


PROVINCE OF BRITISH COLUMBIA

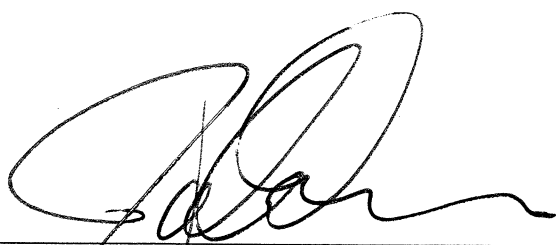
ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. 826 , Approved and Ordered NOV 17 2005

  
Lieutenant Governor ✓

Executive Council Chambers, Victoria

On the recommendation of the undersigned, the Lieutenant Governor, by and with the advice and consent of the Executive Council, orders that effective January 1, 2006, the Revised Regulation (1984) under the Insurance (Motor Vehicle) Act, B.C. Reg. 447/83, is amended as set out in the attached Appendix.

  
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

## APPENDIX

- 1** *The Revised Regulation (1984) under the Insurance (Motor Vehicle) Act, B.C. Reg. 447/83, is amended by repealing section 146.9 and substituting the following:*

### **Roadside Plus Package**

- 146.9** Subject to section 7 (2) of the Act, the corporation may, on application and payment of the applicable premium, provide to an applicant the Roadside Plus package for a motor vehicle described in an owner's certificate if
- (a) the motor vehicle is
    - (i) a private passenger motor vehicle, a motor home, or a commercial motor vehicle with a gross vehicle weight of 5 000 kg or less,
    - (ii) rated in vehicle rate class 001, 002, 003, 004, 005, 007, 0011, 012, 014, 015, 021, 022, 023, 024, 027, 051 or 055, and
    - (iii) insured under Part 9, Division 2, for collision coverage with a deductible not exceeding \$1 000, and
  - (b) one of the following applies:
    - (i) in the case of a new certificate, the motor vehicle for which application has been made is at level 0 or lower on the claim-rated scale;
    - (ii) in the case of a renewal certificate, the motor vehicle for which application has been made is at level 0 or lower;
    - (iii) the motor vehicle is in a fleet with a discount of 0% or greater.

- 2** *Section 146.14 (2) (b) is amended by striking out "6" and substituting "12".*
- 3** *Section 151 (a) is amended by adding "or APV-16L" after "APV-16".*
- 4** *Section 153 (1) (z) is amended by adding "or APV-345C" after "APV-345".*
- 5** *Schedule 1 is amended in Table 2 by repealing the Vehicle Use Tables and substituting the Vehicle Use Tables in the attached Schedule 1.*
- 6** *Schedule 4 is amended by repealing form CL-263 and substituting the attached form CL-263.*
- 7** *Schedule 5 is amended by repealing forms APV-4AF and APV-4AG and substituting the forms in the attached Schedule 2.*
- 8** *Schedule 6 is amended*

(a) *by repealing forms APD-10, APV-40, APV-45, APV-90, APV-90A, APV-212, APV-286A, APV-297A, APV-334D, and APV-345 and substituting the forms in the attached Schedule 3, and*

(b) *by adding the attached form APV-345C.*

**9** *Schedule 7 is amended*

(a) *by adding the following to the Schedule:*

A	B	C	D	E	F	G	H
APV-345C						Date specified on the special coverage form	

(b) *in the rows beginning “APV-45” and “APV-345” in Column A, by striking out the “X” from Columns E and F.*

**10** *Schedule 8 is amended in section 1 by repealing subsection (1) and substituting the following:*

(1) *Unless subsection (2) applies, the corporation may offer a fleet discount of 15% to a fleet that commences or recommences to insure as a fleet.*

## **Schedule 1**



**Table 1: Pleasure use — vehicle not usually driven for other purposes (excluding vehicles owned and operated by a person 65 years of age or over)**

Vehicle Use	Rate Class	Motor Homes
		Rate Class
Pleasure use	001	051
<p>1. A vehicle rated 001 or 051 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 003, 004, 007, or 013.</p> <p>2. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> <li>a) any person employed by the parents of the children being driven, to perform household duties which include the care of those children</li> <li>b) the grandparents, foster parents, and stepparents of the children being driven</li> <li>c) any person living in the household of the child</li> </ul> <p>3. Provision 2 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school. It also does not apply when any driver of the same vehicle uses that vehicle to drive to or from, or part way to or from, work.</p> <p>4. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ul>		

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

“**Child of school age**” means a person under the age of 19 or a person age 19 or over who has a disability.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

**Table 1: Pleasure use — vehicle driven to or from work or school in excess of 15 km**

Vehicle Use	Rate Class
Pleasure use and vehicle driven to or from, or part way to or from, work or school, a distance in excess of 15 km	002
<ol style="list-style-type: none"> <li>1. A vehicle rated 002 may be used on a total of not more than six (6) days in a calendar month for use under rate class 007 or 013.</li> <li>2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> </ol>	

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

**Table 3: Pleasure use — vehicle driven to or from work or school not exceeding 15 km**

Vehicle Use	Rate Class
Pleasure use and vehicle driven to or from, or part way to or from, work or school, a one-way distance not exceeding 15 km	003
<ol style="list-style-type: none"> <li>1. A vehicle rated 003 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 007, or 013.</li> <li>2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or</li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> </ol>	

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 5: Pleasure use — vehicle driven part way to or from work or school**

Vehicle Use	Rate Class
<b>Pleasure use and vehicle driven part way to or from work or school, with public transportation used for the balance of the journey</b>	004
<ol style="list-style-type: none"> <li>1. A vehicle rated 004 may be used on a total of not more than six (6) days in a calendar month for use under rate class 002, 007, or 013.</li> <li>2. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> </ol>	

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

**Table 3: Pleasure use — vehicle owned and operated by a person 65 years of age or over**

Vehicle Use	Rate Class	Motor Homes
		Rate Class
<b>Pleasure use only:</b> <ul style="list-style-type: none"> <li>• Owner or lessee, if leased vehicle, age 65 or over, <i>and</i></li> <li>• Principal operator age 65 or over</li> </ul>	005	055
<ol style="list-style-type: none"> <li>1. Vehicle must be registered in the name of an individual or leased to an individual.</li> <li>2. Vehicle not driven to or from, or part way to or from, work.</li> <li>3. Vehicle not used for business or commercial use.</li> <li>4. Vehicle may be used on not more than six (6) days in a calendar month to drive to or from, or part way to or from, school in order to attend school by the owner/lessee or the principal operator.</li> <li>5. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.  The following people are also considered to be parents for the purpose of this extension:               <ol style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children</li> <li>b) The grandparents, foster parents, and stepparents of the children being driven</li> <li>c) Any person living in the household of the child</li> </ol> </li> <li>6. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) A course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) A course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) A course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> <li>7. In cases of joint ownership or lease, one of the owners or lessees must be age 65 or over, and the principal operator must be age 65 or over.</li> </ol>		

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

“**Child of school age**” means a person under the age of 19 or a person age 19 or over who has a disability.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**“Principal operator”** means the person who will operate the vehicle described in the certificate for the majority of the time the vehicle is operated during the term of the certificate.

**Table 1: Business Use (Including Pleasure Use)**

Vehicle Use	Rate Class
<b>Business use</b> <b>Courtesy car</b> <b>Driving school vehicle (5000 kg GVW or less)</b> <b>Pilot car</b> <b>Funeral home limousine</b>	007
Vehicle may be used on not more than six (6) days in a calendar month for use under rate class 013.	

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Courtesy car**” means a licensed vehicle rented, leased, or lent to a customer by a garage service operator as a temporary substitute for a licensed vehicle that:

- a) the customer has entrusted to the care, custody, or control of a garage service operator for repair or servicing, *or*
- b) the garage service operator has taken from the customer as payment or part payment for the purchase of another motor vehicle that is to be delivered to the customer

“**Driving school vehicle**” means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.

“**Funeral home limousine**” means a private passenger motor vehicle (vehicle type 1) owned by or leased to a funeral home, for the conveyance of members of a funeral party.

“**Pilot car**” means a motor vehicle used to escort an oversize vehicle or combination of vehicles.

“**Pleasure use**” means use of a vehicle for private purposes but does not include business or commercial use.

**Table 1: U-Drive Vehicles — All Types**

Vehicle Use	Rate Class
<b>Private Passenger Motor Vehicle</b> Operated in an isolated community (as defined below) in Territory W or X All others	018 008
<b>Motor Home</b> All types	058
<b>Commercial Motor Vehicle</b> GVW of 5000 kg or less GVW of 5001 kg to 14,000 kg GVW over 14,000 kg	018 160 161
<b>Industrial Machine</b>	170
<b>Trailer</b> GVW of 700 kg or less (Vehicle Type 4) GVW over 700 kg (Vehicle Type 4) Commercial trailer (Vehicle Type 6)	550 551 552

“**Industrial machine**” means a motor vehicle licenced or eligible to be licenced under Section 10 of the *Motor Vehicle Act*, but does not include:

1. a road building machine, *or*
2. a motor vehicle designed or used primarily for transporting persons.

“**Isolated community**” means:

- a) the area of the mainland of the province bounded by Lund in the north, Saltery Bay in the south, the Pacific Ocean on the west and extending inland 30 km from the coastline, **and**
- b) an island lying west of the mainland of the province that is **not** connected to the mainland by a bridge or tunnel but **not** including Vancouver Island.

“**U-drive**” means a vehicle or trailer available for hire or rental, without driver, by the hour or otherwise, for a period of less than one month, but does **not** include a courtesy car.



**Table 1: Miscellaneous Vehicles and Uses**

<b>Vehicle Use</b>	<b>Rate Class</b>
<b>Hearse</b>	009
Truckster type three or four wheeled vehicle bearing commercial number plates and used for service work by a municipal government only (conditional factor MG)	030
Truckster type three or four wheeled vehicle owned by or leased to a golf club and used for golf course maintenance <b>Note:</b> Other trucksters are rated according to their use.	030
Farm tractor used for golf course maintenance	100
Riding lawn mowers	100
<b>Wrecker</b> (any GVW) <b>Note:</b> Rate Class 110 may only be used if the registered owner has purchased a Garage Automobile Policy or has confirmed that the insured vehicle will <b>not</b> be used to tow or to render assistance to vehicles owned by others.	110
<b>Woodchip delivery</b>	111
<b>Cement mixer</b> (over 5000 kg GVW)	112
<b>Oil and gas exploration vehicle use</b> (over 5000 kg GVW)	113
<b>Logging truck use</b> (over 5000 kg GVW)	114
<b>Driving school vehicle</b> (over 5000 kg GVW)	403

“**Cement mixer**” means a vehicle designed and used for transporting readi-mix cement.

“**Driving school vehicle**” means a vehicle used in the business of providing theoretical or practical training in operating a vehicle.

“**Hearse**” means a motor vehicle designed and used only for conveying the dead.

“**Logging truck use**” means use of a vehicle for the delivery of logs.

“**Oil and gas exploration vehicle use**” means use of a vehicle in drilling, exploring or seismographic activities for the exploration or recovery of oil or gas.

“**Woodchip delivery**” means use of a vehicle for the delivery of woodchips.

“**Wrecker**” means a motor vehicle used primarily for towing or rendering assistance to other vehicles.

**Table 1: Farm Use and Fisherman Use — Commercial Motor Vehicles 5000 kg GVW or Less**

Vehicle Use	Rate Class
Farm use	011
Fisherman use	014
<p>1. Under Rate Class 011 and 014, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than farm use work under Rate Class 011 or fisherman use work under Rate Class 014.</p> <p>2. Delivery of unprocessed products owned by the farmer or fisherman is permitted under Rate Classes 011 and 014.</p> <p>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or</li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ul> <p>4. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ul>	

“**Child of school age**” means a person under the age of 19 or a person age 19 or over who has a disability.

“**Farming**” means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production, and includes the growing or raising of an agricultural crop for food for human or animal consumption, but does **not** include those manufactured derivatives produced from agricultural raw materials.

“**Farm use**” means the use of a vehicle for the purpose of **farming**.

**“Fisherman use”** means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates a fishing vessel or fishing equipment and makes his principal living from fishing.

**“Pleasure use”** means the use of a vehicle for private purposes but does **not** include **business** or **commercial use**.

**Table 1: Artisan Use — Private Passenger Motor Vehicles and Commercial Motor Vehicles, 5000 kg GVW or Less**

Vehicle Use	Rate Class
Artisan use	012
<p>1. Parents may, without restriction to the number of days, drive their <b>child of school age</b> and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ul> <p>2. Provision 1 above does <b>not</b> apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school.</p> <p>3. Under Rate Class 012, use of a vehicle may include <b>pleasure use</b> but does <b>not</b> include driving to or from, or part way to or from, work or school other than artisan use work under Rate Class 012.</p> <p>4. A vehicle is <b>not</b> considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, <b>or</b></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ul>	

“**Artisan use**” means the use of a motor vehicle by a tradesman for:

- a) the carriage of tools, materials and equipment necessary for the tradesman to perform the duties of his trade,
- b) the delivery of goods that are installed by the tradesman using the skills of his trade, **and**
- c) the incidental estimating by the tradesman of work directly related to his trade.

