

ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. 108

, Approved and Ordered

FEB 11 2005



Lieutenant Governor

Administrator

Executive Council Chambers, Victoria

On the recommendation of the undersigned, the ~~Lieutenant Governor~~^{Administrator}, by and with the advice and consent of the Executive Council, orders that effective April 24, 2005, the Revised Regulation (1984) under the *Insurance (Motor Vehicle) Act*, B.C. Reg. 447/83, is amended as set out in the attached Schedule.



Minister of Public Safety and Solicitor General



Presiding Member of the Executive Council

(This part is for administrative purposes only and is not part of the Order.)

Authority under which Order is made:

Act and section:- Insurance (Motor Vehicle) Act, R.S.B.C. 1996, c. 231, s. 45

Other (specify):- OIC 1897/83

SCHEDULE

- 1 ***Section 1 (1) of the Revised Regulation (1984) under the Insurance (Motor Vehicle) Act, B.C. Reg 447/83, is amended in the definition of “garage service operator” by striking out “motor vehicle repairman, auto body shop repairman,” and substituting “motor vehicle repairer, auto body shop repairer,”.***
- 2 ***Section 146.5 (8) is amended by striking out “Division 4 of Part 9, or rental vehicle policy (APV-281),” and substituting “Division 4 of Part 9, or rental vehicle policy (APV-281 or APV-281L),”.***
- 3 ***Section 146.12 (8) is amended by striking out “Division 3 of this Part or rental vehicle policy (APV-281),” and substituting “Division 3 of this Part or rental vehicle policy (APV-281 or APV-281L),”.***
- 4 ***Section 148.7 (1) is amended by striking out “(APV-334 or APV-334L)” and substituting “(APV-334, APV-334C, APV-334D or APV-334L)”.***
- 5 ***Section 149 (1) is amended by repealing paragraph (i).***
- 6 ***Section 150 (5) is amended by striking out “repairman’s number plates” and substituting “repairer’s number plates”.***
- 7 ***Section 151 is amended***
 - (a) ***in paragraph (b) by adding “or APV-32L” after “APV-32”,***
 - (b) ***in paragraph (d) by adding “or APV-50L” after “APV-50”, and***
 - (c) ***by repealing paragraph (e) and substituting the following:***
 - (e) ***repairer’s licence and certificate of insurance (APV-53 or APV-53L).***
- 8 ***Section 152 (1) is amended by striking out “section 149 (1) (a) to (g) and (i)” and substituting “section 149 (1) (a) to (g)”.***
- 9 ***Section 153 (1) is amended***
 - (a) ***in paragraph (m) by adding “or APV-25L” after “APV-25A”, and***
 - (b) ***in paragraph (u) by adding “or APV-281L” after “APV-281”.***
- 10 ***Schedule 5 is amended***
 - (a) ***by repealing forms APV-32, APV-50 and APV-53 and substituting the attached forms APV-32, APV-50 and APV-53,***

(b) by adding the attached forms APV-32L, APV-50L and APV-53L, and

(c) by repealing form APV-307.

11 Schedule 6 is amended

(a) by adding the attached forms APV-25L and APV-281L,

(b) by adding the attached forms APV-334C and APV-334D, and

(c) by repealing form APV-334L and substituting the attached form APV-334L.

12 Schedule 7 is amended

(a) by adding the following:

A	B	C	D	E	F	G	H
APV-25L	X	X	X	X	X	X	
APV-32L	X						X
APV-50L	X						X
APV-53L	X						X
APV-281L						Date specified on special coverage form	
APV-334C				X	X		
APV-334D				X	X		

and

(b) by deleting the following:

A	B	C	D	E	F	G	H
APV-307	X			X			

IN THIS AREA

LICENCE AND CERTIFICATE OF INSURANCE

INSURANCE PRESCRIBED PURSUANT TO SECTION 150 OF THE REVISED REGULATION (1984) UNDER THE INSURANCE (MOTOR VEHICLE) ACT (HEREINAFTER CALLED THE REGULATION)



Insurance Corporation of British Columbia

(Hereinafter called The Corporation)

Insurance (Motor Vehicle) Act Motor Vehicle Act Commercial Transport Act

32 TRANSPORTER'S 50 DEMONSTRATION 53 REPAIRER'S
420 NEW PLATE POLICY 430 CHANGE 450 RENEW PLATE POLICY
0 CORRECTION
1 NAME 2 ADDRESS 3 PLATE REPLACEMENT 4 DECAL REPLACEMENT 5 CERTIFICATE REPLACEMENT

EFFECTIVE DATE OF CURRENT POLICY

DAY MONTH YEAR

COMPLETE FOR MID TERM CHANGE ONLY

Table with columns: EFFECTIVE DATE (DAY, MONTH, YEAR), EXPIRY DATE (DAY, MONTH, YEAR), GARAGE POLICY NO., FIN RESP. EXEMP. NO., LICENCE (PLATE) NO., NEW DECAL NUMBER, PREVIOUS DECAL NUMBER

TO APPLICANT: EVERY LICENCE, CERTIFICATE OF INSURANCE AND NUMBER PLATE ISSUED IN CONJUNCTION WITH THIS DOCUMENT IS SUBJECT TO CERTAIN RESTRICTIONS, LIMITATIONS AND CONDITIONS, FOR SPECIFIC INFORMATION ON THE LICENCE, CERTIFICATE OF INSURANCE AND PLATE TYPE YOU ARE APPLYING FOR, SEE THE REVERSE OF THIS DOCUMENT.

NAME OF APPLICANT (MUST BE FULL NAME OF LEGAL ENTITY)

Blank space for Name of Applicant

BRITISH COLUMBIA BUSINESS ADDRESS OF APPLICANT

Blank space for Business Address

CITY PROVINCE POSTAL CODE

NUMBER OF INSURED

Blank space for Number of Insured

PREVIOUS NAME IF 'AMEND NAME'

PREVIOUS NAME OF APPLICANT (MUST BE FULL NAME OF LEGAL ENTITY)

Blank space for Previous Name

TO APPLICANT - IN SIGNING THIS APPLICATION YOU AGREE TO ATTACH THIS PLATE ONLY TO THE TYPE OF VEHICLE INDICATED BELOW ('X' CORRECT VEHICLE TYPE)

1 MOTORCYCLES 2 TRAILERS 3 ANY VEHICLE

PLATE/DECAL REPLACEMENT DECLARATION

PREVIOUS LICENCE (PLATE) NUMBER CHECK NUMBER OF PLATES SURRENDERED: ZERO ONE
PREVIOUS DECAL NUMBER CHECK NUMBER OF DECALS SURRENDERED: ZERO ONE

IF "ZERO", COMPLETE THE FOLLOWING DECLARATION: AS OF THE DATE OF THIS APPLICATION FOR NUMBER PLATE/DECAL REPLACEMENT, I FOREVER RELEASE AND DISCHARGE THE CORPORATION FROM ALL FURTHER LIABILITY ARISING PURSUANT TO THE PREVIOUS NUMBER PLATE/DECAL DESCRIBED ABOVE.

IF IT IS SUBSEQUENTLY RECOVERED, I WILL NOT USE OR PERMIT ITS USE ON ANY OTHER VEHICLE, BUT SHALL FORTHWITH SURRENDER IT TO THE CORPORATION OR ITS AGENT.

SIGNATURE OF APPLICANT: (SAME COMPANY SIGNATURE REQUIREMENT AS STATED BELOW) DATE

AGENTS / I.C.B.C. COMMENTS:
PREVIOUS LICENCE ATTACHED OR
CONFIRMED WITH ICBC INITIAL OF CONFIRMER
MUNICIPAL BUSINESS LICENCE SIGHTED FOR REPAIR GARAGE
APPLICANT REGULARLY ENGAGED IN THE BUSINESS OF TRANSPORTING NON OWNED VEHICLES

SIGNATURE OF APPLICANT: (IF A COMPANY, THE SIGNATURE OF AN AUTHORIZED OFFICIAL OF THE COMPANY IS REQUIRED, STATING POSITION HELD).

SIGNATURE OF AGENT (TITLE)

Table with columns: LICENCE FEE, ANNUAL LIC. FEE, CREDIT PREV. ANN. LIC. FEE, SUB TOTAL, PRORATED LICENCE FEE
NEW PLATE FEE (MUST BE CHARGED ON ALL 420 TRANSACTIONS)
PLATE REPLACEMENT (COMPLETE PREVIOUS PLATE DETAILS) FREE FEE
DECAL REPLACEMENT (COMPLETE LOST DECAL DETAILS) FREE FEE
CERTIFICATE REPLACEMENT FEE/SUPPORT DOCUMENTATION FEE

INSURANCE EXEMPT: APPLICANT HAS DEPOSITED A VALID FINANCIAL RESPONSIBILITY FILING WITH THE CORPORATION SO AS TO BE EXEMPT FROM PURCHASE OF AUTOPLAN INSURANCE.

