

IMPORTANT: The following wording with respect to **transportation network services use and peer-to-peer rental vehicle use** of a vehicle amends and forms part of the ICBC Autoplan Optional Policy Booklet:

TRANSPORTATION NETWORK SERVICES USE/PEER-TO-PEER RENTAL VEHICLE USE

1. The following warning box replaces the warning box on the bottom of the Table of Contents

Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information, see section 75 of the Insurance (Vehicle) Act.

This policy contains prohibitions relating to persons or classes of persons, exclusions of risks or limits of coverage that are not in the insurance it extends.

2. The following is added to Division 3 — General Terms and Conditions:

3.7 Transportation network services use —

- (a) In this section:

Regulation definitions — Unless otherwise defined in this section, words and phrases used in this section have the meanings given to them by section 154.1 of the Regulation and apply to this section even if in the context of the Regulation they apply only to universal compulsory vehicle insurance.

“insured” means a person who, whether named or not, is insured by this policy;

“excluded coverage” means the coverage provided by this policy except for the following coverages:

- i. section 6.3 (Rental vehicle coverage),
- ii. section 6.4 (Vehicle travel protection coverage) in respect of a vehicle not described on the owner’s certificate,
- iii. section 7.3 (Rental vehicle coverage),
- iv. section 7.4 (Vehicle travel protection coverage) in respect of a vehicle not described on the owner’s certificate,
- v. for a policy with an effective date before May 1, 2021, section 7.7 (Family worldwide transportation) in respect of a motor vehicle accident involving a vehicle not described on the owner’s certificate; and
- vi. extension underinsured motorist protection coverage except for coverage to occupants of a vehicle during transportation network services use by the vehicle.

“transportation network services use” means use or operation of a TNS vehicle under a transportation network services authorization, when:

- (i) the vehicle has been hailed by or for passengers through the use of the online platform to which the transportation network services authorization relates, and
 - (ii) the vehicle is being operated for the purposes of picking up, transporting or dropping off those passengers.
- (b) This policy does not apply and no coverage will be provided during transportation network services use in respect of any excluded coverage that would otherwise be provided by this policy unless the transportation network services endorsement is shown on the owner’s certificate as included, in which case the transportation network services endorsement will provide those coverages listed in section 2 or 2.1 of the endorsement for which a premium has been paid;
- (c) An insured must not operate a vehicle for which coverage is provided under this policy for transportation network services use, unless:
- (i) there is a TNS blanket certificate with respect to that transportation network services use, or the insured has reasonable grounds to believe such a certificate exists; and
 - (ii) the vehicle’s licence or permit does not prohibit transportation network services use.
- (d) Section 3.7(b) does not apply to a vehicle rated in rate class 009, 011, 014, 040, 041, 101, 102, 140, 141, 690, 691, 692 or 693.

3.8 peer-to-peer rental vehicle use exclusion —

- (a) In this section:

Regulation definitions — Unless otherwise defined in this section, words and phrases used in this section have the meanings given to them by sections 154.1 and 154.7 of the Regulation and apply to this section even if in the context of the Regulation they apply only to universal compulsory vehicle insurance.

“insured” means a person who, whether named or not, is insured by this policy.

“excluded coverage” means the coverage provided by this policy except for the following coverages:

- i. section 6.3 (Rental vehicle coverage),
- ii. section 6.4 (Vehicle travel protection coverage) in respect of a vehicle not described on the owners certificate,
- iii. section 7.3 (Rental vehicle coverage),
- iv. section 7.4 (Vehicle travel protection coverage) in respect of a vehicle not described on the owners certificate, and
- v. for a policy with an effective date before May 1, 2021, section 7.7 (Family worldwide transportation) in respect of a motor vehicle accident involving a vehicle not described on the owners certificate
- vi. extension underinsured motorist protection coverage.

“peer-to-peer rental vehicle use” means use or operation of a vehicle rented through the use of an online platform provided by a peer-to-peer service provider during the vehicle rental period, as defined in section 154.7 of the Regulation, for that vehicle.

- (b) Unless the vehicle is a motorcycle or U-drive, this policy does not apply and no coverage will be provided during peer-to-peer rental vehicle use in respect of any excluded coverage that would otherwise be provided by this policy unless the peer-to-peer rental vehicle endorsement is shown on the owner’s certificate as included, in which case the peer-to-peer rental vehicle endorsement will provide those coverages listed in section 2 or 2.1 of the endorsement for which a premium has been paid; and
- (c) An insured must not permit the vehicle described in this policy to be operated in circumstances where coverage is provided under this policy for peer-to-peer rental vehicle use, unless:
- i. there is a P2P blanket certificate with respect to that peer-to-peer rental vehicle use, or the insured has reasonable grounds to believe such a certificate exists or the vehicle is a motorcycle or a U-drive;
 - ii. the vehicle’s licence or permit does not prohibit peer-to-peer rental vehicle use; and
 - iii. the vehicle is not a:
 - A. vehicle that is owned by or leased to the certificate holder;
 - B. bus, taxi, limousine use vehicle,
 - C. commercial motor vehicle that has a gross vehicle weight of more than 5,000 kg;
 - D. trailer used for commercial purposes that is required to be registered and licensed under the Commercial Transport Act;
 - E. all terrain vehicle, golf cart, snowmobile, utility vehicle or any other vehicle to which Division 24 of the Motor Vehicle Act Regulations applies.