“**Child of school age**” means a person under the age of 19 or a person age 19 or over who has a disability.

“**Pleasure Use**” means the use of a vehicle for private purposes but does **not** include **business or commercial use**.

**Table 2: Other Occupations Eligible for Rate Class 012**

<b>Occupation</b>	<b>Description of Occupation</b>	<b>Description of Vehicle Use</b>
Cablevision Cable Installer	Installs cablevision cables and outlets	Carries cable wiring and other material and tools required for the job.
Carpet Layer	Installs carpets, linoleum and other specialty flooring	Carries the carpeting (or other flooring) that is to be installed, plus all the tools, equipment and other materials required for the job.
Carpet and Upholstery Cleaner	Cleans carpets and upholstery for offices, private homes, etc.	Does not necessarily carry goods, but carries everything else required to perform the job, including vacuums, cleaning detergents and other tools and equipment.
Chimney Cleaner	Cleans chimneys and fireplaces	Does not necessarily carry goods, but carries everything else required to perform the job, including brooms, brushes, vacuums and other equipment and materials.
Gardener (builder)	Builds gardens, usually for clients in private homes	Carries spades, shovels, picks and other equipment as well as the plants, turf, lawn, seeds and other goods which are being planted or installed.
Gardener (indoor)	Installs and maintains indoor plants, usually for offices and other business operations	Carries the plants which are to be installed as well as the tools, equipment and sprays required for the job.
Gardener (outdoor)	Maintains gardens; work involves the spraying of trees and plants, planting of flowers and shrubbery, lawn maintenance, etc.	Carries spades, shovels, mower and other equipment, sprays and goods such as bulbs, plants, trees, etc., which are being planted or installed.
Gutter and Drain Cleaner	Cleans household gutters and drains	Does not necessarily carry goods, but carries everything else required to perform the job, including cleaning and flushing systems, hoses and other materials and equipment.
Janitor or House Cleaner	Provides a cleaning service for office buildings and homes	Does not necessarily carry goods, but carries everything else required to perform the job, including detergents, cleansers, vacuums, mops and other materials and equipment.
Mobile Glass Repairman	Repairs and replaces windshields and other vehicle or property glass; repairs done on customers' premises	Carries replacement glass and windshields, glues, tools and equipment required for the job.
Mobile Mechanic	Replaces tires or does other mechanical repairs to customers' vehicles on customers' premises	Carries replacement tires, spare mechanical parts and tools and equipment required for the job.
Pest Control Technician	Eliminates problems with pests, birds and other animals; fumigates and controls odors	Does not necessarily carry goods, but carries everything else required to perform the job, including sprays, poisons, traps and other equipment and materials.
Power Washer	Cleans roofs, siding, driveways, etc.	Does not necessarily carry goods, but carries everything else required to perform the job, including pressure blasters and other machinery and equipment.
Repairman	Installs, repairs and services equipment and appliances	Carries spare parts, tools, materials, etc. required for the job.
Tree Topper	Prunes trees, does tree topping, falling and removal of trees and, in some cases, stump grinding	Does not necessarily carry goods, but carries everything else required to perform the job, including chain saws, ropes and ladders.
Window Cleaner	Cleans windows for homeowners and smaller commercial buildings	Does not necessarily carry goods, but carries everything else required to perform the job, including ladders, buckets, brushes and other equipment and materials.

**Table 1: Delivery Vehicles — Commercial Motor Vehicles 5000 kg GVW or Less, Private Passenger Motor Vehicles and Motor Homes**

Vehicle Use	Rate Class
<b>Pleasure use and delivery or movement of any goods/equipment of owner, lessee, operator or others, and includes: parcel delivery, courier service, fast food service, mail delivery, newspaper delivery, mobile canteen, grocery delivery, ice cream vendors and process servers.</b>	013

**Table 1: Municipal Government Vehicles and Parade Floats — Commercial Motor Vehicles 5000 kg GVW or Less**

Vehicle Use	Rate Class
<b>Vehicles, other than Emergency Motor Vehicles, or dump trucks, or vehicles used for bus uses, owned by or leased to a Municipal government, Regional District, School District, Improvement District, Regional Library and Joint Service (Conditional Factor MG), or Provincial government (Conditional Factor BCG, BCR, or LGV)</b>	015
<b>Parade Floats</b> which are not used for any purpose other than parades (Conditional Factor PFT)	015
<p>1. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.</p> <p>The following people are also considered to be parents for the purpose of this extension:</p> <ul style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ul> <p>2. Provision 1 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school.</p> <p>3. Under Rate Class 015, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than work under Rate Class 015.</p> <p>4. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:</p> <ul style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ul>	

“**Child of school age**” means a person under the age of 19 or a person age 19 or over who has a disability.

“**Pleasure Use**” means the use of a vehicle for private purposes but does not include business or commercial use.

**Table 1: Vehicles Used in the Logging or Silviculture Industries or Operated Under a Road and Bridge Maintenance Contract — Commercial Motor Vehicles 5000 kg GVW or Less**

Vehicle Use	Rate Class
<p>1. Owned by or leased to a logging company, or</p> <p>Owned by or leased to a person or firm who is under contract to a logging company</p> <p>and</p> <p>a) used or operated in the active logging industry but does not include a commercial motor vehicle used or operated by a person or firm in connection with the operation of a sawmill, papermill or any activity that does not involve the actual taking down of trees</p> <p>and</p> <p>b) may be used for the purpose of reforestation.</p> <p>2. Owned by or leased to a company and operated under the terms of a "Road and Bridge Maintenance Contract" between the company and the BC government.</p> <p>3. Owned by or leased to a silviculture contractor.</p>	<p>017</p>

**“Logging company”** means a company that is engaged in the work of cutting down trees, cutting them into logs and removing them from the forest.



**Table 2: Pleasure use — owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer**

Vehicle Use	Rate Class
<p><b>Pleasure use:</b></p> <ul style="list-style-type: none"> <li>• Vehicle not usually driven for other purposes</li> <li>• Owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note later in this module), <i>and</i></li> <li>• Applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 4 of Schedule 1 of the <i>Insurance (Motor Vehicle) Act Regulation</i>)</li> </ul>	021
<ol style="list-style-type: none"> <li>1. A vehicle rated 021 may be used on a total of not more than six (6) days in a calendar month for use under rate class 022, 023, 024, 027, or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, that person must have held a valid driver's licence for 10 years or longer (see note later in this module).</li> <li>2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency.</li> <li>3. Parents may, without restriction to the number of days specified in provision 1 above, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.  The following people are also considered to be parents for the purpose of this extension:               <ol style="list-style-type: none"> <li>a) any person employed by the parents of the children being driven, to perform household duties which include the care of those children</li> <li>b) the grandparents, foster parents, and stepparents of the children being driven</li> <li>c) any person living in the household of the child</li> </ol> </li> <li>4. Provision 2 above does not apply when any driver of the same vehicle is enrolled in school and uses that vehicle to drive to or from, or part way to or from, school. It also does not apply when any driver of the same vehicle uses that vehicle to drive to or from, or part way to or from, work.</li> <li>5. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> <li>6. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's license for 10 years or longer.</li> </ol>	

**Note:**

The 10-year period for which a valid driver's licence must be held:

- Includes all periods during which a valid driver's licence was held in another jurisdiction
- Includes all periods during which a Class 7 (Intermediate stage — passenger vehicles) or Class 8 (Intermediate stage — motorcycles) driver's licence under the B.C. Graduated Licensing Program was held
- Excludes all periods during which the driver's licence was cancelled or suspended

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

**“Child of school age”** means a person under the age of 19 or a person age 19 or over who has a disability.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Medical emergency”** means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 2: Pleasure use — vehicle driven to or from work or school in excess of 15 km and owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer**

Vehicle Use	Rate Class
<p><b>Pleasure use and vehicle driven to or from, or part way to or from, work or school, a distance in excess of 15 km:</b></p> <ul style="list-style-type: none"> <li>• owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note below), <i>and</i></li> <li>• applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 4 of Schedule 1 of the <i>Insurance (Motor Vehicle) Act Regulation</i>)</li> </ul>	022
<ol style="list-style-type: none"> <li>1. A vehicle rated 022 may be used on a total of not more than six (6) days in a calendar month for use under rate class 027 or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, that person must have held a valid driver's licence for 10 years or longer (see note below).</li> <li>2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency.</li> <li>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> <li>4. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's license for 10 years or longer.</li> </ol>	

**Note:**

The 10-year period for which a valid driver's licence must be held:

- includes all periods during which a valid driver's licence was held in another jurisdiction
- includes all periods during which a Class 7 (Intermediate stage — passenger vehicles) or Class 8 (Intermediate stage — motorcycles) driver's licence under the B.C. Graduated Licensing Program was held
- excludes all periods during which the driver's licence was cancelled or suspended

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Medical emergency”** means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 4: Pleasure use — vehicle driven to or from work or school not exceeding 15 km and owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer**

Vehicle Use	Rate Class
<p><b>Pleasure use and vehicle driven to or from, or part way to or from, work or school, a one-way distance <i>not</i> exceeding 15 km:</b></p> <ul style="list-style-type: none"> <li>• owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note below), <i>and</i></li> <li>• applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 4 of Schedule 1 of the <i>Insurance (Motor Vehicle) Act Regulation</i>)</li> </ul>	023
<ol style="list-style-type: none"> <li>1. A vehicle rated 023 may be used on a total of not more than six (6) days in a calendar month for use under rate class 022, 024, 027, or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, these persons must have held a valid driver's licence for 10 years or longer (see note below).</li> <li>2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency.</li> <li>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in: <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> <li>4. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's license for 10 years or longer.</li> </ol>	

**Note:**

The 10-year period for which a valid driver's licence must be held:

- includes all periods during which a valid driver's licence was held in another jurisdiction
- includes all periods during which a Class 7 (Intermediate stage — passenger vehicles) or Class 8 (Intermediate stage — motorcycles) driver's licence under the B.C. Graduated Licensing Program was held
- excludes all periods during which the driver's licence was cancelled or suspended

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Medical emergency”** means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 6: Pleasure use — vehicle driven part way to or from work or school and owner, principal operator, and members of their households using the vehicle must have held a valid driver’s licence for 10 years or longer**

Vehicle Use	Rate Class
<p><b>Pleasure use and vehicle driven part way to or from work or school, with public transportation used for the balance of the journey:</b></p> <ul style="list-style-type: none"> <li>• owner, principal operator, and members of their households using the vehicle must have held a valid driver’s licence for 10 years or longer (see note below), <i>and</i></li> <li>• applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 4 of Schedule 1 of the <i>Insurance (Motor Vehicle) Act Regulation</i>)</li> </ul>	024
<ol style="list-style-type: none"> <li>1. A vehicle rated 024 may be used on a total of not more than six (6) days in a calendar month for use under rate class 022, 023, 027 or 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, these persons must have held a valid driver’s licence for 10 years or longer (see note below).</li> <li>2. Members of the households of the owner or principal operator who have not held a valid driver’s licence for 10 years or longer may use the vehicle for a medical emergency.</li> <li>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma, or degree program offered on a full-time basis by a school, college, university, or any other educational establishment</li> <li>b) a course for which credit may be allowed for the completion, on a part-time basis, of a certificate, diploma, or degree program offered by a school, college, university, or any other educational establishment, <i>or</i></li> <li>c) a course that is directly related to or beneficial for the advancement of a student’s current or intended career</li> </ol> </li> <li>4. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver’s license for 10 years or longer.</li> </ol>	

**Note:**

The 10-year period for which a valid driver’s licence must be held:

- includes all periods during which a valid driver’s licence was held in another jurisdiction
- includes all periods during which a Class 7 (Intermediate stage — passenger vehicles) or Class 8 (Intermediate stage — motorcycles) driver’s licence under the B.C. Graduated Licensing Program was held
- excludes all periods during which the driver’s licence was cancelled or suspended

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Medical emergency”** means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.