YES (ENTER FINANCIAL RESPONSIBILITY NUMBER ABOVE) NO (COMPLETE INSURANCE DETAILS BELOW)

Table with columns: TERR., VEH. TYPE, COVERAGE, THIRD PARTY LEGAL LIABILITY (PART 6), LIMIT OF LIABILITY** \$ 200,000, ANN. PREM \$ 12, FLEETPLAN DISCOUNT, FLEETPLAN SURCHARGE, DISCOUNT/SURC.

* NOT IN ADDITION TO THE LIMIT OF LIABILITY UNDER THE GARAGE AUTOMOBILE POLICY REQUIRED TO BE ISSUED TO THE APPLICANT NAMED HEREIN

WHEN VALIDATED UNDER THE MOTOR VEHICLE ACT OR COMMERCIAL TRANSPORT ACT, AND UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, THIS DOCUMENT IS A VEHICLE LICENCE AND CERTIFICATE OF INSURANCE IN ACCORDANCE WITH THE TERMS AND CONDITIONS SET OUT IN THIS APPLICATION CONFIRMING THE INSURANCE COVERAGES AND LIMITS OF LIABILITY SHOWN ABOVE, WHICH IS IN FORCE FROM THE EFFECTIVE DATE UNTIL THE EXPIRY DATE SHOWN ABOVE, UNLESS EARLIER CANCELLED, SUSPENDED, OR TERMINATED. (PROVIDED, HOWEVER THAT UNLESS THE APPLICANT IS LAWFULLY EXEMPT THEREFROM UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, NO SUCH VALIDATION SHALL BE EFFECTIVE UNLESS OR UNTIL THERE IS COVERAGE UNDER SUBSECTION A OF SECTION 1 AND SUBSECTION A AND C OF SECTION 3 OF A GARAGE AUTOMOBILE POLICY IN FORCE WITH RESPECT TO THE APPLICANT NAMED HEREIN, AND THAT THIS VEHICLE LICENCE AND CERTIFICATE OF INSURANCE SHALL REMAIN VALID ONLY WHILE SUCH COVERAGE IS IN FORCE.

Cash \$
Cheque \$
Debit/Credit \$

Table with columns: CREDIT PREV. ANN. NET PREM, ANN. NET PREM, PREMIUM SUB TOTAL, PRORATED PREM, TOTAL FEES & PREMIUM PAID, REFUND DUE

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

TIME OF VALIDATION

SEE REVERSE FOR WARNINGS/INSTRUCTIONS. OPERATION OF THE DESCRIBED VEHICLE CONTRARY TO ACT OR REGULATION MAY INVALIDATE COVERAGE HEREUNDER.

DEMONSTRATION LICENCE AND CERTIFICATE OF INSURANCE

TO THE CORPORATION:

APPLICATION IS HEREBY MADE UNDER THE MOTOR VEHICLE ACT FOR A DEMONSTRATION LICENCE AND/OR A CORRESPONDING NUMBER-PLATE AUTHORIZING THE APPLICANT NAMED IN THIS APPLICATION, HIS AUTHORIZED EMPLOYEES, AND OTHER PERSONS PERMITTED UNDER THE AFORESAID ACT, TO OPERATE OR TOW ON THE HIGHWAY ANY VEHICLE OF THE TYPE INDICATED ON THE REVERSE OF THIS APPLICATION, WHILE THAT VEHICLE IS IN THE LAWFUL POSSESSION OF THE APPLICANT AND IS OTHERWISE UNLICENSED, FOR ALL PURPOSES RELATING TO THE BUSINESS OF THE APPLICANT AS CERTIFIED BELOW.

THE APPLICANT HEREBY CERTIFIES THAT:

- (A) HE HOLDS A VALID BRITISH COLUMBIA MOTOR DEALER'S CERTIFICATE OF REGISTRATION, AND THAT HE IS IN FULL COMPLIANCE WITH ALL REQUIREMENTS UNDER THE MOTOR DEALER ACT; OR
- (B) HE IS ENGAGED IN THE BUSINESS OF SELLING MOTOR VEHICLES OR TRAILERS AND HAS ESTABLISHED TO THE SATISFACTION OF THE CORPORATION THAT HE REQUIRES A DEMONSTRATION LICENCE AND/OR CORRESPONDING NUMBER-PLATES IN CONNECTION WITH THAT BUSINESS.

APPLICATION IS ALSO HEREBY MADE UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION FOR A CERTIFICATE OF INSURANCE WITH RESPECT TO A VEHICLE OPERATED OR TOWED WITH A DEMONSTRATION NUMBER-PLATE ATTACHED THERETO, PURSUANT TO THIS LICENCE, AND TO PROVIDE INSURANCE COVERAGE HEREBY PURSUANT TO PARTS 6, 7 AND 10 OF THE REGULATION IN RESPECT OF THOSE PARTS OF THE REGULATION AND FOR THOSE LIMITS OF COVERAGE FOR WHICH A PREMIUM HAS BEEN SPECIFIED AND PAID.

REPAIRER'S LICENCE AND CERTIFICATE OF INSURANCE

TO THE CORPORATION:

APPLICATION IS HEREBY MADE UNDER THE MOTOR VEHICLE ACT OR COMMERCIAL TRANSPORT ACT FOR A REPAIRER'S LICENCE AND/OR A CORRESPONDING NUMBER-PLATE AUTHORIZING THE APPLICANT NAMED IN THIS APPLICATION, HIS AUTHORIZED EMPLOYEES AND OTHER PERSONS PERMITTED UNDER THE AFORESAID ACT(S), TO OPERATE OR TOW ON THE HIGHWAY ANY MOTOR VEHICLE OR TRAILER FOR THE PURPOSE OF REPAIRING, TESTING OR RENDERING A SERVICE INCIDENTAL TO THE REPAIRING OR TESTING OF THAT MOTOR VEHICLE OR TRAILER.

THE APPLICANT HEREBY CERTIFIES THAT HE OPERATES A "REPAIRER'S GARAGE," BEING A PLACE OF BUSINESS PRIMARILY DESIGNED OR USED FOR THE PURPOSE OF REPAIRING MOTOR VEHICLES OR TRAILERS, BUT DOES NOT INCLUDE A PLACE OF BUSINESS FROM WHICH MOTOR FUEL, LUBRICATING OIL, ANTI-FREEZE, OR OTHER SIMILAR PRODUCTS AND SERVICES INCIDENTAL TO SUCH PRODUCTS ARE SOLD OR PROVIDED, EXCEPT IN RELATION TO REPAIRS, MISUSE OF THIS PROVISION CAN RESULT IN THE SUSPENSION OF THE REPAIRER'S LICENCE UNDER THE MOTOR VEHICLE ACT.

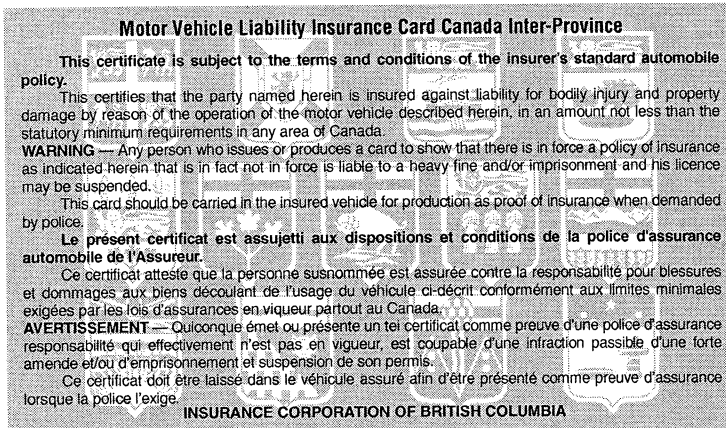
APPLICATION IS ALSO HEREBY MADE UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION FOR A CERTIFICATE OF INSURANCE WITH RESPECT TO A MOTOR VEHICLE OR TRAILER OPERATED OR TOWED WITH A REPAIRER'S NUMBER-PLATE ATTACHED THERETO, PURSUANT TO THIS LICENCE AND TO PROVIDE INSURANCE COVERAGE THEREBY PURSUANT TO PARTS 6, 7 AND 10 OF THE REGULATION IN RESPECT OF THOSE PARTS OF THE REGULATION AND FOR THOSE LIMITS OF COVERAGE FOR WHICH A PREMIUM HAS BEEN SPECIFIED AND PAID PROVIDED THAT THE COVERAGE UNDER THIS CERTIFICATE OF INSURANCE IS IN FORCE ONLY WHILE THE MOTOR VEHICLE OR TRAILER LICENCED HEREUNDER IS IN FACT BEING OPERATED OR TOWED ON THE HIGHWAY FOR THE PURPOSE STATED ABOVE.

