



To get the car insurance system back on track and better for B.C., we're making changes to it. Starting September 2019, ICBC is moving to an insurance model that's more driver-based where driving experience and crash history will play a bigger role in determining premiums. This means crashes will be tied to the driver, not the vehicle, to help make sure drivers are more accountable for their driving decisions.

We are also introducing two new vehicle-related discounts. Visit www.icbc.com for more details.

Impacts for Garage Certificate (Policy) Holders

The Garage Vehicle Certificate (APV4) will not be changing significantly with the new rating model. At-fault crashes that occur while driving a vehicle insured under a Garage Certificate (Rate Class 800) **will not follow** the at-fault driver. For example, an employee driving a customer's vehicle will not see any impacts to their personal policies should they be responsible for a crash. Claim payments will be made under the Garage Certificate (Policy).

Although crashes that occur while driving vehicles under a Garage Certificate will not follow the at-fault driver, there will still be some additional considerations for Garage Service Operators including:

I. Fleet Customers

Fleet customers will not see a significant change under the new insurance model. Fleet customers will not be asked to list drivers, and the claim repayment rules for fleets are not changing.

II. Non-fleet Customers

Non-fleet vehicles that are not insured under a Garage Certificate may be subject to the new rating model. Customers should list all drivers who will drive these vehicles. For example employees, drivers who have had an at-fault crash in the vehicle in the previous 5 years, and drivers who will drive the vehicle more than 12 days in any 12 month period. For occasional drivers, Unlisted Driver Protection protects against a one-time financial consequence if an unlisted driver crash.

III. Courtesy Cars

A Garage Service Operator may offer their customers a vehicle used as a courtesy car while the customer's vehicle is in their care, custody and control for repair. The courtesy car can be insured in two ways:

- 1) Rate Class 800 in conjunction with the Garage Certificate (Policy) – at-fault crashes may follow the driver;
- 2) Rate Class 007 not connected to the Garage Certificate (Policy) – they can offer their customers a Temporary Substitute Motor Vehicle (TSMV) and at-fault crashes in Rate Class 007 will follow the driver.

Resources

For further details, please visit the following sites, and refer to the enclosed materials:

- ICBC.com/change
- ICBC.com/partners/rate-design
- Conversation Guide (enclosed)
- Tent Card (enclosed)