**Table 2: Business Use: includes pleasure use and owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer**

Vehicle Use	Rate Class
<p><b>Business use, pilot car, or funeral home limousine:</b></p> <ul style="list-style-type: none"> <li>• owner, principal operator, and members of their households using the vehicle must have held a valid driver's licence for 10 years or longer (see note below), <i>and</i></li> <li>• applicable only to a policy eligible for a Claim-Rated Scale discount of 0% (base rate) or better (level 0 or lower on Table 4 of Schedule 1 of the <i>Insurance (Motor Vehicle) Act Regulation</i>)</li> </ul>	027
<ol style="list-style-type: none"> <li>1. Vehicle may be used on not more than six (6) days in a calendar month for use under rate class 013, provided that when the vehicle is so used by the owner, principal operator, or a member of the household of either, that person must have held a valid driver's licence for 10 years or longer (see note below).</li> <li>2. Members of the households of the owner or principal operator who have not held a valid driver's licence for 10 years or longer may use the vehicle for a medical emergency.</li> <li>3. In cases of joint ownership or lease, both of the owners, the principal operator and members of their households using the vehicle must have held a valid driver's license for 10 years or longer.</li> </ol>	

**Note:**

The 10-year period for which a valid driver's licence must be held:

- includes all periods during which a valid driver's licence was held in another jurisdiction
- includes all periods during which a Class 7 (Intermediate stage — passenger vehicles) or Class 8 (Intermediate stage — motorcycles) driver's licence under the B.C. Graduated Licensing Program was held
- excludes all periods during which a driver's licence was cancelled or suspended

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include commercial use of the vehicle.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Funeral home limousine”** means a private passenger motor vehicle (vehicle type 1) owned by or leased to a funeral home for the conveyance of members of a funeral party.

**“Medical emergency”** means an emergency that requires an unplanned visit to a doctor or hospital for the purpose of receiving medical attention for an illness, condition, or injury.

**“Pilot car”** means a motor vehicle used to escort an oversize vehicle or combination of vehicles.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Note:**

Rate class 027 does not include use of the vehicle as a:

- courtesy car
- driving school vehicle

**Table 1: Golf Carts, Snowmobiles and Snow Vehicles**

Vehicle Use	Rate Class
<b>Golf cart</b>	030
<b>Farm or industrial-use ATV</b> — on highway use only	035
<b>Snowmobile/Snow vehicle</b> — on highway use only	035
<b>Snowmobile/Snow vehicle</b> — used on and off highway	036
<p><b>Notes:</b> Snowmobiles, snow vehicles, and ATVs may only be licensed when the local police have issued an operation permit in accordance with Division 24 of the <i>Motor Vehicle Act Regulations</i>.</p>	

“**Golf cart**” means a motor vehicle designed for use on a golf course for the carrying of not more than four people and golf playing equipment, and only incidentally used on a highway or as general transportation on an island that is not accessible by scheduled vehicle ferry service or by bridge.

“**Snowmobile**” means a motor vehicle that:

- a) is designed for travel on snow or ice,
- b) has one or more steering skis,
- c) is self-propelled by means of one or more endless belts driven in contact with the ground, **and**
- d) has a seat designed for sitting astride.

“**Snow vehicle**” means a motor vehicle that:

- a) is designed for
  - i. travel on snow or ice, **and**
  - ii. transportation of passengers or equipment, or both, **and**
- b) is self-propelled by means of one or more endless belts driven in contact with the ground.

**Table 1: Emergency Motor Vehicles**

Vehicle Use	Rate Class
<b>All Emergency Motor Vehicles Except Voluntary Fire Department Vehicles</b>	
1. Private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	040
2. Commercial motor vehicle over 5000 kg GVW	140
<b>Voluntary Fire Department Vehicle</b>	
1. Private passenger motor vehicle or commercial vehicle 5000 kg GVW or less	041
2. Commercial motor vehicle over 5000 kg GVW	141
<b>Note:</b> Vehicles insured under other rate classes but used by the owner in the capacity of a volunteer fireman may continue with the otherwise applicable rate class.	

**“Emergency vehicle”** means:

- a) a motor vehicle carrying rescue or first aid equipment where there is an urgent emergency justifying a rate of speed in excess of any maximum rate of speed provided for in the Motor Vehicle Act,
- b) a motor vehicle driven by a member of a fire department in the discharge of his duties, **or**
- c) a motor vehicle driven by a peace officer, constable or member of the police branch of Her Majesty’s Armed Forces in the discharge of his duty.

**Reminder:**

Vehicles which fall under (a) above, but **not** (b) or (c), require a permit, issued by the Superintendent of Motor Vehicles, to utilize a flashing lamp, or flashing lamp and siren. A vehicle without this permit is not considered an “emergency” vehicle.

**Table 2: Farm Use and Fisherman Use — Commercial Motor Vehicles Over 5000 kg GVW and Farm Tractor Use**

Vehicle Use	Rate Class
<b>Farm Use or Fisherman use</b> - including dump trucks carrying "A" plates or "G" plates 5001 kg GVW to 19,000 kg GVW Over 19,000 kg GVW	 101 102
<b>Farm tractor use — farm tractor and Implement of husbandry</b>	100
<ol style="list-style-type: none"> <li>1. Under Rate Classes 101 and 102, use of a vehicle may include pleasure use but does not include driving to or from, or part way to or from, work or school other than farm use work or fisherman use work under Rate Classes 101 and 102.</li> <li>2. Delivery of unprocessed products owned by the farmer or fisherman is permitted under Rate Classes 101 and 102.</li> <li>3. A vehicle is not considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:               <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, or</li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ol> </li> <li>4. Parents may, without restriction to the number of days, drive their child of school age and any other children at the same time to or from, or part way to or from, the school in which their children are registered.                 The following people are also considered to be parents for the purpose of this extension:               <ol style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ol> </li> </ol>	

**"Child of school age"** means a person under the age of 19 or a person age 19 or over who has a disability.

**"Farming"** means livestock raising, poultry raising, egg production, dairying, horticulture, apiculture, aquaculture, fur farming, plantation culture of Christmas trees, seed production, sod farming, forest seed orchards and nurseries or wool production, and includes the growing or raising of an agricultural crop for food for human or animal consumption, but does **not** include those manufactured derivatives produced from agricultural raw materials.

**“Farm tractor use”** means the use of a motor vehicle designed primarily as an implement of husbandry for drawing agricultural equipment for farming.

**“Farm use”** means the use of a vehicle for the purpose of farming.

**“Fisherman use”** means the use of a vehicle in connection with the business of fishing, by a person who owns and operates, or rents and operates a fishing vessel or fishing equipment and makes his principal living from fishing.

**“Implement of husbandry”** means a vehicle designed and adapted exclusively for use in agricultural operations and includes a farm tractor and a trailer towed by an implement of husbandry but does **not** include:

- a) a vehicle used primarily to transport persons or property on a highway, **or**
- b) a bulldozer, grader or other vehicle of a like nature designed for non-agricultural purposes, whether it is being used exclusively in connection with an agricultural operation or not.

**“Pleasure use”** means the use of a vehicle for private purposes but does **not** include **business** or **commercial use**.

**Table 1: Dump Trucks and Garbage Trucks — Commercial Motor Vehicles Over 5000 kg GVW**

Vehicle Use	Rate Class
<b>Dump trucks</b>	
<b>Dump truck</b> owned by or leased to a municipal government (Conditional Factor MG)	121
<b>Dump truck</b> owned by or leased to a company and operated under the terms of a Road and Bridge Maintenance Contract between the company and the BC government	121
<b>Dump truck</b> owned by or leased to a landscape gardener or nursery operator	122
<b>Farm use</b> — farm dump trucks carrying "A" plates or "G" plates 5001 kg GVW to 19,000 kg GVW Over 19,000 kg GVW	101 102
<b>Garbage truck</b> and garbage packer including those described as a dump truck	123
All other <b>dump trucks</b> including delivery of sand, gravel, stone, earth or fertilizer (not beyond 160 km).	120
<b>Note:</b> Dump trucks with a GVW of 5000 kg or less or any dump trucks not used for <b>commercial use</b> must be rated in accordance with the use of the vehicle.	

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Distance operated**” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“**Dump truck**” means a vehicle designed and used for delivering and dumping materials.

“**Farm use**” means the use of a vehicle for the purpose of farming.

“**Garbage truck**” means a vehicle used for picking up and removing discarded material.

“**Landscape gardener**” means a person who makes his principal living from the development and decorative planting of gardens and grounds.

**Table 1: Artisan Use, Septic Tank Truck Use, Water Well Drilling, Municipal Government Vehicles, Parade Floats, Mobile Canteen Use, Motion Picture Vehicle Use and Travelling Amusement Park Vehicle Use — Commercial Motor Vehicles Over 5000 kg GVW**

Vehicle Use	Rate Class
<p><b>Artisan use, septic tank truck use, water well drilling</b>  <b>Vehicles, other than Emergency Motor Vehicles, dump trucks or garbage trucks and garbage packers, or vehicles used for bus uses, owned by or leased to a Municipal government, Provincial government, Regional District, School District, Improvement District, Regional Library and Joint Services (Conditional Factor MG)</b></p> <p>5001 kg GVW to 9000 kg GVW  Over 9000 kg GVW</p> <p><b>Note:</b>  A heavy equipment operator who hauls equipment (for example, a bulldozer or forklift) to a work site and who uses the equipment while the truck trailer on which it was conveyed remains immobile at the site, is eligible for Rate Class 150 or 151. The equipment must be used solely by the operator of the truck.</p>	<p>150  151</p>
<p><b>Parade floats</b> (not used for other purposes) 5001 kg GVW to 9000 kg GVW</p> <p><b>Parade floats</b> (not used for other purposes) over 9000 kg GVW</p> <p><b>Mobile canteen use</b> (5001 kg to 9000 kg GVW)</p> <p><b>Mobile canteen use</b> (over 9000 kg GVW)</p> <p><b>Motion picture vehicle use</b> (5001 kg GVW to 9000 kg GVW)</p> <p><b>Motion picture vehicle use</b> (over 9000 kg GVW)</p> <p><b>Travelling amusement park vehicle use</b> (5001 kg GVW to 9000 kg GVW)</p> <p><b>Travelling amusement park vehicle use</b> (over 9000 kg GVW)</p>	<p>150</p> <p>151</p> <p>150</p> <p>151</p> <p>150</p> <p>151</p> <p>150</p> <p>151</p>

“**Artisan use**” means the use of a motor vehicle by a tradesman for:

- a) the carriage of tools, materials and equipment necessary for the tradesman to perform the duties of his trade
- b) the delivery of goods that are installed by the tradesman using the skills of his trade, *and*
- c) the incidental estimating by the tradesman of work directly related to his trade.

“**Motion picture vehicle use**” means use of a vehicle within the motion picture or television industry; such use to be on location where filming is taking place, or travelling to and from such location or locations.



**Table 2: Miscellaneous Vehicles and Uses**

Vehicle Use	Rate Class
Road building machine, tracked unit	170
Road building machine, wheeled unit	170
Industrial machine	170
<p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>1. Collision, Comprehensive and Specified Perils coverages are not permitted on the following vehicles:               <ol style="list-style-type: none"> <li>a) Mobile crane,</li> <li>b) Logging machinery or equipment — other than a logging truck or trailer designed principally for use on a highway,</li> <li>c) Industrial crawler type machine.</li> </ol> </li> <li>2. Vehicles designed as Road Building Machines or Industrial Machines must use rate class 170 regardless of the actual use of such vehicles, for example, a rental industrial machine.</li> </ol>	

“**Industrial machine**” means a motor vehicle licenced or eligible to be licenced under Section 10 of the *Motor Vehicle Act*, but does not include:

1. a road building machine, *or*
2. a motor vehicle designed or used primarily for transporting persons.

“**Mobile crane**” means a fixed load vehicle to which is permanently attached a machine for the raising, shifting and lowering of weights by means of a projecting swinging arm.

“**Road building machine**” means a vehicle:

- a) that is designed and used primarily for grading of highways, paving of highways, earth moving and other construction work on highways,
- b) that is not otherwise designed or used primarily for the transportation of persons or property, **and**
- c) that is only incidentally operated or moved over a highway, and includes a vehicle designated as a road building machine by order of the Lieutenant Governor in Council, but does not include:

- i. a vehicle, originally designed for the transportation of persons or property, to which machinery has been attached, or
- ii. dump trucks originally designed to comply with the size and weight provisions of the regulations under the *Commercial Transport Act*.