TRANSPORTER'S LICENCE AND CERTIFICATE OF INSURANCE

TO THE CORPORATION:

APPLICATION IS HEREBY MADE UNDER THE MOTOR VEHICLE ACT OR COMMERCIAL TRANSPORT ACT FOR A TRANSPORTER'S LICENCE AND/OR A CORRESPONDING NUMBER-PLATE, AUTHORIZING THE APPLICANT NAMED IN THIS APPLICATION, HIS AUTHORIZED EMPLOYEES AND OTHER PERSONS PERMITTED UNDER THE AFORESAID ACT(S) TO OPERATE OR TOW ON THE HIGHWAY ANY VEHICLE OF THE TYPE INDICATED ON THE REVERSE OF THIS APPLICATION, OTHER THAN A VEHICLE OWNED BY THE APPLICANT.

APPLICATION IS ALSO HEREBY MADE UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION FOR A CERTIFICATE OF INSURANCE WITH RESPECT TO A VEHICLE OPERATED OR TOWED WITH A TRANSPORTER'S NUMBER-PLATE ATTACHED THERETO, PURSUANT TO THIS LICENCE, AND TO PROVIDE INSURANCE COVERAGE THEREBY PURSUANT TO PARTS 6, 7 AND 10 OF THE REGULATION IN RESPECT OF THOSE PARTS OF THE REGULATION AND FOR THOSE LIMITS OF COVERAGE FOR WHICH A PREMIUM HAS BEEN SPECIFIED AND PAID. PROVIDED THAT THE COVERAGE UNDER THIS CERTIFICATE OF INSURANCE IS IN FORCE ONLY WHILE THE MOTOR VEHICLE OR TRAILER LICENCED HEREUNDER IS IN FACT BEING OPERATED OR TOWED ON THE HIGHWAY FOR THE PURPOSE STATED ABOVE.



THE BASIC COVERAGE APPLICABLE TO THE AUTHORIZED VEHICLE UNDER THE CERTIFICATE OF INSURANCE IS IN ACCORDANCE WITH THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION.

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Instructions

The Vehicle Licence and Certificate of Insurance must be carried in the authorized vehicle when in use.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description or insurance coverage.

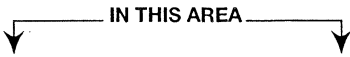
General correspondence

Please quote your plate number, fleet or garage policy number and send to:

ICBC
PO Box 5050
Station Terminal
Vancouver BC V6B 4T4

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- In BC call 1-800-910-4222. In the Lower Mainland: call 604-520-8222. Elsewhere in Canada or the US: call ICBC toll free 1-800-667-7740.



EXCESS UNDERINSURED MOTORIST PROTECTION POLICY

PRESCRIBED PURSUANT TO SECTION 148.7 OF THE REVISED REGULATION (1984) UNDER THE INSURANCE (MOTOR VEHICLE) ACT (HEREINAFTER CALLED THE REGULATION)



Insurance Corporation of British Columbia

(Hereinafter called The Corporation)

THE APPLICANT (HEREINAFTER CALLED THE INSURED) HEREBY APPLIES TO THE CORPORATION FOR AN EXCESS UNDERINSURED MOTORIST PROTECTION POLICY, AND THIS APPLICATION SHALL FORM PART OF THE POLICY OF INSURANCE HEREBY APPLIED FOR WHICH SHALL BE AS FOLLOWS:

Form fields for EFFECTIVE DATE, EXPIRY DATE, AUTHORIZATION NUMBER, B.C. D/L NO., EXCESS UMP POLICY NUMBER, and LINE NO. (APV334)

NAME OF INSURED (SURNAME FOLLOWED BY GIVEN NAME(S))

ADDRESS OF INSURED, CITY, PROVINCE, and POSTAL CODE

NUMBER OF INSURED: 1

In consideration of the premium paid for this policy and subject to the terms and conditions set out hereafter, where an insured person is injured or dies as a result of an accident for which the Corporation shall pay compensation under Division 2 of Part 10 of the Regulation, the Corporation agrees to pay compensation up to the limit set out below.

Table with columns: COVERAGE, LIMITS, ANNUAL PREM. (EXCESS UNDERINSURED MOTORIST PROTECTION, \$1,000,000 PER INSURED PERSON, \$)

PREMIUM PAID WITH AUTOPLAN POLICY NUMBER:

MINIMUM AND RETAINED PREMIUM - \$25

Special Terms and Conditions

In addition to the insuring clause, the following terms and conditions apply to this policy:

- 1. When used in this policy "insured person" means: a) the named insured who is named as the owner or lessee... 2. No compensation afforded by this policy shall be paid to an insured person unless and until the insured person has complied with and has been paid compensation pursuant to Division 2 of Part 10 of the Regulation. 3. Where an insured person is protected by more than one valid and enforceable Excess Underinsured Motorist Protection Policy... 4. Except where otherwise provided, all terms, conditions, provisions, definitions and exclusions of Division 2 of Part 10 of the Regulation shall continue to have full force and effect with respect to the compensation provided by this Excess Underinsured Motorist Protection Policy. 5. This policy of insurance is void if it is issued to a named insured who is not a resident of British Columbia.

By signing this application, the insured acknowledges all the terms and conditions contained in this policy and declares that the foregoing particulars are true, and where (a) the insured in this application gives false particulars to the prejudice of the Corporation or knowingly misrepresents or fails to disclose in this application any fact required to be stated herein, or (b) the insured contravenes a term or condition of the policy of insurance hereby applied for or the Regulation or commits a fraud, or (c) the insured willfully makes a false statement in respect of a claim under the policy of insurance hereby applied for or the Regulation, any claim by the insured under the said policy is invalid and the right of the insured to recover indemnity thereunder is forfeited (and in addition or as an alternative, where appropriate and applicable, the Corporation may cancel the said policy pursuant to Section 58 of the Regulation).

ICBC / AGENT'S COMMENTS

IN WITNESS WHEREOF THE CORPORATION HAS CAUSED THIS BINDER TO BE SIGNED BY ITS PRESIDENT AND CHIEF EXECUTIVE OFFICER, BUT THE SAME SHALL NOT BE VALID UNTIL STAMPED AND COUNTERSIGNED BY A DULY AUTHORIZED REPRESENTATIVE OF THIS CORPORATION.

Paul Taylor, PRESIDENT AND CHIEF EXECUTIVE OFFICER, INSURANCE CORPORATION OF BRITISH COLUMBIA

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

AM, PM

TIME OF VALIDATION

SIGNATURE OF NAMED INSURED

SIGNATURE OF AGENT



Transporter's Licence and Certificate of Insurance APV32L

Insurance prescribed
pursuant to Section 150
of the revised Regulation
(1984) under the
Insurance (Motor Vehicle)
Act (hereinafter called
the Regulation)

To Applicant: Every licence, certificate of insurance and number plate issued in conjunction with this document is subject to certain restrictions, limitations and conditions. For specific information on the licence, certificate of insurance and plate type you are applying for, see page 2 of this document.

Name of Applicant (Must be full name of legal entity)

Licence plate number

B.C. business address of applicant

New decal number

Effective date

Expiry date

Effective date of current policy

Garage policy number

Authorization number

Number of Insureds

Previous name of applicant (Must be full name of legal entity)

Fin. resp. exemp. number

Insurance exempt: Applicant has deposited a valid financial responsibility filing with the Corporation so as to be exempt from purchase of Autoplan insurance.

Licence Fee:

ANN. LIC. FEE CREDIT PREV. ANN. LIC. FEE SUBTOTAL PRORATED LIC. FEE

Coverage:

TERR. VEH. TYPE LIMIT OF LIABILITY* ANNUAL PREMIUM

*Not in addition to the limit of liability under the Garage Automobile Policy required to be issued to the applicant named herein.

New plate fee
Plate replacement
Decal replacement
Cert. replacement/support doc. fee

Total fees

Fleetplan discount
Fleetplan surcharge
Discount/surcharge amount
Annual net premium
Credit prev. annual net prem.
Premium subtotal
Prorated premium

Total Fees and Premium Paid:
Refund Due:
Paid By:

To Applicant—In signing this application you agree to attach this plate only to the type of vehicle indicated below ("X" correct vehicle type)

1. Motorcycles 2. Trailers 3. Any Vehicle

Plate/Decal Replacement Declaration

Previous licence (plate) number
Number of plates surrendered
Previous decal number
Number of decals surrendered

If "zero", complete the following declaration:

As of the date of this application for number plate/decal replacement, I forever release and discharge the Corporation from all further liability arising pursuant to the previous number plate/decal described above.

If it is subsequently recovered, I will not use or permit its use on any other vehicle, but shall forthwith surrender it to the Corporation or its agent.

Signature of Applicant _____ Date _____
(If a company, the signature of an authorized official of the company is required, stating position held.)

ICBC/Agent's comments:

See reverse and Page 2 for warnings/instructions. Operation of the described vehicle contrary to Act or Regulation may invalidate coverage hereunder.

Signature of Applicant _____ Position _____
(If a company, the signature of an authorized official of the company is required, stating position held.)

Signature of Agent _____

NOT VALID UNLESS STAMPED BY
AUTHORIZED ISSUING OFFICE

The Vehicle Licence and Certificate of Insurance must be carried in the authorized vehicle when in use.

