Roadside Plus	Provides eight coverages (including loss of use, theft deductible waiver, lock rekeying and rental vehicle coverage) for one economical price.	You & your vehicle
RoadStar package	A package of coverages available at a discount for select BC drivers.	You & your vehicle
Vehicle Coverage		
New Vehicle Replacement	Enables your vehicle to be declared a write off if it has a damage	Vehicle

Plus	claim where the assessed damage is greater than 50% of the vehicle's market value.	(new only)
Replacement Cost Coverage	For vehicles three years old or less, you can receive a brand-new version of your vehicle or cash payout if the vehicle gets declared a total loss.	Vehicle (new only)
Limited Depreciation	For vehicles three years old or less, you can be compensated for depreciation of your vehicle if the vehicle gets declared a total loss.	Vehicle (new only)
Collision	Pays for repairs to your vehicle regardless of who's at fault in the crash.	Vehicle
Comprehensive	Protects you from a variety of types of damage to your vehicle that are NOT a result of a collision.	Vehicle
Specified Perils	Similar to Comprehensive coverage but only covers certain specific types of situations.	Vehicle
Additional Policies		
Motor home contents	Covers certain types of equipment in a motorhome that are not covered under Autoplan policies for other vehicles.	Vehicle
Collector & Vintage vehicles	A custom policy for collector and vintage vehicles that are in great condition.	Vehicle
Vehicle in storage	Used to protect your vehicle placed in storage with coverages similar to Comprehensive, Collision and other optional coverages.	Vehicle
Rental Vehicle Coverage**	If you need to rent a vehicle, this combines much of the coverage of Basic Autoplan with some of the optional coverages.	Vehicle

ICBC RoadStar Package Benefits

If you are a RoadStar vehicle owner, you have had no at-fault claims for at least 9 years, and so are eligible for extra savings and coverage—including the RoadStar Package.

This bundle offers the following benefits:

- [Rental Vehicle Coverage](#), which protects you when you are driving a rental vehicle or courtesy car.
- [Loss of Use Coverage](#), which covers the cost of getting around if you can't drive your vehicle because of an Autoplan-covered claim.
- [Vehicle Travel Protection](#), which handles expenses from having your car damaged or stolen while you're travelling.
- Lock Re-Keying, which pays the cost of replacing your keys or for re-keying the locks on your vehicle, if your keys or remote keyless entry transmitter are stolen.

ICBC Roadside Plus Package in BC

For a more comprehensive level of coverage, consider Roadside Plus.

As long as you have Autoplan Collision coverage with a deductible of \$1,000 or less, chances are you can buy Roadside Plus.

The package includes the following eight coverages:

1. [Loss of Use Coverage](#) provides a temporary replacement vehicle if your car is damaged or stolen.
2. [Vehicle Travel Protection Coverage](#) helps with extra costs if your vehicle is stolen or damaged while you're travelling.
3. [Rental Vehicle Coverage](#) offers coverage for your rental vehicle at a fraction of the price charged by car rental agencies.
4. Family World Wide Transportation will bring your immediate family members to you if a vehicle crash puts you in the hospital with life-threatening injuries.
5. Lock Re-Keying replaces keys and locks if your remote keyless entry transmitter or keys are stolen.
6. Theft Deductible Waiver covers the deductible on your Autoplan Comprehensive or Specified Perils policy if your vehicle is stolen
7. Destination Assistance will cover reasonable related costs if theft, vandalism or crash of your vehicle leaves you stranded.
8. Emergency Roadside Expense Repayment offers Repayment for up to two incidents per policy in case of breakdown, flat tire, dead battery, and so on.