**Table 1: Motorcycles (Except Those Owned and Operated By a Person 65 Years of Age or Over)**

Vehicle Use	Rate Class
<b>Limited speed motorcycle</b> (any use)	310
<b>Motorcycle</b> (any use)	
Engine displacement 110 cc or less	310
111 to 400 cc	311
401 to 750 cc	312
751 to 1150 cc	313
Over 1150 cc	314

“**Limited speed motorcycle**” means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

“**Motorcycle**” means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

**Table 2: Motorcycles — Owned and Operated by a Person 65 Years of Age or Over**

Vehicle Use	Rate Class
<p><b>Pleasure use only</b>            Owner or lessee, if leased vehicle, and <b>principal operator</b> age 65 or over</p> <p><b>Limited speed motorcycle</b></p> <p><b>Motorcycle</b>            Engine displacement 110 cc or less            111 to 400 cc            401 to 750 cc            751 to 1150 cc            Over 1150 cc</p>	<p>320</p> <p>320            321            322            323            324</p>
<ol style="list-style-type: none"> <li>1. The vehicle under this rate class <b>must</b> be registered in the name of an individual or leased to an individual.</li> <li>2. Vehicle <b>not</b> driven to or from, or part way to or from, work.</li> <li>3. Vehicle <b>not</b> used for <b>business</b> or <b>commercial use</b>.</li> <li>4. Vehicle may be used on not more than six (6) days in a calendar month to drive to or from, or part way to or from, school in order to attend school by the owner/lessee or the principal operator.</li> <li>5. In cases of joint ownership (or lease), one of the owners or lessees must be age 65 or over, and the principal operator must be age 65 or over.</li> <li>6. Parents may, without restriction to the number of days, drive their <b>child of school age</b> and any other children at the same time to or from, or part way to or from, the school in which their children are registered.             The following people are also considered to be parents for the purpose of this extension:           <ol style="list-style-type: none"> <li>a) Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>b) The grandparents, foster parents and step parents of the children being driven.</li> <li>c) Any person living in the household of the child.</li> </ol> </li> <li>7. A vehicle is <b>not</b> considered as being driven to or from, or part way to or from, school unless the person using that vehicle is enrolled in:           <ol style="list-style-type: none"> <li>a) a course that is part of a certificate, diploma or degree program offered on a full time basis by a school, college, university or any other educational establishment,</li> <li>b) a course for which credit may be allowed for the completion, on a part time basis, of a certificate, diploma or degree program offered by a school, college, university or any other educational establishment, <b>or</b></li> <li>c) a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ol> </li> </ol>	

**“Business use”** means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does **not** include **commercial** use of the vehicle.

**“Child of school age”** means a person under the age of 19 or a person age 19 or over who has a disability.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Limited speed motorcycle”** means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does **not** require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, **and**
- e) has wheels of a diameter of 254 mm or more.

**“Motorcycle”** means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

**“Pleasure use”** means use of a vehicle for private purposes but does not include **business** or **commercial** use.

**“Principal operator”** means the person who will operate the vehicle described in the certificate for the majority of the time the vehicle is operated during the term of the certificate.

**Table 1: Description of Dangerous Goods for Commercial Motor Vehicles Over 5000 kg GVW**

<p>On the following pages, <b>Dangerous Goods</b> have the following meanings, as defined in the <i>Transportation of Dangerous Goods Act (Canada)</i>.</p>	
<p>Types of Goods:</p>	
Class 1	– Explosives, including explosives within the meaning of the <i>Explosives Act</i> .
Class 2	– Gases: compressed, deeply refrigerated, liquefied, or dissolved under pressure.
Class 3	– Flammable and combustible liquids.
Class 4	– Flammable solids; substances liable to spontaneous combustion; substances that on contact with water emit flammable gases.
Class 5	– Oxidizing substances, organic peroxides.
Class 6	– Poisonous (toxic) and infectious substances.
Class 7	– Nuclear substances, within the meaning of the <i>Nuclear Safety and Control Act</i> , that are radioactive.
Class 8	– Corrosives.
Class 9	– Miscellaneous products, substances or organisms considered by the Governor in Council to be dangerous to life, health, property or the environment when handled, offered for transport or transported and prescribed to be included in this class.
Liquid Wastes	<p>Liquid wastes have the following meaning:            Any liquid wastes which may only be transported under a Special Waste Licence issued under the provisions of the <i>Waste Management Act of BC</i>.</p>
Solid Wastes	<p>Solid wastes have the following meaning:            Any solid wastes which may only be transported under a Special Waste Licence issued under the provisions of the <i>Waste Management Act of BC</i>.</p>

“**Distance operated**” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“**Tow truck**” means a motor vehicle used primarily for towing a trailer other than a semi trailer.

**Table 2: Delivery Vehicles — Commercial Motor Vehicles Over 5000 kg GVW  
(Distance Operated Within 160 km)**

Vehicle Use	Distance Operated Within 160 km
	Rate Class
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), or others</b> Boat moving tow truck 402 Horses 400 * House and other moving tow trucks 406 * Petroleum or petroleum products 406 * Dangerous goods: Class 1 400 * Classes 2, 3, 4, 5, 6, 8 and 9 406 Class 7 400 * Liquid wastes 406	
<b>Delivery of other goods/equipment of owner or lessee (if leased vehicle), only</b> Cement, clay or stone 401 Explosives or radioactive materials 400 Steel or other metals 401 Solid wastes (including molten sulphur and lead acid batteries) 403 Other than above 403	
<b>Delivery of goods/equipment of others</b> Household goods (moving or storage) 404 Solid wastes (including molten sulphur and lead acid batteries) 406 Other than above — truckmen 406	
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where:</b> Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	405
<b>Note:</b> Delivery vehicles under written contract to <b>one person or firm</b> for one month or more, where the vehicle hauls <b>exclusively</b> under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were owned and operated by the person or firm to whom the vehicle was contracted.	

**Table 3: Delivery Vehicles — Commercial Motor Vehicles Over 5000 kg GVW  
(Distance Operated 161 km to 550 km)**

Vehicle Use	Distance Operated 161 km to 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), or others</b>			
Boat moving tow truck	412	422	432
Horses	410	420	430
* House and other moving tow trucks	416	426	436
* Petroleum or petroleum products	416	426	436
* Dump trucks, delivery of sand, gravel, stone, earth or fertilizer, and "all other" where Rate Class 120 applies if operated within a 160 km distance	416	426	436
Dangerous goods:			
Class 1	410	420	430
* Classes 2, 3, 4, 5, 6, 8 and 9	416	426	436
Class 7	410	420	430
* Liquid wastes	416	426	436
<b>Delivery of other goods/equipment of owner or lessee (if leased vehicle), only</b>			
Cement, clay or stone	411	421	431
Explosives or radioactive materials	410	420	430
Steel or other metals	411	421	431
Solid wastes (including molten sulphur and lead acid batteries)	413	423	433
Other than above	413	423	433
<b>Delivery of goods/equipment of others</b>			
Household goods (moving or storage)	414	424	434
Solid wastes (including molten sulphur and lead acid batteries)	416	426	436
Other than above — truckmen	416	426	436
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where:</b>			
Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	415	425	435
<b>Note:</b> Delivery vehicles under written contract to <b>one person or firm</b> for one month or more, where the vehicle hauls <b>exclusively</b> under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were owned and operated by the person or firm to whom the vehicle was contracted.			



**Table 4: Delivery Vehicles — Commercial Motor Vehicles Over 5000 kg GVW  
(Distance Operated Beyond 550 km)**

Vehicle Use	Distance Operated Beyond 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), or others</b>			
Boat moving tow truck	442	452	462
Horses	440	450	460
* House and other moving tow trucks	446	456	466
* Petroleum or petroleum products	446	456	466
* Dump trucks, delivery of sand, gravel, stone, earth or fertilizer, and "all other" where Rate Class 120 applies if operated within a 160 km distance	446	456	466
Dangerous goods:			
Class 1	440	450	460
* Classes 2, 3, 4, 5, 6, 8 and 9	446	456	466
Class 7	440	450	460
* Liquid wastes	446	456	466
<b>Delivery of other goods/equipment of owner or lessee (if leased vehicle), only</b>			
Cement, clay or stone	441	451	461
Explosives or radioactive materials	440	450	460
Steel or other metals	441	451	461
Solid wastes (including molten sulphur and lead acid batteries)	443	453	463
Other than above	443	453	463
<b>Delivery of goods/equipment of others</b>			
Household goods (moving or storage)	444	454	464
Solid wastes (including molten sulphur and lead acid batteries)	446	456	466
Other than above — truckmen	446	456	466
<b>Delivery of goods/equipment of owner or lessee (if leased vehicle), and others, where:</b>			
Goods of others are delivered one way; and the other way consists of returning empty, or delivery of goods of owner or lessee (if leased vehicle), or under one written contract, to a person or firm, for one month or more, goods owned by that person or firm (excluding those marked *)	445	455	465
<b>Note:</b> Delivery vehicles under written contract to <b>one person or firm</b> for one month or more, where the vehicle hauls <b>exclusively</b> under written contract to that person or firm, may be rated in the same class that would apply if the vehicle were owned and operated by the person or firm to whom the vehicle was contracted.			

**Table 1: Trailers — Other Than U-Drive**

Vehicle Use		Rate Class
Pleasure, business or commercial use 700 kg GVW or less		550
Pleasure use only Vehicle type 4 — 701 kg GVW and over Vehicle type 6 (COMTLR)		551 551
Business or commercial use GVW over 700 kg (vehicle type 4) or COMTLR (vehicle type 6)		
Towing Vehicle Rate Class	Trailer Rate Class	
001 - 102	510	
110 - 114	511	
120	514	
121 - 123	511	
140 - 141	510	
150 - 151	511	
170	510	
400 - 405	511	
406	514	
410 - 416	512	
420 - 426	512	
430 - 436	512	
440 - 446	512	
450 - 455	512	
456	513	
460 - 465	512	
466	513	
600 - 680	510	

“**Business use**” means use of a vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does **not** include **commercial use** of the vehicle.

“**Commercial use**” means use of a vehicle for the delivery or carriage of goods.

“**Pleasure use**” means use of a vehicle for private purposes but does **not** include **business** or **commercial use**.

“**U-drive**” means a vehicle available for hire or rental, without driver, by the hour or otherwise, for a period of less than one month, but does **not** include a courtesy car.

**Table 1: Buses — Public Bus Use, Airport Bus Use or Charter Bus Use  
(Distance Operated Within 160 km)**

Vehicle Use	Distance Operated Within 160 km
	Rate Class
<b>Public bus use, airport bus use or charter bus use</b>	
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	600
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	601
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	602
<b>Note:</b>	
1. Do not confuse “ <b>passenger carrying capacity</b> ” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licencing purposes.	
2. Bus use does <b>not</b> necessarily require a “ <b>bus</b> ” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus use even though its body style is not “bus.”	
3. A motor vehicle should be rated under <b>Charter bus use</b> where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.	

“**Airport bus use**” means the use of a motor vehicle as a limited passenger vehicle to carry passengers for compensation from an airport to limited predetermined points or from such points to an airport.

“**Bus**” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“**Charter bus use**” means the use of a motor vehicle as a limited passenger vehicle exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

“**Distance operated**” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“**Passenger carrying capacity**” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the Passenger Transportation Act.

“**Public bus use**” means the use of a motor vehicle as a **public passenger vehicle**.

“**Public passenger vehicle**” means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a

regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

**Table 2: Buses — Public Bus Use, Airport Bus Use or Charter Bus Use  
(Distance Operated 161 km to 550 km)**

Vehicle Use	Distance Operated 161 km to 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Public bus use, airport bus use or charter bus use</b>			
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	610	620	630
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	611	621	631
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	612	622	632

**Notes:**

1. Do not confuse “**passenger carrying capacity**” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licencing purposes.
2. Bus use does **not** necessarily require a “**bus**” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus use even though its body style is not “bus.”
3. A motor vehicle should be rated under **Charter bus use** where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

“**Airport bus use**” means the use of a motor vehicle as a limited passenger vehicle to carry passengers for compensation from an airport to limited predetermined points or from such points to an airport.

“**Bus**” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“**Charter bus use**” means the use of a motor vehicle as a limited passenger vehicle exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

“**Distance operated**” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“**Passenger carrying capacity**” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the Passenger Transportation Act.

“**Public bus use**” means the use of a motor vehicle as a **public passenger vehicle**.

“**Public passenger vehicle**” means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a

regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.

**Table 3: Buses — Public Bus Use, Airport Bus Use or Charter Bus Use  
(Distance Operated Beyond 550 km)**

Vehicle Use	Distance Operated Beyond 550 km		
	BC	Canada	USA
	Rate Class	Rate Class	Rate Class
<b>Public bus use, airport bus use or charter bus use</b>			
Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2)	640	650	660
Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only)	641	651	661
Passenger carrying capacity 42 and over (Vehicle Type 2 only)	642	652	662

**Notes:**

1. Do not confuse “**passenger carrying capacity**” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licencing purposes.
2. Bus use does **not** necessarily require a “**bus**” body style; for example, a vehicle with a seating capacity of less than 11 people may be rated for bus use even though its body style is not “bus.”
3. A motor vehicle should be rated under **Charter bus use** where the motor vehicle is used to transport passengers to and/or from a work location and the passengers’ direct contributions for the trip exceed the cost of the fuel and parking for that trip.

“**Airport bus use**” means the use of a motor vehicle as a limited passenger vehicle to carry passengers for compensation from an airport to limited predetermined points or from such points to an airport.

“**Bus**” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“**Charter bus use**” means the use of a motor vehicle as a limited passenger vehicle exclusively for the conveyance of a person or group of persons to whom or for whose use the vehicle is chartered at a fixed price for the use of the whole vehicle.

“**Distance operated**” means the distance travelled on land from the first point of loading to the point of unloading that is the greatest number of kilometers by road from the first point of loading.

“**Passenger carrying capacity**” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the Passenger Transportation Act.

“**Public bus use**” means the use of a motor vehicle as a **public passenger vehicle**.