ICBC/AGENT
Retain in Agent's Office.

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

General correspondence and Privacy Notice

This information is collected by the corporation for the purpose of considering your application for a vehicle registration, licencing or insurance transaction, as authorized by the Motor Vehicle Act, the Insurance (Motor Vehicle) Act, and the Regulations pursuant to the Insurance (Motor Vehicle) Act. Questions about the collection of this information may be addressed to the Manager, Information and Privacy, at the address below, or by phone 604-661-2800. For general correspondence please quote your plate number, fleet or garage policy number and send to: ICBC, PO Box 5050, Station Terminal, Vancouver BC V6B 4T4.

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver, BC V6C 1G9



Transporter's Licence and Certificate of Insurance

To the Corporation:

Application is hereby made under the Motor Vehicle Act or Commercial Transport Act for a Transporter's Licence and(or) a corresponding number-plate, authorizing the Applicant named in this application, his authorized employees and other persons permitted under the aforesaid Act(s) to operate or tow on the highway any vehicle of the type indicated on page 1 of this application, other than a vehicle owned by the Applicant.

Application is also hereby made under the Insurance (Motor Vehicle) Act and Regulation for a Certificate of Insurance with respect to a vehicle operated or towed with a Transporter's number-plate attached thereto, pursuant to this licence, and to provide insurance coverage thereby pursuant to Parts 6, 7 and 10 of the Regulation in respect of those parts of the Regulation and for those limits of coverage for which a premium has been specified and paid. Provided that the coverage under this Certificate of Insurance is in force only while the motor vehicle or trailer licenced hereunder is in fact being operated or towed on the highway for the purpose stated above.

WHEN VALIDATED UNDER THE MOTOR VEHICLE ACT OR COMMERCIAL TRANSPORT ACT, AND UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, THIS DOCUMENT IS A VEHICLE LICENCE AND CERTIFICATE OF INSURANCE IN ACCORDANCE WITH THE TERMS AND CONDITIONS SET OUT IN THIS APPLICATION CONFIRMING THE INSURANCE COVERAGES AND LIMITS OF LIABILITY SHOWN ON PAGE 1, WHICH IS IN FORCE FROM THE EFFECTIVE DATE UNTIL THE EXPIRY DATE SHOWN ON PAGE 1, UNLESS EARLIER CANCELLED, SUSPENDED, OR TERMINATED, (PROVIDED, HOWEVER THAT UNLESS THE APPLICANT IS LAWFULLY EXEMPT THEREFROM UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, NO SUCH VALIDATION SHALL BE EFFECTIVE UNLESS OR UNTIL THERE IS COVERAGE UNDER SUBSECTION A OR SECTION 1 AND SUBSECTION A AND C OF SECTION 3 OF A GARAGE AUTOMOBILE POLICY IN FORCE WITH RESPECT TO THE APPLICANT NAMED HEREIN, AND THAT THIS VEHICLE LICENCE AND CERTIFICATE OF INSURANCE SHALL REMAIN VALID ONLY WHILE SUCH COVERAGE IS IN FORCE.

Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

The Vehicle Licence and Certificate of Insurance must be carried in the authorized vehicle when in use.

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui, effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/ lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

General correspondence and Privacy Notice

This information is collected by the corporation for the purpose of considering your application for a vehicle registration, licencing or insurance transaction, as authorized by the Motor Vehicle Act, the Insurance (Motor Vehicle) Act, and the Regulations pursuant to the Insurance (Motor Vehicle) Act. Questions about the collection of this information may be addressed to the Manager, Information and Privacy, at the address below, or by phone 604-661-2800. For general correspondence please quote your plate number, fleet or garage policy number and send to: ICBC, PO Box 5050, Station Terminal, Vancouver BC V6B 4T4.

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver, BC V6C 1G9



**Demonstration
Licence
and
Certificate of
Insurance
APV50L**

Insurance prescribed pursuant to Section 150 of the revised Regulation (1984) under the Insurance (Motor Vehicle) Act (hereinafter called the Regulation)

To Applicant: Every licence, certificate of insurance and number plate issued in conjunction with this document is subject to certain restrictions, limitations and conditions. For specific information on the licence, certificate of insurance and plate type you are applying for, see page 2 of this document.

Name of Applicant (Must be full name of legal entity)

Licence plate number

B.C. business address of applicant

New decal number

Effective date

Expiry date

Effective date of current policy

Garage policy number

Authorization number

Number of Insureds

Previous name of applicant (Must be full name of legal entity)

Fin. resp. exemp. number

Insurance exempt: Applicant has deposited a valid financial responsibility filing with the Corporation so as to be exempt from purchase of Autoplan insurance.

**Motor Dealers Registration number
Approval number**

Licence Fee:

ANN. LIC. FEE CREDIT PREV. ANN. LIC. FEE SUBTOTAL PRORATED LIC. FEE

Coverage:

TERR. VEH. TYPE LIMIT OF LIABILITY* ANNUAL PREMIUM

*Not in addition to the limit of liability under the Garage Automobile Policy required to be issued to the applicant named herein.

**New plate fee
Plate replacement
Decal replacement
Cert. replacement/support doc. fee

Total fees**

**Fleetplan discount
Fleetplan surcharge
Discount/surcharge amount
Annual net premium
Credit prev. annual net prem.
Premium subtotal
Prorated premium**

Total Fees and Premium Paid:

Refund Due:

Paid By:

To Applicant—In signing this application you agree to attach this plate only to the type of vehicle indicated below ("X" correct vehicle type)

1. Motorcycles

2. Trailers

3. Any Vehicle

**Plate/Decal
Replacement
Declaration**

**Previous licence (plate) number
Number of plates surrendered
Previous decal number
Number of decals surrendered**

If "zero", complete the following declaration:

As of the date of this application for number plate/decal replacement, I forever release and discharge the Corporation from all further liability arising pursuant to the previous number plate/decal described above.

If it is subsequently recovered, I will not use or permit its use on any other vehicle, but shall forthwith surrender it to the Corporation or its agent.

Signature of Applicant _____

Date _____

(If a company, the signature of an authorized official of the company is required, stating position held.)

ICBC/Agent's comments:

See reverse and Page 2 for warnings/instructions. Operation of the described vehicle contrary to Act or Regulation may invalidate coverage hereunder.

Signature of Applicant _____ Position _____

(If a company, the signature of an authorized official of the company is required, stating position held.)

Signature of Agent _____

NOT VALID UNLESS STAMPED BY
AUTHORIZED ISSUING OFFICE

The Vehicle Licence and Certificate of Insurance must be carried in the authorized vehicle when in use.

ICBC/AGENT
Retain in Agent's Office.

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC or under Autoplan 12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

General correspondence and Privacy Notice

This information is collected by the corporation for the purpose of considering your application for a vehicle registration, licencing or insurance transaction, as authorized by the Motor Vehicle Act, the Insurance (Motor Vehicle) Act, and the Regulations pursuant to the Insurance (Motor Vehicle) Act. Questions about the collection of this information may be addressed to the Manager, Information and Privacy, at the address below, or by phone 604-661-2800. For general correspondence please quote your plate number, fleet or garage policy number and send to: ICBC, PO Box 5050, Station Terminal, Vancouver BC V6B 4T4.

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan 12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan 12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver, BC V6C 1G8



Demonstration licence and certificate of insurance

To the Corporation:

Application is hereby made under the Motor Vehicle Act for a Demonstration Licence and(or) a corresponding number-plate authorizing the Applicant named in this application, his authorized employees, and other persons permitted under the aforesaid Act, to operate or tow on the highway any vehicle of the type indicated on page 1 of this application, while that vehicle is in the lawful possession of the Applicant and is otherwise unlicensed, for all purposes relating to the business of the Applicant as certified below.

The Applicant hereby certifies that:

- (A) he holds a valid British Columbia Motor Dealer's Certificate of Registration, and that he is in full compliance with all requirements under the Motor Dealer Act; or
- (B) he is engaged in the business of selling motor vehicles or trailers and has established to the satisfaction of the Corporation that he requires a Demonstration Licence and/or corresponding number-plates in connection with that business.

Application is also hereby made under the Insurance (Motor Vehicle) Act and Regulation for a Certificate of Insurance with respect to a vehicle operated or towed with a Demonstration number-plate attached thereto, pursuant to this licence, and to provide insurance coverage hereby pursuant to Parts 6, 7 and 10 of the Regulation in respect of those parts of the Regulation and for those limits of coverage for which a premium has been specified and paid.

