

An ICBC estimator or VALET shop representative will examine your vehicle damage with you. You may also need to make a statement or submit a sworn affidavit. Once the damage estimate has been approved by ICBC, you can have your vehicle repaired at the body shop of your choice.

If it happens outside B.C.?

Call us toll-free at 1-800-910-4222 from the area where the hit and run occurred. This way, we can help you determine where you should make your claim. Also, be sure to report the hit and run to the police in the jurisdiction where the hit and run occurred within 24 hours.

We don't provide hit-and-run coverage for damage that occurs to your vehicle outside of B.C. unless you've purchased our collision coverage. Depending on your collision deductible, you may make a claim with ICBC for your vehicle damage. If a hit-and-run motorist struck and injured you while you were a pedestrian or occupant of a vehicle, we may cover your injuries.

For most jurisdictions, the crash must occur on a highway and there must be contact with the hit-and-run motorist before we will pay the claim. But, there may be exceptions. Our claims representative can help you with more information.

I witnessed a hit and run. How can I help?

Whether you're a witness or a victim, record the licence plate number, the vehicle description, the time and place of the crash, and the driver's personal description. Then call the police — from the scene if possible — or call our tip line at 604-661-6844 (Lower Mainland) or toll-free 1-800-661-6844.

Statement of Limitation

The information in this publication is intended to provide general information only and is not intended to provide legal or professional advice. We have used plain language to help you understand your optional policy or some of the laws related to the topic of this publication. Information in this document is subject to change without notice. You should follow the more detailed wording and requirements of current applicable statutes and regulations or policy, even if they contradict the wording and requirements set out in this publication.

hit-and-run claims



what you **need**
to **know**

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What is a hit and run?

A hit and run is when an unidentified driver damages your vehicle or injures you but leaves the scene of the collision. Some examples are:

- Another vehicle collides with your car, but the other driver leaves the scene before you can get their name, driver's licence number or vehicle's licence plate number.
- You return to your car after leaving it unattended in a parking lot and see it has been damaged by another vehicle — but no one has left a note explaining what happened and how to contact them.
- As a pedestrian or cyclist, you are hit by a driver who doesn't then stop.

Questions? We've got answers

How am I covered?

We're able to provide coverage up to a total of \$200,000 for B.C. residents who are injured, or whose property is damaged, by a hit and run, if it occurs on a highway in B.C. (non-B.C. residents, while still covered, have different limits depending on their place of residence). If there are multiple claimants involved, the \$200,000 would be split. These benefits apply in situations where you're not fully covered by any other compensation, and may include the following:

- payment of medical and hospital bills
- a weekly disability payment
- rehabilitation, medical care and special training
- death benefits and funeral expenses
- coverage for property damage, injury or death when the hit-and-run motorist is responsible.

What do I pay?

There's a \$750 deductible for hit-and-run damage. Basically, you pay the first \$750 for repairs to your vehicle or property, or your ICBC collision deductible, whichever is less. For example:

- If you have ICBC collision coverage with a \$300 deductible, you pay the first \$300 toward the repair or replacement of your vehicle.

- If you have ICBC collision coverage with a \$1,000 deductible, or have no collision coverage, you pay the first \$750 toward the repair or replacement of your vehicle or property.

Please note there is no deductible on ICBC coverage for injuries suffered in a hit and run.

If your claim is paid as a hit and run, your insurance rate will not be affected.

If your collision coverage is with another insurer, please contact that company regarding your coverage and its deductible requirements.

How do I make a hit-and-run claim in B.C.?

1. Take all reasonable and safe steps to identify the other vehicle and the person responsible. Call the police immediately if you notice the hit-and-run motorist leaving the scene. If possible, you should provide the police with a description of the vehicle and the driver, the plate number, and the direction the vehicle is travelling.
2. Call ICBC's Dial-a-Claim at 604-520-8222 in the Lower Mainland or 1-800-910-ICBC (4222) toll-free throughout the rest of B.C. — 24 hours a day, seven days a week. We'll take your information and let you know the next steps.

If you have collision coverage through another insurer, also call that company's claim-reporting line.

3. We will require a police report for incidents where there's a suspect, or injuries result from the hit and run. If this is the case, we recommend that you make a police report within 24 hours in the jurisdiction where the incident occurred. Keep in mind that police reporting requirements for hit-and-run claims may vary between different police detachments around the province. Check with your local police department or call ICBC's Dial-a-Claim for help.

Please remember to also provide written notice of the hit and run to ICBC as soon as you can and no later than six months after the incident. If you don't, your claim could be denied.

4. Your Dial-a-Claim representative will tell you if you can go directly to a c.a.r. shop VALET facility for a vehicle estimate and repairs, or if you need to meet with our staff at a claim centre. It's important that you don't try to repair or clean the damaged area to your vehicle prior to your appointment.