“**Public passenger vehicle**” means a motor vehicle that is available for use by the public and is operated at any time on a highway over a regular route or between fixed terminating points and on a

regular time schedule by, for or on behalf of any person who charges or collects compensation for the transportation of passengers in or on the motor vehicle.



**Table 4: Buses — School Bus, Private Bus and Religious Bus Use**

Vehicle Use	Rate Class
<b>School bus and Private bus use</b> , including hotel, company, golf or country club: Passenger carrying capacity 2-21 inclusive (Vehicle Type 1 or 2) Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only) Passenger carrying capacity 42 and over (Vehicle Type 2 only)	670 671 672
<b>Religious bus use</b> - not to be used as a school bus: Passenger carrying capacity 2-21 inclusive (Vehicle Type 2 only) Passenger carrying capacity 22-41 inclusive (Vehicle Type 2 only) Passenger carrying capacity 42 and over (Vehicle Type 2 only)	680 681 682
<b>Notes:</b> 1. Do not confuse “ <b>passenger carrying capacity</b> ” with “seating capacity.” The term “passenger carrying capacity” is for insurance purposes only. The term “seating capacity” is for licencing purposes. 2. Bus use does <b>not</b> necessarily require a “ <b>bus</b> ” body style; for example a vehicle with a seating capacity of less than 11 people may be rated for bus use even though its body style is not “bus.”	

“**Bus**” means a motor vehicle operated for airport bus use, charter bus use, private bus use, public bus use, religious bus use or as a school bus.

“**Passenger carrying capacity**” means the total number of persons, including the driver, which a motor vehicle is designed and equipped to carry, or is authorized under a licence to carry, pursuant to the Passenger Transportation Act.

“**Private bus use**” means the use of a motor vehicle to transport, without direct compensation, passengers who have a connection with the business activities of the owner or lessee of the motor vehicle.

“**Religious bus use**” means the use of a commercial motor vehicle owned or leased by a religious organization exclusively for the transportation of passengers for purposes related to the religious activities of the organization.

“**School bus use**” means a bus used by or on behalf of, or at the request of, the authority in charge of the school to convey students by means of scheduled or non-scheduled transportation, and includes a special activity bus that:

- a) conforms to the safety standards under the Motor Vehicle Safety Act (Canada) that are applicable to the bus on the date of manufacture,
- b) is operated by or on behalf of, or at the request of, the authority in charge of a school, **and**
- c) is used for non-scheduled transportation.

**Table 1: Taxi and Limousine Use**

<b>Rating Territory</b>	<b>Operations Area</b>	<b>Rate Class</b>
D	<b>Taxis</b> — Operations and licensing are within the boundaries of Vancouver, Burnaby, New Westminster or Richmond but excluding taxis licenced by the Vancouver Airport Authority	690
D	<b>Taxis</b> — Operations and licensing are within the boundaries of North and West Vancouver	692
D	<b>Taxis</b> — Operated from the Vancouver International Airport and licensed by the Vancouver International Airport Authority	693
D	<b>All other taxis</b>	691
E	<b>All taxis</b>	690
F	<b>All taxis</b>	691
G	<b>All taxis</b>	691
H	<b>All taxis</b>	690
L	<b>Taxis</b> — Operations principally within the boundaries of Coldstream, Kamloops, Kelowna, Penticton, Revelstoke or Vernon	690
L	<b>All other taxis</b>	691
N	<b>Taxis</b> — Operations principally within the boundaries of Cranbrook or Nelson	690
N	<b>All other taxis</b>	691
P	<b>All taxis</b>	691
R	<b>Taxis</b> — Operations principally within the boundary of Prince George	690
R	<b>All other taxis</b>	691
S	<b>Taxis</b> — Operations principally within the boundaries of Prince Rupert, Kitimat or Terrace	690
S	<b>All other taxis</b>	691
V	<b>Taxis</b> — Operations principally within the boundaries of Dawson Creek or Fort St. John	690
V	<b>All other taxis</b>	691
W	<b>Taxis</b> — Operations principally within the boundaries of Victoria, Saanich, North and Central Saanich, Esquimalt, Oak Bay or Sidney	690
W	<b>All other taxis</b>	691
X	<b>Taxis</b> — Operations principally within the boundaries of Nanaimo, Duncan, Comox, Courtenay or Port Alberni	690
X	<b>All other taxis</b>	691
Y	<b>Taxis</b> — Operations principally within the boundary of Campbell River	690
Y	<b>All other taxis</b>	691
All	<b>Limousine use</b>	695

**“Taxi”** means a limited passenger vehicle available for hire, with driver, by the trip and includes a taxi that operates exclusively in one municipality.

**“Limousine use”** means use of a motor vehicle which is rented or hired with a driver for a minimum period of one hour.

**Exception:**

For “Funeral home limousine use,” use Rate Class 007.

**Table 1: Collector Motor Vehicles Licensed Under a “Collector Plate” (Conditional Factor CLL) — Private Passenger Motor Vehicles and Commercial Motor Vehicles (Excluding Those Owned and Operated By a Person 65 Years of Age or Over)**

Vehicle Use	Rate Class
Pleasure use only — vehicle <b>not</b> driven to or from, or part way to or from, work or school, and <b>not</b> used for general transportation purposes	701
<ol style="list-style-type: none"> <li>1. The owner or lessee of the collector motor vehicle must also: <ul style="list-style-type: none"> <li>• own or lease another licenced <b>non-collector</b> motor vehicle or motorcycle, <b>or</b></li> <li>• have a licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>2. In cases where there is more than one owner or lessee of the collector motor vehicle, at least one of the owners or lessees must also: <ul style="list-style-type: none"> <li>• Own or lease another licenced <b>non-collector</b> motor vehicle or motorcycle, <b>or</b></li> <li>• have a licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>3. To be eligible for the collector rate class, named insureds who own or lease more than one collector motor vehicle only need to: <ul style="list-style-type: none"> <li>• own or lease <b>one</b> licenced non-collector motor vehicle or motorcycle, <b>or</b></li> <li>• have <b>one</b> licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>4. In points 1 through 3 above, if the non-collector motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or unrenewed, the collector motor vehicle is no longer eligible for a collector rate class.</li> <li>5. The collector motor vehicle must not be used for <b>business or commercial use</b>.</li> </ol>	

“Assigned vehicle” means a licenced non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

“Business use” means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include **commercial use** of the vehicle.

“Collector motor vehicle” means a vehicle that:

1. a) is at least:
  - i. 25 years old and is considered by the Insurance Corporation of British Columbia to be of collectible value, *or*
  - ii. 15 years old and, because of discontinued production or limited availability, is considered by the Insurance Corporation of British Columbia to be of collectible value,
- b) is maintained or restored to a condition that conforms to the original manufacturer’s specifications, *and*
- c) is used solely for pleasure purposes and not for travel to and from work or school.

OR,

2.
  - a) is registered in British Columbia as a 1948 or earlier model,
  - b) has a replacement from its original front end suspension, engine, drive train or body,
  - c) is in a condition that the Insurance Corporation of British Columbia considers to make it of collectible value, *and*
  - d) is used solely for pleasure purposes and not for travel to and from work or school.

**Note:**

A collector truck may carry a load for the purposes of parades or exhibitions if the carrying of the load is not for gain.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does not include business or commercial use.

**Table 2: Collector Motor Vehicles Owned and Operated by a Person 65 Years of Age or Over, Licensed Under a “Collector Plate” (Conditional Factor CLL) — Private Passenger Motor Vehicles and Commercial Motor Vehicles**

Vehicle Use	Rate Class
<p><b>Pleasure use</b> only — vehicle not driven to or from, or part way to or from, work or school, and not used for general transportation purposes. Owner or lessee, if leased vehicle, <b>and principal operator</b> age 65 or over.</p>	705
<ol style="list-style-type: none"> <li>1. The owner or lessee of the collector motor vehicle must also: <ul style="list-style-type: none"> <li>• own or lease another licenced <b>non-collector</b> motor vehicle or motorcycle, <b>or</b></li> <li>• have a licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>2. In cases where there is more than one owner or lessee of the collector motor vehicle, at least one of the owners or lessees must also: <ul style="list-style-type: none"> <li>• own or lease another licenced <b>non-collector</b> motor vehicle or motorcycle, <b>or</b></li> <li>• have a licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>3. To be eligible for the collector rate class, named insureds who own or lease more than one collector motor vehicle only need to: <ul style="list-style-type: none"> <li>• own or lease <b>one</b> licenced non-collector motor vehicle or motorcycle, <b>or</b></li> <li>• have <b>one</b> licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>4. In points 1 through 3 above, if the <b>non-collector</b> motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or unrenewed, the collector motor vehicle is no longer eligible for a collector rate class.</li> <li>5. The collector motor vehicle must be registered in the name of an individual or leased to an individual.</li> <li>6. The collector motor vehicle must not be used for <b>business</b> or <b>commercial use</b>.</li> <li>7. In cases of joint ownership or lease, one of the owners or lessees must be age 65 or over, and the principal operator must be age 65 or over.</li> </ol>	

“Assigned vehicle” means a licenced non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

“Business use” means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include **commercial use** of the vehicle.

“Collector motor vehicle” means a vehicle that:

1. a) is at least:
  - i. 25 years old and is considered by the Insurance Corporation of British Columbia to be of collectible value, *or*
  - ii. 15 years old and, because of discontinued production or limited availability, is considered by the Insurance Corporation of British Columbia to be of collectible value,

- b) is maintained or restored to a condition that conforms to the original manufacturer's specifications, *and*
- c) is used solely for pleasure purposes and not for travel to and from work or school.

OR,

- 2. a) is registered in British Columbia as a 1948 or earlier model,
- b) has a replacement from its original front end suspension, engine, drive train or body,
- c) is in a condition that the Insurance Corporation of British Columbia considers to make it of collectible value, *and*
- d) is used solely for pleasure purposes and not for travel to and from work or school.

**Note:**

A collector truck may carry a load for the purposes of parades or exhibitions if the carrying of the load is not for gain.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Pleasure use”** means use of a vehicle for private purposes but does **not** include **business** or **commercial use**.

**“Principal operator”** means the person who will operate the vehicle described in the certificate for the majority of the time the vehicle is operated during the term of the certificate.

**Table 1: Collector Motorcycles Licensed Under a “Collector Plate” (Conditional Factor CLL) — Excluding Those Owned and Operated By a Person 65 Years of Age or Over**

Vehicle Use	Rate Class
<b>Pleasure use only</b> — vehicle not driven to or from, or part way to or from, work or school, and <b>not</b> used for general transportation purposes	
<b>Limited speed motorcycle</b>	710
<b>Motorcycle</b>	
Engine displacement 110 cc or less	710
111 to 400 cc	711
401 to 750 cc	712
751 to 1150 cc	713
Over 1150 cc	714
<ol style="list-style-type: none"> <li>1. The owner or lessee of the collector motor vehicle must also: <ul style="list-style-type: none"> <li>• own or lease another licensed <b>non-collector</b> motor vehicle or motorcycle, <i>or</i></li> <li>• have a licensed <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>2. In cases where there is more than one owner or lessee of the collector motor vehicle, at least one of the owners or lessees must also: <ul style="list-style-type: none"> <li>• own or lease another licensed <b>non-collector</b> motor vehicle or motorcycle, <i>or</i></li> <li>• have a licensed <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>3. To be eligible for the collector rate class, named insureds who own or lease more than one collector motor vehicle only need to: <ul style="list-style-type: none"> <li>• own or lease <b>one</b> licensed <b>non-collector</b> motor vehicle or motorcycle, <i>or</i></li> <li>• have one licensed <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>4. In points 1 through 3 above, if the <b>non-collector</b> motor vehicle or motorcycle is sold, or the licence and insurance is cancelled or unrenewed, the collector motor vehicle is no longer eligible for a collector rate class.</li> <li>5. The collector motor vehicle must not be used for <b>business</b> or <b>commercial use</b>.</li> </ol>	

“**Assigned vehicle**” means a licensed non-collector motor vehicle or motorcycle registered in the name of a company and assigned to the owner, an officer or an employee of the company for their regular operation.

“**Business use**” means the use of a motor vehicle in the business or profession of the insured and includes use of a vehicle by an employee who is paid by his employer for that use, but does not include **commercial use** of the vehicle.



**“Collector motor vehicle”** means a vehicle that:

1. a) is at least:
  - i. 25 years old and is considered by the Insurance Corporation of British Columbia to be of collectible value, *or*
  - ii. 15 years old and, because of discontinued production or limited availability, is considered by the Insurance Corporation of British Columbia to be of collectible value,
- b) is maintained or restored to a condition that conforms to the original manufacturer’s specifications, *and*
- c) is used solely for pleasure purposes and not for travel to and from work or school.

OR,

2. a) is registered in British Columbia as a 1948 or earlier model,
- b) has a replacement from its original front end suspension, engine, drive train or body,
- c) is in a condition that the Insurance Corporation of British Columbia considers to make it of collectible value, *and*
- d) is used solely for pleasure purposes and not for travel to and from work or school.