WHEN VALIDATED UNDER THE MOTOR VEHICLE ACT OR COMMERCIAL TRANSPORT ACT, AND UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, THIS DOCUMENT IS A VEHICLE LICENCE AND CERTIFICATE OF INSURANCE IN ACCORDANCE WITH THE TERMS AND CONDITIONS SET OUT IN THIS APPLICATION CONFIRMING THE INSURANCE COVERAGES AND LIMITS OF LIABILITY SHOWN ON PAGE 1, WHICH IS IN FORCE FROM THE EFFECTIVE DATE UNTIL THE EXPIRY DATE SHOWN ON PAGE 1, UNLESS EARLIER CANCELLED, SUSPENDED, OR TERMINATED. (PROVIDED, HOWEVER THAT UNLESS THE APPLICANT IS LAWFULLY EXEMPT THEREFROM UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, NO SUCH VALIDATION SHALL BE EFFECTIVE UNLESS OR UNTIL THERE IS COVERAGE UNDER SUBSECTION A OR SECTION 1 AND SUBSECTION A AND C OF SECTION 3 OF A GARAGE AUTOMOBILE POLICY IN FORCE WITH RESPECT TO THE APPLICANT NAMED HEREIN, AND THAT THIS VEHICLE LICENCE AND CERTIFICATE OF INSURANCE SHALL REMAIN VALID ONLY WHILE SUCH COVERAGE IS IN FORCE.

Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

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- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
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Pre-Authorized Payment Plan for Autoplan12 Customers Only

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You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

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You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver, BC V6C 1G9



Repairer's Licence and Certificate of Insurance APV53L

Insurance prescribed pursuant to Section 150 of the revised Regulation (1984) under the Insurance (Motor Vehicle) Act (hereinafter called the Regulation)

To Applicant: Every licence, certificate of insurance and number plate issued in conjunction with this document is subject to certain restrictions, limitations and conditions. For specific information on the licence, certificate of insurance and plate type you are applying for, see page 2 of this document.

Name of Applicant (Must be full name of legal entity)

Licence plate number

B.C. business address of applicant

New decal number

Effective date

Expiry date

Effective date of current policy

Garage policy number

Authorization number

Number of Insureds

Previous name of applicant (Must be full name of legal entity)

Fin. resp. exemp. number

Insurance exempt: Applicant has deposited a valid financial responsibility filing with the Corporation so as to be exempt from purchase of Autoplan insurance.

Licence Fee:

ANN. LIC. FEE CREDIT PREV. ANN. LIC. FEE SUBTOTAL PRORATED LIC. FEE

Coverage:

TERR. VEH. TYPE LIMIT OF LIABILITY* ANNUAL PREMIUM

*Not in addition to the limit of liability under the Garage Automobile Policy required to be issued to the applicant named herein.

New plate fee
Plate replacement
Decal replacement
Cert. replacement/support doc. fee

Total fees

Fleetplan discount
Fleetplan surcharge
Discount/surcharge amount
Annual net premium
Credit prev. annual net prem.
Premium subtotal
Prorated premium

Total Fees and Premium Paid:

Refund Due:

Paid By:

To Applicant—In signing this application you agree to attach this plate only to the type of vehicle indicated below ("X" correct vehicle type)

1. Motorcycles 2. Trailers 3. Any Vehicle

Plate/Decal Replacement Declaration

Previous licence (plate) number
Number of plates surrendered
Previous decal number
Number of decals surrendered

If "zero", complete the following declaration:

As of the date of this application for number plate/decal replacement, I forever release and discharge the Corporation from all further liability arising pursuant to the previous number plate/decal described above.

If it is subsequently recovered, I will not use or permit its use on any other vehicle, but shall forthwith surrender it to the Corporation or its agent.

Signature of Applicant _____ Date _____

(If a company, the signature of an authorized official of the company is required, stating position held.)

ICBC/Agent's comments:

See reverse and Page 2 for warnings/instructions. Operation of the described vehicle contrary to Act or Regulation may invalidate coverage hereunder.

Signature of Applicant _____ Position _____
(If a company, the signature of an authorized official of the company is required, stating position held.)

Signature of Agent _____

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

The Vehicle Licence and Certificate of Insurance must be carried in the authorized vehicle when in use.

ICBC/AGENT
Retain in Agent's Office.

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/ lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

General correspondence and Privacy Notice

This information is collected by the corporation for the purpose of considering your application for a vehicle registration, licencing or insurance transaction, as authorized by the Motor Vehicle Act, the Insurance (Motor Vehicle) Act, and the Regulations pursuant to the Insurance (Motor Vehicle) Act. Questions about the collection of this information may be addressed to the Manager, Information and Privacy, at the address below, or by phone 604-661-2800. For general correspondence please quote your plate number, fleet or garage policy number and send to: ICBC, PO Box 5050, Station Terminal, Vancouver BC V6B 4T4.

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver BC V6C 1G9



Repairer's Licence and Certificate of Insurance

To the Corporation:

Application is hereby made under the Motor Vehicle Act or Commercial Transport Act for a Repairer's Licence and (or) a corresponding number-plate authorizing the Applicant named in this application, his authorized employees and other persons permitted under the aforesaid Act(s), to operate or tow on the highway any motor vehicle or trailer for the purpose of repairing, testing or rendering a service incidental to the repairing or testing of that motor vehicle or trailer.

The Applicant hereby certifies that he operates a "repairer's garage," being a place of business primarily designed or used for the purpose of repairing motor vehicles or trailers, but does not include a place of business from which motor fuel, lubricating oil, anti-freeze, or other similar products and services incidental to such products are sold or provided, except in relation to repairs. Misuse of this provision can result in the suspension of the Repairer's Licence under the Motor Vehicle Act.

Application is also hereby made under the Insurance (Motor Vehicle) Act and Regulation for a Certificate of Insurance with respect to a motor vehicle or trailer operated or towed with a Repairer's number-plate attached thereto, pursuant to this licence and to provide insurance coverage thereby pursuant to Parts 6, 7 and 10 of the Regulation in respect of those parts of the Regulation and for those limits of coverage for which a premium has been specified and paid provided that the coverage under this Certificate of Insurance is in force only while the motor vehicle or trailer licenced hereunder is in fact being operated or towed on the highway for the purpose stated above.

WHEN VALIDATED UNDER THE MOTOR VEHICLE ACT OR COMMERCIAL TRANSPORT ACT, AND UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, THIS DOCUMENT IS A VEHICLE LICENCE AND CERTIFICATE OF INSURANCE IN ACCORDANCE WITH THE TERMS AND CONDITIONS SET OUT IN THIS APPLICATION CONFIRMING THE INSURANCE COVERAGES AND LIMITS OF LIABILITY SHOWN ON PAGE 1, WHICH IS IN FORCE FROM THE EFFECTIVE DATE UNTIL THE EXPIRY DATE SHOWN ON PAGE 1, UNLESS EARLIER CANCELLED, SUSPENDED, OR TERMINATED. (PROVIDED, HOWEVER THAT UNLESS THE APPLICANT IS LAWFULLY EXEMPT THEREFROM UNDER THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION, NO SUCH VALIDATION SHALL BE EFFECTIVE UNLESS OR UNTIL THERE IS COVERAGE UNDER SUBSECTION A OR SECTION 1 AND SUBSECTION A AND C OF SECTION 3 OF A GARAGE AUTOMOBILE POLICY IN FORCE WITH RESPECT TO THE APPLICANT NAMED HEREIN, AND THAT THIS VEHICLE LICENCE AND CERTIFICATE OF INSURANCE SHALL REMAIN VALID ONLY WHILE SUCH COVERAGE IS IN FORCE.

Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

The Vehicle Licence and Certificate of Insurance must be carried in the authorized vehicle when in use.

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrit conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/ lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

General correspondence and Privacy Notice

This information is collected by the corporation for the purpose of considering your application for a vehicle registration, licencing or insurance transaction, as authorized by the Motor Vehicle Act, the Insurance (Motor Vehicle) Act, and the Regulations pursuant to the Insurance (Motor Vehicle) Act. Questions about the collection of this information may be addressed to the Manager, Information and Privacy, at the address below, or by phone 604-661-2800. For general correspondence please quote your plate number, fleet or garage policy number and send to: ICBC, PO Box 5050, Station Terminal, Vancouver BC V6B 4T4.

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver, BC V6C 1G0



Alteration Endorsement (Special Coverage Policies/ Endorsements Only) APV25L

Prescribed pursuant to Section 153 of the revised Regulation (1984) under the Insurance (Motor Vehicle) Act (hereinafter called the Regulation)

Name of Insured

Policy/Endorsement number

Effective date

Expiry date

Effective date of current policy

Fleet number

Plate number

B.C. D/L number

Authorization number

National Safety Code number

Line number

Number of Insureds 1

Previous name of insured

Particulars of change: The insured hereby acknowledges and agrees to the following amendments

Vehicle description:

Table with columns: MODEL YEAR, MAKE, MODEL, BODY STYLE, VEHICLE/EQUIPMENT IDENTIFICATION (SERIAL) NO., CON., REGISTRATION NUMBER, ITEM NO., TERR., EQUIP. CODE, RATE CLASS CODE, NO. OF EMPLOYEES, NO. OF VEHICLES, STATED VALUE, DECLARED VALUE, DISP. (CC)

Table with columns: Coverages, Limits of Liability / Deductibles, Premiums. Includes rows for Third Party Legal Liability, Accident Benefits, Own Damage, Loss of Use, and Other Coverages. Includes summary rows for Annual premium, Claim-rated, and Fleetplan.

