



## changes to auto insurance in B.C. frequently asked questions – driving schools

Will the new insurance model take effect midterm or on my renewal?

The new insurance model will be in effect for new policies or renewals with an effective date on or after September 1, 2019. For example, if your insurance policy will be renewed in May 2020 you will see the changes then, but not before.

I've been thinking of switching my cars over to a fleetplan, would that make more sense than having my cars all as separate business use?

Fleetplan is available for eligible customers who have 5 or more vehicles. Speak to your broker about eligibility and to find out if moving to Fleetplan is beneficial for you.

For more information for fleet customers, visit [icbc.com/fleetplan](http://icbc.com/fleetplan) or view the [Fleet Customer Factsheet and Conversation Guide](#).

Who should be declared as the principal driver?

When you renew your policy you'll be asked to list those who will drive your vehicle and declare the principal driver – this is the person who drives the car the **most**.

For example, Jack shares a vehicle with his siblings. Jack drives the vehicle 40% of the time. His brother Harry drives the vehicle 25% of the time and his sister Carol drives the vehicle 35% of the time. Jack drives the vehicle the most, so he should be declared as the principal driver.

Has any thought been given to the ability to add listed drivers online rather than going to a broker?

Currently, ICBC's systems cannot support listing drivers online. However, this is something we will continue to improve upon in the future.

Is it important that I list student drivers if they are not a learner, or will be driving more than 12 days in a year?

Yes, registered owners should consider listing anyone who drives the car regularly. If an unlisted driver causes a crash, you could face a financial consequence unless you have opted for Unlisted Driver Protection. Unlisted Driver Protection can be applied to policies to protect you in the event that an unlisted driver causes a crash in your vehicle. Unlisted Driver Protection does not cover members of your household or employees but it does protect you from crashes incurred by incidental drivers who might use your car infrequently. Unlisted Driver Protection provides coverage for non-household members, non-employees who drive your vehicle less than 12 days in any 12 month period. There are other exclusions, so it's important to talk to your Autoplan broker about the benefits of Unlisted Driver Protection. Learn more about [Unlisted Driver Protection](#)

Do I have to bring my student to the broker office with me to have them listed?

No. To list a driver, you just need to bring in the driver's B.C. driver's licence number and their date of birth. If the driver has an out of province licence, you will also need to bring in the driver's name and the jurisdiction where their licence was issued.

If a learner (a new driver with no driving experience) causes a crash will the claim follow the learner or the owner of the vehicle?

Under the new model, crashes caused by a learner driver will not follow their crash record or follow the owner of the vehicle.

A driving school instructor is teaching a learner and gets into an accident. Who would be at fault and liable for the crash – the instructor or the student?

There is no change to the current way that fault and liability are determined in the new model. The person who is operating the vehicle at the time of the crash would be responsible for the crash.

What happens if an instructor has an at-fault crash in a personal vehicle - will that impact the driving school policy that they are listed on?

Crashes will now follow the driver and may impact them on any policies they are listed on depending on the rate class. Whether there is an impact depends on a number of factors including the other drivers who are listed on the policy and if a principal driver is declared.

How much does the learner premium cost?

The cost of the learner premium will vary and is based on the policy territory – it will typically be between \$130 - \$230. Only one learner premium is charged per vehicle on the policy.

What vehicles and licences does the learner premium apply to?

The learner premium is only applied when there is a learner driving the vehicle – a new driver with no learning experience (also known as an "L" driver). If you have a student learning to drive a motorcycle or a heavy trailer and the student has their novice ("N") or Class 5 driver's licence, the learner premium does not apply.

Can I apply for a Learner Premium without knowing which learner(s) will be using the car?

As a driving school, your broker will be able to add the learner premium without you having to list a learner on your policy. When you renew your insurance, ask your broker to add the learner premium to your policy and it will cover all drivers with an "L" driver licence without the need to list their details.