**Note:**

A collector truck may carry a load for the purposes of parades or exhibitions if the carrying of the load is not for gain.

**“Commercial use”** means use of a vehicle for the delivery or carriage of goods.

**“Limited speed motorcycle”** means a motorcycle that:

- a) is equipped with a motor having a piston displacement of not more than 50 cc or a power source that produces a maximum of 1.5 kW,
- b) has a power drive system that does not require clutching or shifting by the operator after the drive system is engaged,
- c) has a maximum attainable speed on level ground, with or without pedals, of 70 km/hour,
- d) has a maximum weight of 95 kg excluding fuel or batteries used to store energy for vehicle propulsion, and
- e) has wheels of a diameter of 254 mm or more.

**“Motorcycle”** means a motor vehicle running on 2 or 3 wheels and having a saddle or seat for the driver to sit astride.

**“Pleasure use”** means use of a vehicle for private purposes but does **not** include **business** or **commercial use**.

**Table 3: Miscellaneous Vehicles and Uses**

Vehicle Use	Rate Class
Vehicles with number plates (Vehicle Types 1, 2, 3, 4, 5 and 6) issued in conjunction with a Garage Automobile Policy which provides coverage for "owned vehicles"	800
Vehicles with number plates (Vehicles Types 1, 2, 3, 4, 5 and 6) issued in conjunction with a Fleet Reporting Policy  Provincial government	900 to 904  905 and 906
<b>Vehicles exempt from Autoplan Insurance</b>  Government of Canada; Federal Crown Corporation (owned, leased or operated)  Extra-Provincial Undertaking (owned, leased or operated)	919  919

**Form CL-263**



**Statutory Notice — Section 20 Uninsured Motorist**

			CERTIFIED MAIL NUMBER	
CLAIM NUMBER	LOC. CODE	RESOURCE NAME	RESOURCE NUMBER	TELEPHONE NUMBER

**Statutory Notice**

(Section 20 'Uninsured Motor Vehicles') Insurance (Motor Vehicle) Act

Date mailed \_\_\_\_\_

To \_\_\_\_\_

\_\_\_\_\_

and \_\_\_\_\_

\_\_\_\_\_

**Take notice that** on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, the Insurance Corporation of British Columbia received a Statutory Declaration executed by \_\_\_\_\_ (a photocopy of which is attached) applying for payment of damages arising from bodily injury to or death of a person or loss of or damage to property caused by or arising out of your ownership or your operation of an uninsured motor vehicle displaying a \_\_\_\_\_ number plate \_\_\_\_\_ on a highway in the province on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, at or near \_\_\_\_\_, BC.

**And further take notice** that if within 14 days after receipt by you of this notice, which notice you are deemed to have received on the eighth day after mailing of the notice by the Corporation, you do not reply to the Corporation, either denying liability for the incident described in the attached Application or making arrangements satisfactory to the Corporation for the disposition or settlement of the demand contained in or presented by the Application, the Corporation may settle with or consent to judgment in favour of any applicant or the Corporation may take such other action as is authorized by section 20 of the *Insurance (Motor Vehicle) Act*, including paying all or part of a settlement or judgment, and upon further notice to you, the Corporation may demand reimbursement from you of the payments with interest thereon or the Corporation may take such other action as may be necessary to recover the amounts of the payments.

**Insurance Corporation of British Columbia**

Per \_\_\_\_\_

Return Address

\_\_\_\_\_

c.c. Applicant

## **Schedule 2**



Insurance Corporation  
of British Columbia  
(Hereinafter called The Corporation)

**GARAGE AUTOMOBILE POLICY  
DECLARATION OF EMPLOYEES**

THIS DECLARATION FORMS PART OF THE POLICY TO WHICH IT IS ATTACHED

NAME OF INSURED	POLICY NUMBER
-----------------	---------------

**Employee categories**

- (A) All proprietors, partners, officers, managers, and salesmen; plus all employees whose duties consist principally of the operation of vehicles.
- (B) All clerical office employees including self service cashiers.
- (C) All other employees not in class (A) or (B) (e.g. mechanics, body shop men, partsmen, etc.) (Note: part time employees count the same as full time employees.)

**Total number of persons employed by the insured**

(Insert the number of employees per month in each category, and total per month all categories, for the 12 consecutive months ending not more than 93 days prior to the effective date of this policy.)

	1 MONTH/YEAR	2 CATEGORY A (AS ABOVE)	3 CATEGORY B (AS ABOVE)	4 CATEGORY C (AS ABOVE)	5 TOTAL OF 2, 3 & 4
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
	<b>Totals</b>				
	<b>Averages</b>				

The undersigned hereby authorizes the Insurance Corporation of British Columbia to send the renewal of the above policy to:

Agent \_\_\_\_\_ Agency No. \_\_\_\_\_

**Warning:** Signature by the insured hereon declares that the foregoing particulars are true and where (a) an insured gives false particulars to the prejudice of the Corporation or knowingly misrepresents or fails to disclose in the policy any facts required to be stated therein, or (b) the insured contravenes a term or condition of the policy or the Regulation, or commits a fraud, any claim by the insured is invalid and the right of the insured to recover indemnity is forfeited.

\_\_\_\_\_  
Signature of insured



Insurance Corporation  
of British Columbia  
(Hereinafter called The Corporation)

**Garage Automobile Policy  
Declaration of Values**

(This declaration forms part of the policy to which it is attached)

NAME OF INSURED	POLICY NUMBER
-----------------	---------------

**Total value of all vehicles owned by the insured**

Insert required values in each category for each of the 12 consecutive months and the total per month for all categories ending not more than 93 days prior to the effective date of this policy.

	A MONTH/YEAR	B UNLICENCED NEW STOCK	C UNLICENCED USED STOCK	D LICENCED VEHICLES (E.G.) DEMOS SERVICE VEHICLES	E TOTAL OF B + C + D
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
	<b>Totals</b>				
	<b>Averages</b>				

Maximum limit of liability at all locations: \_\_\_\_\_ (Insert highest single months value from column E above)

The undersigned authorizes the Insurance Corporation of British Columbia to forward the renewal of the above policy to:

Agent \_\_\_\_\_ Agency No. \_\_\_\_\_

**Warning**

Signature by the insured hereon declares that the foregoing particulars are true and where (a) an insured gives false particulars to the prejudice of the Corporation or knowingly misrepresents or fails to disclose in the policy any facts required to be stated therein, or (b) the insured contravenes a term or condition of the policy or the Regulation, or commits a fraud, any claim by the insured is invalid and the right of the insured to recover indemnity is forfeited.

\_\_\_\_\_  
Signature of insured

### **Schedule 3**



# DRIVER'S POLICY

PRESCRIBED PURSUANT TO SECTION 51 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, BEING THE HOLDER OF A VALID AND SUBSISTING BRITISH COLUMBIA DRIVER'S LICENCE, HEREBY APPLIES TO THE CORPORATION FOR A DRIVER'S POLICY AS FOLLOWS:

	NEXT ANNIVERSARY DATE OF THE BIRTH OF THE APPLICANT	AUTHORIZATION NUMBER	
EFFECTIVE DATE DAY MONTH YEAR	EXPIRY DATE DAY MONTH YEAR	DRIVER'S LICENCE NUMBER	POLICY NUMBER
NAME OF INSURED (SURNAME FOLLOWED BY GIVEN NAME(S))			LINE NO <b>APD10</b>
ADDRESS OF INSURED			
CITY	PROVINCE	POSTAL CODE	NUMBER OF INSUREDS <b>1</b>

When this application is validated and signed by an agent of the Corporation, and in consideration of the premium paid to the Corporation for this policy and in accordance with the terms and conditions as set out below, the Corporation agrees to indemnify the insured, pursuant to Part 4 of the Regulation up to the limit of liability set out below, for the use or operation of a vehicle, other than a vehicle owned by, leased to or registered in the name of the insured, or owned by, leased to or registered in the name of a member of the insured's household, as defined in Part 1 of the Regulation, while the insured is personally in control of such vehicle.

COVERAGE	LIMIT OF LIABILITY	PREMIUM	
THIRD PARTY LEGAL LIABILITY (PART 4)	\$ 00,000	\$	Cash \$ _____
		ANNUAL PREM. PRORATED PREM.	Cheque \$ _____
		\$ \$	Debit/Credit \$ _____

▲  
MINIMUM AND RETAINED PREMIUM \$15

Provided always that indemnity payable under this policy pursuant to Part 4 of the Regulation:

1. Applies only to the use or operation of a vehicle with the permission and consent of the owner of the vehicle and where the vehicle is not owned by, leased to or registered in the name of the insured or not owned by, leased to or registered in the name of a member of the insured's household;
2. Is reduced by the limit payable in accordance with Section 1.1 of Schedule 3 attached to the Regulation; or
3. Is reduced by the third party legal liability limit afforded on the vehicle being used or operated by the insured and payable in accordance with Section 1 (2) of Schedule 3 attached to the Regulation; or
4. Is reduced by any third party legal liability automobile insurance afforded by any other insurer which is applicable to the vehicle being used or operated by the insured.

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

By signing this application, the insured acknowledges all the terms and conditions set out above 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.C.B.C. / AGENT'S COMMENTS

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.

\_\_\_\_\_  
SIGNATURE OF INSURED

\_\_\_\_\_  
SIGNATURE OF AGENT

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

DO NOT WRITE / STAPLE

IN THIS AREA

**TEMPORARY CHANGE ENDORSEMENT  
(TO A HIGHER RATING CLASSIFICATION AND/OR TERRITORY)**

PRESCRIBED PURSUANT TO SECTION 153 OF THE REVISED REGULATION (1984)  
UNDER THE INSURANCE (MOTOR VEHICLE) ACT (HEREINAFTER CALLED THE REGULATION)



Insurance Corporation  
of British Columbia

(Hereinafter called The Corporation)

EFFECTIVE DATE DAY MONTH YEAR	EXPIRY DATE DAY MONTH YEAR	FLEET NUMBER	PLATE NUMBER
----------------------------------	-------------------------------	--------------	--------------

ENDORSEMENT NUMBER	LINE NO. <b>APV40</b>
--------------------	--------------------------

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

BC DRIVER'S LICENCE NUMBER	AUTHORIZATION NUMBER
----------------------------	----------------------

ADDRESS OF INSURED

CITY PROVINCE POSTAL CODE

NATIONAL SAFETY CODE NUMBER

ICBC / AGENT'S COMMENTS

NUMBER OF INSURED

IN CONSIDERATION OF THE PREMIUM PAID FOR THIS ENDORSEMENT, THE OWNER OR DRIVER OF THE VEHICLE DESCRIBED IN THE OWNER'S CERTIFICATE OF INSURANCE TO WHICH THIS ENDORSEMENT APPLIES IS PERMITTED TO OPERATE THE VEHICLE TEMPORARILY FOR A PERIOD NOT EXCEEDING 3 CONSECUTIVE MONTHS FOR THE USE AND/OR IN THE TERRITORY SET OUT HEREAFTER AND ACCORDING TO THE TERMS OF THIS ENDORSEMENT.

NORMAL		TEMPORARY		
TERR.	RATE CLASS CODE NORMAL	TERR.	RATE CLASS CODE TEMP.	RATE CLASS (USE) CRITERIA AND/OR TERRITORY

COVERAGE ON OWNER'S CERTIFICATE OF INSURANCE	LIMIT OF LIABILITY	ANNUAL PREMIUM FOR NORMAL USE / TERRITORY	ANNUAL PREMIUM FOR TEMPORARY USE / TERRITORY
BASIC - THIRD PARTY LEGAL LIABILITY (PART 6) ACCIDENT BENEFITS (PART 7) UNDERINSURED MOTORIST PROTECTION (PART 10, DIVISION 2)	\$ , 00,000	\$ ,	\$ ,
EXTENSION - THIRD PARTY LEGAL LIABILITY (PART 9, DIVISION 1)	\$ , 00,000	\$ ,	\$ ,
<b>OWN DAMAGE</b> (PART 9, DIVISION 2)	DECLARED VALUE \$ , RATE GROUP \$ , COLLISION DEDUCTIBLE \$ , SPECIFIED PERILS DED. \$ , RATE GROUP \$ , *COMPREHENSIVE DED. \$ ,	\$ ,	\$ ,
LOSS OF USE (PART 9, DIVISION 2)	LIMIT PER DAY \$ , TOTAL LIMIT \$ , 00	\$ ,	\$ ,
	REPLACEMENT COST (APV286A) <input type="checkbox"/> MODEL YEAR <input type="checkbox"/> LIMITED DEPRECIATION (APV297A) <input type="checkbox"/>	\$ ,	\$ ,
		ROADSTAR PACKAGE \$ ,	ROADSTAR PACKAGE \$ ,
		ROADSIDE PLUS \$ ,	ROADSIDE PLUS \$ ,
		ANNUAL NET PREMIUM FOR NORMAL USE/TERRITORY \$ ,	ANNUAL NET PREMIUM FOR TEMPORARY USE/TERRITORY \$ ,

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

INDICATE DISCOUNT / SURCHARGE AS SHOWN ON ORIGINAL INSURANCE DOCUMENT

CLAIM-RATED SCALE OR FLEETPLAN	
DISCOUNT %	SURCHARGE %
<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
ADDITIONAL SAVINGS <input type="checkbox"/> Y <input type="checkbox"/> N	ANTI-THEFT DEVICE DISCOUNT <input type="checkbox"/> Y <input type="checkbox"/> N

**CALCULATION**

ANN. NET PREMIUM FOR TEMPORARY USE/ TERRITORY - ANN. NET PREMIUM FOR NORMAL USE/ TERRITORY = TOT. ANN. PREM. DIFF.