* COMPREHENSIVE COVERAGE WITH A DEDUCTIBLE OF \$300 INCLUDES A \$200 DEDUCTIBLE FOR ANY CLAIM FOR WINDSHIELD DAMAGE CAUSED BY MISSILES OR FLYING OBJECTS.

ICBC/Agent's comments:

I acknowledge and understand that the Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Alteration Endorsement is not valid.

EXCEPT AS OTHERWISE PROVIDED IN THIS ENDORSEMENT, ALL LIMITS, TERMS, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS OF THE INSURANCE (MOTOR VEHICLE) ACT AND ITS REGULATION SHALL HAVE FULL FORCE AND EFFECT.

IN WITNESS WHEREOF THE CORPORATION HAS CAUSED THIS ENDORSEMENT TO BE SIGNED BY ITS PRESIDENT AND CHIEF EXECUTIVE OFFICER, BUT THE SAME SHALL NOT BE BINDING UNTIL VALIDATED AND SIGNED BY AN AGENT OR OTHER AUTHORIZED REPRESENTATIVE OF THE CORPORATION.

Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

Signature of Insured

Signature of Agent

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

ICBC/AGENT Retain in Agent's Office

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrit conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

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1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
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4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

General correspondence and Privacy Notice

This information is collected by the corporation for the purpose of considering your application for a vehicle registration, licencing or insurance transaction, as authorized by the Motor Vehicle Act, the Insurance (Motor Vehicle) Act, and the Regulations pursuant to the Insurance (Motor Vehicle) Act. Questions about the collection of this information may be addressed to the Manager, Information and Privacy, at the address below, or by phone 604-661-2800. For general correspondence please quote your plate number, fleet or garage policy number and send to: ICBC, PO Box 5050, Station Terminal, Vancouver BC V6B 4T4.

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver BC V6C 1G9



**Rental
Vehicle
Policy
APV281L**

Prescribed pursuant
to Section 153 of the
revised Regulation (1984)
under the Insurance
(Motor Vehicle) Act
(hereinafter called the
Regulation)

The applicant (hereinafter called the named insured) hereby applies to the Corporation pursuant to the Insurance (Motor Vehicle) Act and the revised Regulation (1984) (hereinafter called the Regulation) for a rental vehicle policy, and this application shall form part of the policy of insurance hereby applied for which shall be as follows:

Name of Insured _____ **Policy number** _____
Effective date _____
Expiry date _____
B.C. D/L number _____
Authorization number _____

Number of Insureds 1

In consideration of the premium paid for this policy and where during the term of this policy an accident occurs that gives rise to a claim under this policy, the Corporation shall be liable as hereinafter described and pursuant to the applicable part of the Regulation but subject to the special and general terms, conditions, and limitations applicable hereto, for such loss or damage or benefits as may be payable under each of the following sections.

Section	Coverages	Limit of Liability
A	THIRD PARTY LEGAL LIABILITY (PART 6)	\$1,000,000
B	ACCIDENT BENEFITS (PART 7)	AS PER REGULATION
C	UNDERINSURED MOTORIST PROTECTION (PART 10, DIVISION 2)	AS PER REGULATION
D	OWN DAMAGE (PART 9, DIVISION 2)	\$300 COLLISION DEDUCTIBLE / \$300 COMPREHENSIVE DEDUCTIBLE*
E	LOSS OF USE \$25 PER DAY	\$25 PER DAY TOTAL LIMIT \$250

*Your comprehensive coverage includes a \$200 deductible for any claim for windshield damage caused by missiles or flying objects.

Number of Days: _____
Per Diem Premium: _____
Total Premium: _____ minimum and retained premium – \$20
Paid By: _____

WARNING

1. This policy of insurance is void:
 - a) If it is issued to a named insured who is not a resident of British Columbia,
 - b) With respect to any vehicle that is rented or leased for the exclusive use of a person or persons who are not residents of British Columbia.
 - c) If it is issued for any vehicle (other than a motor home, a truck and camper rented as one unit, or wheelchair accessible vehicle) where the daily rental cost exceeds \$125 (Canadian funds) when rented in Canada or \$100 (US funds) when rented in the USA.
2. This policy of insurance is NOT valid outside Canada and the United States of America.

ICBC/Agent's comments:

This policy of insurance is subject to the special terms and conditions set out in the Insuring Agreements on pages 2 and 3 of this policy.

By signing this application, the insured acknowledges all the terms and conditions set out in this policy and declares that the foregoing particulars are true, and where (a) the insured in this application gives false particulars to the prejudice of the Corporation or knowingly misrepresents or fails to disclose in this application any fact required to be stated herein, or (b) the insured contravenes a term or condition of the policy of insurance hereby applied for or the Regulation or commits a fraud, or (c) the insured willfully makes a false statement in respect of a claim under the policy of insurance hereby applied for or the Regulation, any claim by the insured under the said policy is invalid and the right of the insured to recover indemnity thereunder is forfeited (and in addition or as an alternative, where appropriate and applicable, the Corporation may cancel the said policy pursuant to Section 58 of the Regulation).

I acknowledge and understand that the Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Rental Vehicle Policy is not valid.

All claims must be reported to the Corporation within 21 days as per condition 4 of Special Terms, Conditions and Limitations of Section D.

Signature of Insured _____

Signature of Agent _____

NOT VALID UNLESS STAMPED BY
AUTHORIZED ISSUING OFFICE

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

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If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver BC V6C 1G9



**Insuring
Agreements**

SECTION A Third Party Legal Liability to Others (except owner of non-owned vehicle)

The Corporation agrees to indemnify an insured in accordance with Part 6 of the Regulation for Third Party Legal Liability, which is imposed by law upon the insured, for loss or damage arising from the use or operation of a non-owned vehicle as defined in the General Terms, Conditions and Limitations hereunder.

Special Terms, Conditions and Limitations of Section A

1. For the purposes only of this policy, Regulation Section 77, entitled "Other Insurance" is waived and the following provision applies to this section of this policy only:
"Other Insurance"
 - (i) Where indemnity is also provided to the vehicle owner for the ownership, use or operation of the non-owned vehicle, by means of a certificate, policy or plan of insurance providing third party legal liability indemnity, indemnity provided under this section of this Rental Vehicle Policy is available only to the extent that the amount by which liability is limited herein exceeds the amount in respect of which indemnity is provided under such certificate, policy or plan of insurance.
 - (ii) Where indemnity for the same occurrence is provided to the insured under two or more of the following for the use or operation of the non-owned vehicle:
 - (a) a contract of automobile insurance providing insurance described in sections 140 and 141 of the **Insurance Act** or providing similar insurance under similar legislation of another jurisdiction;
 - (b) this Rental Vehicle Policy;
 - (c) an owner's certificate;then the said policies shall respond in the following order or priority, first (a) then (b) and last (c), but indemnity provided under this section of this Rental Vehicle Policy is available only to the extent that the amount by which liability is limited herein exceeds the total amount of indemnity provided under (a).
2. No indemnity is afforded to an insured under this section for the liability of an insured in negligence or contract to an owner of a non-owned vehicle for loss or damage to, or loss of use of the non-owned vehicle to which this policy attaches.

SECTION B Accident Benefits

The Corporation shall pay accident benefits to or on behalf of an insured in accordance with Part 7 of the Regulation.

For the purposes of the payment of claims under this section of this policy:

- (a) no fault accident benefits are not payable under this policy to an insured who is also entitled to no fault accident benefits under an owner's certificate or a driver's certificate issued by the Corporation, and
- (b) with respect to an occupant of the non-owned vehicle who is not a resident of British Columbia, Regulation Section 96 (a) is waived but the cumulative benefits to which such an occupant is also entitled under either the no fault accident benefits provisions of any other policy, certificate or plan of automobile insurance or any other type of accident insurance, policy or coverage are primary and the no fault accident benefits afforded to that occupant by this clause of this policy are excess to such other automobile insurance or accident insurance to the extent that the no fault accident benefits to which the occupant is entitled under this certificate exceed the cumulative benefits provided by any primary automobile insurance or accident insurance.

SECTION C Underinsured Motorist Protection

The Corporation shall provide Underinsured Motorist Protection to an insured in accordance with Part 10 Division 2 of the Regulation.

SECTION D Legal Liability for Damage to Non-Owned Vehicle

The Corporation agrees to indemnify an insured for:

- (a) direct physical loss or damage to a non-owned vehicle and its equipment resulting in (i) the legal liability of an insured to the owner or (ii) liability to the owner as assumed by an insured under a contract or agreement, in either case while the non-owned vehicle is in the care, custody, or control of an insured with the permission and consent of the owner of the non-owned vehicle, and
- (b) indirect or consequential loss or damage and loss of use of the non-owned vehicle while it is unavailable for use by the owner as measured by the reasonable Retail Rental Value of a replacement vehicle,

and the amount of indemnification under (a) and/or (b) shall be adjusted with and paid to the owner on behalf of an insured as though the loss or damage suffered by the owner of the non-owned vehicle was a claim by an insured for loss or damage to a vehicle owned by the insured and insured by the Corporation by a vehicle rate group fixed under Section 34 (5) of the Insurance (Motor Vehicle) Act.