TOT. ANN. PREM. DIFF. \$ ,

PREMIUM FOR PERIOD OF COVERAGE - 10% OF TOTAL ANNUAL PREMIUM DIFFERENCE PER MONTH OR PART THEREOF

MONTHLY PREMIUM \$ X MONTHS OF COVERAGE

PREMIUM FOR PERIOD OF COVERAGE - 1% OF TOTAL ANNUAL PREMIUM DIFFERENCE PER DAY OF TRIP DURATION

PER DIEM. PREMIUM \$ X NUMBER OF DAYS

**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).

EXCEPT AS OTHERWISE PROVIDED IN THIS ENDORSEMENT, ALL LIMITS, TERMS, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS OF THE REGULATION SHALL HAVE FULL FORCE AND EFFECT.

WHEN VALIDATED AND SIGNED BY AN AUTHORIZED AGENT THIS ENDORSEMENT CONFIRMS INSURANCE COVERAGE IS IN FORCE ACCORDING TO THE TERMS AND CONDITIONS OF THE ENDORSEMENT AND PURSUANT TO THE INSURANCE (MOTOR VEHICLE) ACT AND REGULATION.

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

Cash \$ \_\_\_\_\_  
Cheque \$ \_\_\_\_\_  
Debit/Credit \$ \_\_\_\_\_

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

SIGNATURE OF INSURED

SIGNATURE OF AGENT

AM  
PM  
TIME OF VALIDATION

DO NOT WRITE / STAPLE

IN THIS AREA

**UNLICENCED VEHICLE POLICY**  
**(OFF HIGHWAY PLEASURE USE OR VEHICLE IN STORAGE ONLY)**  
 PRESCRIBED PURSUANT TO SECTION 153 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 UNLICENCED VEHICLE POLICY, AND THIS APPLICATION SHALL FORM PART OF THE POLICY OF INSURANCE HEREBY APPLIED FOR WHICH SHALL BE AS FOLLOWS:

EFFECTIVE DATE DAY MONTH YEAR	EXPIRY DATE DAY MONTH YEAR	AUTHORIZATION NUMBER	POLICY NUMBER	LINE NO <b>APV45</b>
NAME OF INSURED (SURNAME FOLLOWED BY GIVEN NAME(S))			ICBC / AGENT'S COMMENTS	
ADDRESS OF INSURED				
CITY				
PROVINCE	POSTAL CODE			
BC DRIVER'S LICENCE NUMBER			NATIONAL SAFETY CODE NUMBER	

In consideration of the premium paid for this policy, the Corporation agrees to indemnify the insured for Third Party Legal Liability and own damage insurance and pay benefits to or on behalf of the insured for Accident Benefits insurance, pursuant to the respective parts of the Regulation, where a premium is specified against that coverage shown hereunder and subject to the terms and conditions set out hereafter for the described unlicensed vehicle.

MODEL YEAR	MAKE	MODEL	BODY STYLE	VEHICLE IDENTIFICATION (SERIAL) NUMBER	REGISTRATION NUMBER	DISPLACEMENT IN C.C.
------------	------	-------	------------	--	---------------------	----------------------

TERRITORY	EQUIPMENT CODE	ENTER TERRITORY/EQUIPMENT CODE FOR APPLICABLE VEHICLE	RATE CLASS	OWN DAMAGE COVERAGE RATED BY
	4 0	ALL TERRAIN CYCLE/ ALL TERRAIN VEHICLE (OFF HIGHWAY PLEASURE USE ONLY)		DECLARED VALUE
	4 1	MOTORCYCLE: TRAIL / DIRT / MOTOCROSS BIKE (OFF HIGHWAY PLEASURE USE ONLY)		DECLARED VALUE
	4 2	BUSH / DUNE BUGGY (AUTOMOBILE TYPE) (OFF HIGHWAY PLEASURE USE ONLY)		RATE GROUP
	4 3	SNOWMOBILE /SNOW VEHICLE (OFF HIGHWAY PLEASURE USE ONLY)		DECLARED VALUE
	4 5	MOTOR VEHICLE (INC. MOTOR CYCLE / SNOWMOBILE) IN STORAGE OR ON CONSIGNMENT, OR TRAILER IN STORAGE OR ON CONSIGNMENT		RATE GROUP OR DECLARED VALUE BUT NOT BOTH
	4 6	AMPHIBIOUS VEHICLES (OFF HIGHWAY PLEASURE USE ONLY)		RATE GROUP
	4 7	THORMANBY ISLAND OR KEMANO ONLY - PLEASURE USE		RATE GROUP
	4 8	GOLF CART (OFF HIGHWAY PLEASURE USE ONLY)		DECLARED VALUE
	4 9	ALL OTHER VEHICLES - OFF HIGHWAY PLEASURE USE ONLY (TRAILERS, 2 & 4 WHEEL DRIVE VEHICLES)		RATE GROUP OR DECLARED VALUE BUT NOT BOTH
	5 0	CAMPERS		DECLARED VALUE

**WARNING**

This policy of insurance is void if it is issued to a named insured who is not a resident of British Columbia. This policy does not cover:

- 1) Passengers on motorcycles 110 C.C. or less when operated by a person without a valid driver's licence per condition 2(c) on the back of this policy.
- 2) Vehicles operated by a person under 16 years of age.
- 3) Vehicles operated by a person without a valid driver's licence except as set out in condition 2 on the back of this policy.

Refer to the Special Terms, Conditions, and Exclusions on the back of this policy.

COVERAGE	LIMIT OF LIABILITY	ANNUAL PREMIUM	PERCENTAGE	ANNUAL NET PREMIUM
BASIC THIRD PARTY LEGAL LIABILITY (PART 6)	\$ , 00,000	\$ ,	X	= \$ ,
EXTENSION THIRD PARTY LEGAL LIABILITY (PART 9, DIV 1)	\$ , 00,000	\$ ,	X	= \$ ,
ACCIDENT BENEFITS (PART 7)	AS PER REGULATION	INCLUDED ONLY IF THIRD PARTY LEGAL LIABILITY (PART 6) HAS BEEN PURCHASED		
OWN DAMAGE (PART 9, DIVISION 2)	DECLARED VALUE	RATE GROUP	COLLISION DEDUCTIBLE	
	\$ ,	\$ ,	\$ ,	X = \$ ,
	SPECIFIED PERILS DED.	RATE GROUP	COMPREHENSIVE DED.	
	\$ ,	\$ ,	\$ ,	X = \$ ,

**THE MINIMUM AND RETAINED PREMIUM FOR THIS POLICY SHALL BE \$30. THIS AMOUNT WILL BE WAIVED IF THIS POLICY IS CANCELLED FOR CONCURRENT REPLACEMENT BY A VALID OWNER'S CERTIFICATE OF INSURANCE.**

MINIMUM PREMIUM \$30

Provided always that the policy of insurance shall be subject to the special terms and conditions contained on the back of this application, which shall also form part of the said policy and shall be binding upon the insured.

TOTAL ANN. NET PREM.	PRORATED PREMIUM
\$ ,	\$ ,

By signing this application, the insured acknowledges all the terms and conditions contained on both the front and back sides hereof 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).

Cash \$ \_\_\_\_\_  
 Cheque \$ \_\_\_\_\_  
 Debit/Credit \$ \_\_\_\_\_

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

SIGNATURE OF INSURED (APPLICANT)

SIGNATURE OF AGENT

TIME OF VALIDATION

## Special Terms, Conditions and Exclusions

1. When the vehicle is in operation, it must be used off highway only and only for pleasure purposes. When the vehicle is not in operation, insurance coverage under this policy applies only when the vehicle is on consignment or in storage on private property.
2. (a) When the vehicle is operated, insurance coverage under this policy applies only when the vehicle is operated by a person:
  - (i) who is sixteen years of age or older, and
  - (ii) who holds a valid driver's licence as set out in the Motor Vehicle Act for the type of vehicle being operated except as provided in condition 2(b).
- (b) Subject to condition 2(c), insurance coverage under this policy also applies where a person without a valid driver's licence (except while that driver's licence is under suspension or has been cancelled or ordered suspended or cancelled by operation of law, or has been surrendered to the Corporation or the Superintendent of Motor Vehicles) drives either a motorcycle with an engine capacity of 110 cc or less, or a snowmobile, with the consent of the owner, unless such vehicle is driven:
  - (i) on a highway as defined in the Insurance (Motor Vehicle) Act, or on any right of way or public land adjacent to a highway, or in any public park without the express permission of the authorities having jurisdiction to grant such permission, or
  - (ii) contrary to the Motor Vehicle (All Terrain) Act and Regulation, or
  - (iii) by a person who is not sixteen years of age or older.
- (c) If condition 2(b) applies, no indemnity is payable to any person who is a passenger on a motorcycle with an engine capacity of 110 cc or less.
3. When a trailer owned by the insured, but not described on this policy, is used or operated in connection with the described all terrain vehicle, the insurance coverage under this policy will not be invalidated and the trailer and all terrain vehicle will be considered as one vehicle for the purposes of this policy.
4. For the purposes of this policy:
  - (a) "a vehicle in storage" means a vehicle not currently licenced, which is in storage on the insured's private property or on private property located anywhere within Canada or the United States of America, and which it is understood and agreed will not be driven on a highway, private road, or private property, or parked on any highway during the term of this policy.
  - (b) "the insured's private property" shall include a parking space designated for the use of the insured when such parking space is located in the parking area attached to or forming part of an apartment, condominium, townhouse, or other building in which the insured resides.
  - (c) a vehicle "on consignment" means a vehicle not currently licenced, which has been placed by the registered owner in the care, custody, or control of a garage service operator, but not registered in the name of such operator, for the sole purpose of the sale of the vehicle.
  - (d) a "snow vehicle" means a snow vehicle as defined in the Motor Vehicle Act Regulations.
5. The insured certifies that at no time during the policy term will the vehicle:
  - (a) be used as living accommodation,
  - (b) be used or operated off highway for commercial or business purposes, or
  - (c) subject to conditions 7 and 8 below:
    - (i) be driven on a highway, or, if the vehicle is a vehicle in storage or on consignment, on a private road, or private property, or
    - (ii) be parked on any highway.
6. If an insured violates a term of condition 5, all claims by or in respect of the insured arising after the violation are rendered invalid, and the insured's right and the right of a person claiming through or on behalf of or as a dependent of the insured to benefits and insurance money is forfeited.
7. If a vehicle is placed in the care, custody, or control of a garage service operator for the purpose of repair, servicing, or testing, the coverage under this policy will not be invalidated when the vehicle is operated by a garage service operator or by the garage service operator's employees or agents while a Demonstration licence plate, Repairer's licence plate, or a Transporter's licence plate is lawfully attached to the customer's vehicle.
8. If a vehicle is temporarily insured under a Temporary Operation Permit and Owner's Certificate of Insurance (APV16 or APV16L) (a "TOP"), the vehicle may be operated in accordance with the terms of the TOP and coverage under this policy is not invalidated, but no indemnity is provided by this policy during the term of the TOP.
9. No indemnity is provided by this policy if the named insured is not a resident of British Columbia.
10. With respect to a camper that is insured by this policy for own damage coverage in accordance with Part 9 Division 2 of the Regulation,
  - (a) conditions 1, 5(a), and 5(b) above do not apply.
  - (b) In the event of a single occurrence causing loss or damage to the camper insured by this policy and the motor vehicle to which the camper is attached, a single deductible shall apply where the own damage deductible under this policy is the same as the own damage deductible under the owner's certificate for the motor vehicle. If the own damage deductible under this policy is different from the own damage deductible under the owner's certificate for the motor vehicle to which the camper is attached, then the higher deductible shall apply as the single deductible when both the motor vehicle and the camper are damaged in a single occurrence. The loss, inclusive of deductible amounts, shall be prorated between the own damage coverage under this policy and the owner's certificate for the vehicle to which the camper is attached according to the respective loss suffered and the respective applicable limit of indemnity. The applicable own damage deductible amounts in force at the time of loss shall determine how this condition is applied.
  - (c) Where the camper is detached from a motor vehicle at the time of loss, losses involving the camper shall be treated separately and be subject to the deductible amount stated in this policy.
  - (d) In addition to permanently attached equipment of the camper, coverage is also provided under this policy to fixtures and fittings of a camper which are not permanently attached to and which form part of the necessary equipment of the camper, provided that the value of such fixtures and fittings has been included in the total value declared on the face of this policy.
11. With respect to a camper that is insured by this policy for third party legal liability (Part 6) and accident benefits (Part 7) under the Regulation, these coverages only apply while the camper is
  - (a) detached from a motor vehicle, or
  - (b) attached to a motor vehicle that is not licenced in accordance with the definition of "licence" contained in the Insurance (Motor Vehicle) Act and is not being operated.
12. Section 96 (b)(i) and section 96 (b)(iii) of the Regulation do not apply with respect to an accident which results in a claim for benefits being made by an occupant of the vehicle insured by this policy.
13. For the purpose of this policy, the definition of vehicle includes:
  - (i) a camper,
  - (ii) an all terrain cycle, meaning a 3-wheeled motor vehicle designed for the transportation of persons, property or equipment exclusively on marshland, open country or other unprepared surfaces,
  - (iii) an all terrain vehicle, meaning a wheeled or tracked vehicle designed primarily for recreational use or for the transportation of property or equipment exclusively on marshland, open country or other unprepared surfaces.
14. No indemnity is provided by this policy with respect to an amphibious vehicle when being used in or upon water, when docked or floating in water, or when being launched into or landed from water.