Special Terms, Conditions and Limitations of Section D

1. Where an insured is legally or contractually liable to an owner for loss or damage for which a claim is payable under this section of this policy, the portion of the claim which relates to direct physical loss or damage to the non-owned vehicle shall be for the amount specified in Condition 2.
2. The liability of the Corporation for payment of indemnity for direct physical loss or damage under this section of this policy is limited to the amount (exclusive of interest and court costs) by which the applicable deductible amount fixed in the application for this policy is exceeded by the least of the following amounts:
 - (i) the actual cash value of the non-owned vehicle and its equipment,
 - (ii) the cost of repair of the non-owned vehicle and its equipment, or
 - (iii) the amount for which the insured is legally or contractually liable.
3. In addition to the provisions of Division 2 of Part 9; Regulation, Sections 69, 73 and 75 also apply to a claim by an insured under this section; provided that Regulation Section 146 does not apply to a claim under this section and that coverage under this section is primary to any other insurance applicable to the non-owned vehicle.
4. No indemnity is afforded to an insured under this section unless the insured reports to the Corporation within 21 days of the occurrence of loss or damage to a vehicle that results or is likely to result in a claim under this section, providing details of the loss or damage, including the name, address and driver's licence number of the operator of the vehicle at the time of loss or damage and the location of the vehicle at the time of the loss or damage.

The Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Rental Vehicle Policy is not valid.

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur, partout au Canada.

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INSURANCE CORPORATION OF BRITISH COLUMBIA

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3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

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For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/ lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

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Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver BC V6C 1G9



**Insuring
Agreements**

SECTION E Loss of Use

The Corporation agrees, following an occurrence for which indemnity is payable under Section D of this policy, to reimburse an insured in accordance with the Limits and Amounts set out in Section E of the application for this policy for expense incurred by such an insured for the rental of a substitute non-owned vehicle as a result of loss or damage to the non-owned vehicle as defined in the General Terms, Conditions and Limitations hereunder where such loss or damage renders the non-owned vehicle inoperable.

GENERAL TERMS, CONDITIONS AND LIMITATIONS

1. The provisions of Parts 1, 3, 5 and 11 of the Regulation, with the necessary changes, also apply to a claim by an insured under this policy.
2. No payment shall be made for adjusting expense, legal expense, court ordered pre or post judgment interest, or court costs except such adjusting expense, legal expense, court ordered interest, or court costs as is incurred in respect of litigation or settlement of that part of any claim for liability to others or loss or damage caused by or to the non-owned vehicle that is paid under this policy.
3. In this policy the following words have the following meanings:

“Non-Owned Vehicle” means a licenced vehicle and its equipment, licenced trailer and its equipment, or a camper that is not owned, either wholly or in part, by an insured or a person residing in the same dwelling premises as an insured and is used only for pleasure or while transacting or conducting the business of the named insured that originates within British Columbia; except that no indemnity is afforded under this policy for:

 - (i) a commercial motor vehicle with a Gross Vehicle Weight in excess of 5,000 kgs,
 - (ii) a vehicle used for:
 - (a) carrying or delivering goods for compensation, or
 - (b) carrying passengers in a bus with a seating capacity of sixteen or more, or
 - (c) carrying passengers for compensation or hire in any vehicle,
 - (iii) a vehicle that is owned by a person who carries on a rental vehicle business if the vehicle at any time during the term of this policy is used or operated by an insured for purposes relating to the business operation of the owner or for the benefit of the owner,
 - (iv) a snowmobile, snow vehicle, or industrial machine,
 - (v) a golf cart or road building machine as defined in Schedule 1 of the Regulation, or
 - (vi) an all terrain vehicle as defined in the Motor Vehicle Act Regulations, B.C. Reg. 26/58.

“Owner” means a person having a lawful right to enforce a claim against an insured under this policy for loss or damage to a non-owned vehicle whether or not that owner is the registered owner, lessee, lessor or rentor of the non-owned vehicle.

“Insured,” under Sections A, D and E of this policy, means:

 - (a) the named insured, who must be a resident of British Columbia,
 - (b) any driver other than the named insured who is shown by the named insured as a permitted driver on a contract made by the named insured for the rental or lease of a non-owned vehicle.

“Insured,” under Sections B and C of this policy, means:

 - (a) the named insured, who must be a resident of British Columbia,
 - (b) a member of the household of the named insured, or
 - (c) any other occupant of the non-owned vehicle.

“Equipment” means all equipment (including special paint work) that is permanently attached to the vehicle, and includes a two-way radio, a camper or a canopy when same are described in the rental or lease contract as part of the equipment of the non-owned vehicle to which this policy is applicable.
4. Notwithstanding any other term of this policy, this policy is void:
 - (a) if it is issued to a named insured who is not a resident of British Columbia,
 - (b) with respect to any vehicle that is rented or leased for the exclusive use of a person or persons who are not residents of British Columbia,
 - (c) outside Canada and the United States of America
 - (d) where the non-owned vehicle is not a motor home, a truck and camper rented as one unit, or wheelchair accessible vehicle and the rental cost per day as evidenced by the rental agreement with respect to the non-owned vehicle, exceeds \$125 (Canadian funds) when it is rented in Canada and \$100 (US funds) when it is rented in the United States of America.

Except as otherwise provided in this policy, all limits, terms, conditions, provisions, definitions and exclusions of the Insurance (Motor Vehicle) Act and its Regulation shall have full force and effect.

The Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Rental Vehicle Policy is not valid.

IN WITNESS WHEREOF THE CORPORATION HAS CAUSED THIS POLICY TO BE SIGNED BY ITS PRESIDENT AND CHIEF EXECUTIVE OFFICER, BUT THE SAME SHALL NOT BE BINDING UNTIL VALIDATED AND SIGNED BY AN AGENT OR OTHER AUTHORIZED REPRESENTATIVE OF THE CORPORATION.

Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

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Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver, BC V6C 1G9



Excess Underinsured Motorist Protection Policy APV334D

Prescribed pursuant to Section 148.7 of the revised Regulation (1984) under the Insurance (Motor Vehicle) Act (hereinafter called the Regulation)

The applicant (hereinafter called the insured) hereby applies to the Corporation for an Excess Underinsured Motorist Protection Policy, and this application shall form part of the policy of insurance hereby applied which shall be as follows:

Name of Insured, Policy number, Effective date, Expiry date, B.C. D/L number, Number of Insureds 1

In consideration of the premium paid for this policy and subject to the terms and conditions set out hereafter, where an insured person is injured or dies as a result of an accident for which the Corporation shall pay compensation under Division 2 of Part 10 of the Regulation, the Corporation agrees to pay compensation up to the limit set out below.

Coverage: Excess Underinsured Motorist Protection (Part 10 Division 2)
Limits: \$1,000,000 per insured person (in excess of the \$1,000,000 Basic)
Annual Premium: minimum and retained premium -\$25
Paid By: Premium paid with Autoplan policy number

Special Terms and Conditions

In addition to the insuring clause, the following terms and conditions apply to this policy:

- 1. When used in this policy "insured person" means: a) the named insured who is i) named as the owner or lessee in an owner's certificate where that person is an individual or ii) a person defined as an insured under Section 42 of the Regulation and who is not in default of premium payable under Section 45 of the Regulation, or b) an occupant of a motor vehicle that is owned by or leased to a person described in a) above, or c) a person who is a member of the household of a person described in a) above except that coverage provided under this policy does not apply when the member of the household is the occupant of a vehicle which is owned by or leased to the member of the household, or d) a person who, in the jurisdiction in which the accident occurred, is entitled to maintain an action against the underinsured motorist for damages because of the death of a person described in a), b), or c), and, for the purpose of the payment of compensation under this policy, includes the personal representative of a deceased insured.
2. No compensation afforded by this policy shall be paid to an insured person unless and until the insured person has complied with and has been paid compensation pursuant to Division 2 of Part 10 of the Regulation.
3. Where an insured person is protected by more than one valid and enforceable Excess Underinsured Motorist Protection Policy, the Corporation shall only pay compensation to an insured person pursuant to the terms and conditions of one Excess Underinsured Motorist Protection Policy no matter how many Excess Underinsured Motorist Protection Policies are then in force with respect to the insured person's claim for Underinsured Motorist Protection.
4. Except where otherwise provided, all terms, conditions, provisions, definitions and exclusions of Division 2 of Part 10 of the Regulation shall continue to have full force and effect with respect to the compensation provided by this Excess Underinsured Motorist Protection Policy.
5. This policy of insurance is void if it is issued to a named insured who is not a resident of British Columbia.

ICBC/Agent's comments:

By signing this application, the insured acknowledges all the terms and conditions contained in this policy and declares that the foregoing particulars are true, and where (a) the insured in this application gives false particulars to the prejudice of the Corporation or knowingly misrepresents or fails to disclose in this application any fact required to be stated herein, or (b) the insured contravenes a term or condition of the policy of insurance hereby applied for or the Regulation or commits a fraud, or (c) the insured willfully makes a false statement in respect of a claim under the policy of insurance hereby applied for or the Regulation, any claim by the insured under the said policy is invalid and the right of the insured to recover indemnity thereunder is forfeited (and in addition or as an alternative, where appropriate and applicable, the Corporation may cancel the said policy pursuant to Section 58 of the Regulation).

I acknowledge and understand that the Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Excess Underinsured Motorist Protection Policy is not valid.

IN WITNESS WHEREOF THE CORPORATION HAS CAUSED THIS POLICY TO BE SIGNED BY ITS PRESIDENT AND CHIEF EXECUTIVE OFFICER, BUT THE SAME SHALL NOT BE VALID UNTIL STAMPED AND COUNTERSIGNED BY A DULY AUTHORIZED REPRESENTATIVE OF THIS CORPORATION.

Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

Signature of Named Insured _____

Signature of Agent _____

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

ICBC/AGENT
Retain in Agent's Office

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. A certificate is invalid if issued for a vehicle that is not required to be licenced under the Motor Vehicle Act (Insurance (Motor Vehicle) Act, Sec. 37).
2. A certificate is deemed invalid as soon as the vehicle is registered and licenced in another province or state (Insurance (Motor Vehicle) Act, Sec. 37).
3. Use of the vehicle by persons or for purposes not permitted by the Insurance (Motor Vehicle) Act and Regulation or by the rate class shown on the certificate may invalidate the certificate (Regulation).

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner. No refund will be made if the rounded total is less than \$5.00.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC or under Autoplan12, the TD.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent in person when any change is required to your name, address, vehicle description, or insurance coverage.

General correspondence and Privacy Notice

This information is collected by the corporation for the purpose of considering your application for a vehicle registration, licencing or insurance transaction, as authorized by the Motor Vehicle Act, the Insurance (Motor Vehicle) Act, and the Regulations pursuant to the Insurance (Motor Vehicle) Act. Questions about the collection of this information may be addressed to the Manager, Information and Privacy, at the address below, or by phone 604-661-2800. For general correspondence please quote your plate number, fleet or garage policy number and send to: ICBC, PO Box 5050, Station Terminal, Vancouver BC V6B 4T4.

If you have an accident or claim

- Obtain the licence number of all vehicles involved.
- Obtain the names and addresses of all drivers, persons injured and witnesses.
- Report the accident immediately to the police if injury has occurred or if the combined damage to property appears to exceed \$1,000.
- Call ICBC: in BC 1-800-910-4222; in the Lower Mainland 604-520-8222; elsewhere in Canada or the US toll free 1-800-667-7740.

Pre-Authorized Payment Plan for Autoplan12 Customers Only

Under the terms and conditions agreed to by you with TD you authorize TD and the financial institution designated by you on the reverse of this form, or any replacement financial institution which you choose, to debit your deposit account at the branch of your designated financial institution. This authorization will remain in place until you have given written notice to TD or your ICBC Autoplan agent to change or terminate this pre-authorized payment plan. A monthly debit in paper, electronic or other form in the amount of the Monthly Payment (including any dishonoured Monthly Payment) may be drawn on your account beginning on the first Payment Date. This amount may be increased or decreased at a future date as agreed to in writing by TD. We will to the best of our ability advise you in writing of the revised amount in advance of its effective date. You will notify TD or your ICBC Autoplan agent in writing of any changes in the account information or termination of this authorization prior to the next due date of the pre-authorized debit. The branch of the financial institution at which you maintain the account is not required to verify that the payment is drawn in accordance with this authorization. You must provide us with a specimen cheque marked "Void". You also agree to provide us with a replacement specimen cheque marked "Void" if you wish to change the deposit account from which the Monthly Payment will be taken. You may provide TD with the written notices and documents referred to in this paragraph by giving them to your ICBC Autoplan agent.

Items charged under any of the following conditions will be reimbursed subject to written notification by you to the branch of the financial institution designated by you within 90 days:

- a) You never provided authorization to us;
- b) The pre-authorized debit was not drawn in accordance with your authorization;
- c) Your authorization was revoked;
- d) The debit was posted to the wrong account due to invalid or incorrect account information supplied by TD.

You warrant that anyone whose signature is required to sign on this financial institution account has signed this form. You acknowledge that delivery of this authorization to TD constitutes delivery to the financial institution.

Prepayment Information

You may prepay all or a portion of the total loan amount at any time without a prepayment charge. We will recalculate your Monthly Payment to reflect the amount of prepayment received. If you prepay part of the Principal Amount, you must continue to pay the recalculated Monthly Payment until either the date you repay the Outstanding Balance in full or the date the last payment is due, whichever happens first.

Authorized officer:

Title: Joan Whitman
Manager

The Toronto-Dominion Bank
Autoplan12 Processing Unit
717 West Pender St., 2nd Floor
Vancouver BC V6C 1G9



Excess Underinsured Motorist Protection Policy APV334L

Prescribed pursuant to Section 148.7 of the revised Regulation (1984) under the Insurance (Motor Vehicle) Act (hereinafter called the Regulation)

The applicant (hereinafter called the insured) hereby applies to the Corporation for an Excess Underinsured Motorist Protection Policy, and this application shall form part of the policy of insurance hereby applied which shall be as follows:

Name of Insured, Policy number, Effective date, Expiry date, Authorization number, Number of Insureds 1

In consideration of the premium paid for this policy and subject to the terms and conditions set out hereafter, where an insured person is injured or dies as a result of an accident for which the Corporation shall pay compensation under Division 2 of Part 10 of the Regulation, the Corporation agrees to pay compensation up to the limit set out below.

Coverage: Excess Underinsured Motorist Protection (Part 10 Division 2)
Limits: \$1,000,000 per insured person (in excess of \$1,000,000 Basic)
Annual Premium: minimum and retained premium - \$25
Paid By:

Special Terms and Conditions

In addition to the insuring clause, the following terms and conditions apply to this policy:

- 1. When used in this policy "insured person" means: a) the named insured who is i) named as the owner or lessee in an owner's certificate where that person is an individual or ii) a person defined as an insured under Section 42 of the Regulation and who is not in default of premium payable under Section 45 of the Regulation, or b) an occupant of a motor vehicle that is owned by or leased to a person described in a) above, or c) a person who is a member of the household of a person described in a) above except that coverage provided under this policy does not apply when the member of the household is the occupant of a vehicle which is owned by or leased to the member of the household, or d) a person who, in the jurisdiction in which the accident occurred, is entitled to maintain an action against the underinsured motorist for damages because of the death of a person described in a), b), or c), and, for the purpose of the payment of compensation under this policy, includes the personal representative of a deceased insured.
2. No compensation afforded by this policy shall be paid to an insured person unless and until the insured person has complied with and has been paid compensation pursuant to Division 2 of Part 10 of the Regulation.
3. Where an insured person is protected by more than one valid and enforceable Excess Underinsured Motorist Protection Policy, the Corporation shall only pay compensation to an insured person pursuant to the terms and conditions of one Excess Underinsured Motorist Protection Policy no matter how many Excess Underinsured Motorist Protection Policies are then in force with respect to the insured person's claim for Underinsured Motorist Protection.
4. Except where otherwise provided, all terms, conditions, provisions, definitions and exclusions of Division 2 of Part 10 of the Regulation shall continue to have full force and effect with respect to the compensation provided by this Excess Underinsured Motorist Protection Policy.
5. This policy of insurance is void if it is issued to a named insured who is not a resident of British Columbia.

ICBC/Agent's comments:

By signing this application, the insured acknowledges all the terms and conditions contained in this policy and declares that the foregoing particulars are true, and where (a) the insured in this application gives false particulars to the prejudice of the Corporation or knowingly misrepresents or fails to disclose in this application any fact required to be stated herein, or (b) the insured contravenes a term or condition of the policy of insurance hereby applied for or the Regulation or commits a fraud, or (c) the insured willfully makes a false statement in respect of a claim under the policy of insurance hereby applied for or the Regulation, any claim by the insured under the said policy is invalid and the right of the insured to recover indemnity thereunder is forfeited (and in addition or as an alternative, where appropriate and applicable, the Corporation may cancel the said policy pursuant to Section 58 of the Regulation).

I acknowledge and understand that the Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Excess Underinsured Motorist Protection Policy is not valid.

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Paul Taylor
PRESIDENT AND CHIEF EXECUTIVE OFFICER
INSURANCE CORPORATION OF BRITISH COLUMBIA

Signature of Named Insured _____

Signature of Agent _____

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

ICBC/AGENT
Retain in Agent's Office

Motor Vehicle Liability Insurance Card Canada Inter-Province

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Authorized officer:

Title: Joan Whitman
Manager

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