Except as otherwise provided in this policy, all limits, terms, conditions, provisions, definitions, and exclusions of the Regulation shall apply to the insurance provided by this policy.

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 on the front side hereof by an agent or other authorized representative of the Corporation.

Paul Taylor

PRESIDENT AND CHIEF EXECUTIVE OFFICER  
INSURANCE CORPORATION OF BRITISH COLUMBIA

DO NOT WRITE / STAPLE

IN THIS AREA

**FLEET REPORTING POLICY**

PRESCRIBED PURSUANT TO SECTION 168 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) APPLIES TO THE CORPORATION FOR A FLEET REPORTING POLICY, AND THE APPLICATION FOR A FLEET REPORTING POLICY, TOGETHER WITH ALL ATTACHED RIDERS, ENDORSEMENTS AND THESE DECLARATIONS FORM PART OF THE POLICY.

EFFECTIVE DATE DAY MONTH YEAR	EXPIRY DATE DAY MONTH YEAR	AUTHORIZATION NUMBER	FLEET NUMBER	POLICY NUMBER	LINE NO. <b>APV90</b>
NAME OF INSURED (SURNAME FOLLOWED BY GIVEN NAME(S))		NATIONAL SAFETY CODE NUMBER		I.C.B.C. / AGENT'S COMMENTS	
ADDRESS OF INSURED		NUMBER OF INSUREDS <b>1</b>			

IN CONSIDERATION OF THE PREMIUM PAID TO THE CORPORATION FOR THIS POLICY, THE CORPORATION HEREBY AGREES TO INDEMNIFY THE INSURED AGAINST LOSS OR DAMAGE CAUSED BY THE PERILS SET OUT BELOW FOR EACH ITEM UP TO THE LIMITS OF LIABILITY AND SUBJECT TO THE DEDUCTIBLE AMOUNTS AS DESCRIBED FOR EACH SEPARATE ITEM, IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE APPLICABLE PARTS OF THE REGULATION IN RESPECT OF ALL LICENCED VEHICLES OWNED OR LEASED FOR MORE THAN ONE MONTH, BY, OR IN THE NAME OF THE INSURED UNDER THE ABOVE FLEET NUMBER.

ITEM NO.	VEHICLE TYPE (INDICATE 1-6)	MINIMUM G.V.W. (kgs)	MAXIMUM G.V.W. (kgs)	THIRD PARTY LEGAL LIABILITY (PART 6 AND PART 9, DIV. 1)	ACCIDENT BENEFITS (PART 7) & FIRST PARTY COVERAGE INCLUDING UNDERINSURED MOTORIST PROTECTION (PART 10)	COLLISION (PART 9, DIV. 2)	COMPREHENSIVE (PART 9, DIV. 2)	SPECIFIED PERILS (PART 9, DIV. 2)
				LIMIT OF LIABILITY		DEDUCTIBLE	DEDUCTIBLE	DEDUCTIBLE
1				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$
2				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$
3				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$
4				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$
5				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$
6				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$
7				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$
8				\$ 0 0,0 0 0	AS PER REGULATION	\$	\$	\$

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE DEPOSIT PREMIUM SHOWN BELOW IS DUE AND PAYABLE AT THE TIME OF VALIDATION OF THIS POLICY. THE PREMIUM FOR THIS POLICY IS BASED ON THE FOLLOWING RATES:

- PER \$100 OF GROSS RECEIPTS AND THE ESTIMATED TOTAL RECEIPTS FOR THE POLICY PERIOD IS \$ \_\_\_\_\_ OR
- PER 1,000 MILES AND THE ESTIMATED TOTAL MILEAGE FOR THE POLICY PERIOD IS \_\_\_\_\_ MILES OR
- PER 1,000 KILOMETERS AND THE ESTIMATED TOTAL KILOMETERS FOR THE POLICY PERIOD IS \_\_\_\_\_ KILOMETERS OR
- PER VEHICLE IN ACCORDANCE WITH THE ATTACHED RATING SCHEDULE (APV90F).

A COVERAGES	B GROSS PREMIUM	C EST TOTAL OF RECEIPTS/ MILEAGE	D % FLEET DISCOUNT/ SURCHARGE	E NET PREMIUM	F TOTAL ANTI-THEFT DISC. AMT.	G TOTAL PREMIUM	H DEPOSIT PREMIUM	I NET RATE
BASIC THIRD PARTY LEGAL LIABILITY (PART 6), ACCIDENT BENEFITS (PART 7) AND FIRST PARTY COVERAGE INCLUDING UNDERINSURED MOTORIST PROTECTION (PART 10)		X						
EXTENSION THIRD PARTY LEGAL LIABILITY (PART 9, DIV. 1)								
COLLISION (PART 9, DIV. 2)								
COMPREHENSIVE (PART 9, DIV. 2)								
SPECIFIED PERILS (PART 9, DIV. 2)								
<b>TOTAL</b>								

EXCEPT AS OTHERWISE PROVIDED IN THIS POLICY, ALL LIMITS, TERMS, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS OF THE REGULATION SHALL HAVE FULL FORCE AND EFFECT.

RATE CLASS	DEPOSIT PREMIUM PAID \$ _____	MINIMUM AND RETAINED PREMIUM - \$500	Cash \$ _____
			Cheque \$ _____
			Debit/Credit \$ _____

By signing this application, the insured acknowledges all the terms and conditions set out above 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.)

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

TIME OF VALIDATION  
A.M.  
P.M.

NOT VALID UNLESS STAMPED BY  
AUTHORIZED ISSUING OFFICE

SIGNATURE OF INSURED

SIGNATURE OF AGENT

## APPLICATION FOR A FLEET REPORTING POLICY



**Insurance Corporation  
of British Columbia**

(Hereinafter called The Corporation)

PRESCRIBED PURSUANT TO SECTION 168 OF THE REVISED REGULATION (1984) UNDER THE INSURANCE (MOTOR VEHICLE) ACT (HEREINAFTER CALLED THE REGULATION) THE POLICY IS ISSUED ON THE BASIS OF THE INFORMATION CONTAINED HEREIN AND ON THE ATTACHED APV90B. THIS APPLICATION FORMS PART OF THE POLICY.

EFFECTIVE DATE DAY MONTH YEAR	EXPIRY DATE DAY MONTH YEAR	<input type="checkbox"/> NEW <input type="checkbox"/> RENEW	CURRENT FLEET NUMBER	NATIONAL SAFETY CODE NUMBER	LINE NO. <b>APV90A</b>
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NAME OF APPLICANT (SURNAME FOLLOWED BY GIVEN NAME(S))			INDICATE BASIS OF RATING TO BE USED AND ENTER THE ESTIMATED RECEIPTS, MILES OR KILOMETERS DRIVEN, OR THE NUMBER OF VEHICLES OPERATED FOR THE FORTHCOMING POLICY PERIOD ("X" ONE BOX ONLY)
ADDRESS OF APPLICANT			
CITY	PROVINCE	POSTAL CODE	

PROVIDE DETAILS OF RECEIPTS OR MILEAGE OR KILOMETERS OR THE AVERAGE NUMBER OF VEHICLES FOR THE 3 YEAR PERIOD IMMEDIATELY PRIOR TO THE DATE OF THIS APPLICATION:  
(i.e. 3 YEARS ENDING FROM THE DATE OF THIS APPLICATION)

MOST RECENT YEAR \_\_\_\_\_ 2ND YEAR \_\_\_\_\_ 3RD YEAR \_\_\_\_\_

PROVIDE DETAILS OF THE <b>AVERAGE NUMBER</b> OF VEHICLES AND <b>TYPES</b> OF VEHICLES OWNED BY OR LEASED TO THE NAMED APPLICANT AND ALL SUBSIDIARY COMPANIES (FOR WHICH COVERAGE IS REQUIRED), FOR THE 3 YEAR PERIOD IMMEDIATELY PRIOR TO THE DATE OF THIS APPLICATION:	NUMBER		
	MOST RECENT YEAR	2ND YEAR	3RD YEAR
PRIVATE PASSENGER AND LIGHT COMMERCIAL VEHICLES (5,000 kgs G.V.W. OR LESS)			
COMMERCIAL VEHICLES (OVER 5,000 kgs G.V.W.)			
COMMERCIAL TRAILERS			
OTHERS			

COMPLETE THE FOLLOWING SECTION FOR THIRD PARTY LEGAL LIABILITY AND EACH OWN DAMAGE OPTION WRITTEN, SHOWING VEHICLE TYPE AND G.V.W. RANGE (WHERE APPLICABLE) FOR EACH COMBINATION OF COVERAGES SELECTED.

VEHICLE TYPE (INDICATE 1-6)	MINIMUM G.V.W. (kgs)	MAXIMUM G.V.W. (kgs)	THIRD PARTY LEGAL LIABILITY (PART 6 AND PART 9, DIV. 1)	ACCIDENT BENEFITS (PART 7) & FIRST PARTY COVERAGE INCLUDING UNDERINSURED MOTORIST PROTECTION (PART 10)	COLLISION (PART 9, DIV. 2)	COMPRE-HENSIVE (PART 9, DIV. 2)	SPECIFIED PERILS (PART 9, DIV. 2)
			LIMIT OF LIABILITY		DEDUCTIBLE	DEDUCTIBLE	DEDUCTIBLE
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,
			\$ , 0 0,0 0 0	AS PER REGULATION	\$ ,	\$ ,	\$ ,

By signing this application; the insured acknowledges all the terms and conditions set out above 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).

APPLICANT'S SIGNATURE (IF APPLICANT IS A COMPANY - SIGNATURE OF OFFICER AND TITLE)	DATE OF APPLICATION	TELEPHONE NUMBER
AGENT NAME (PRODUCER)	AGENT'S NUMBER	AGENT'S TELEPHONE NO.

DO NOT WRITE / STAPLE

IN THIS AREA

SPECIAL EXCESS THIRD PARTY LEGAL LIABILITY POLICY

PRESCRIBED PURSUANT TO SECTION 153 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 A SPECIAL EXCESS THIRD PARTY LEGAL LIABILITY POLICY, AND THIS APPLICATION SHALL FORM PART OF THE POLICY OF INSURANCE HEREBY APPLIED FOR WHICH SHALL BE AS FOLLOWS:

Form with fields: EFFECTIVE DATE, EXPIRY DATE, AUTHORIZATION NUMBER, NATIONAL SAFETY CODE NUMBER, POLICY NUMBER, LINE NO. (APV212)

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

ADDRESS OF INSURED

CITY, PROVINCE, POSTAL CODE

NUMBER OF INSUREDS: 1

TYPE OF INSURED

Summary table: TOTAL NUMBER ON WHICH PREMIUM IS CALCULATED, NO. OF PERSONS, EXCESS INSURANCE LIMIT (\$1,000,000), ANNUAL PREMIUM, PRORATED PREMIUM, S/TERM INS. SURC., TOTAL PAID

MINIMUM AND RETAINED PREMIUM \$20: Cash \$, Cheque \$, Debit/Credit \$

I.C.B.C. / AGENT'S COMMENTS

- 1. In consideration of the premium paid... 2. Indemnity is afforded by this policy... 3. This policy shall only indemnify... 4. No excess indemnity shall be afforded... 5. No indemnity shall be afforded... 6. Except as set out in the policy all limits, terms conditions, provisions, definitions and exclusions of the Regulation shall have full force and effect.

By signing this application, the insured acknowledges all the terms and conditions set out above 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).

SIGNATURE OF AGENT

SIGNATURE OF INSURED

APV212 (012006)

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

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

AM, PM, TIME OF VALIDATION



## REPLACEMENT COST ENDORSEMENT

PRESCRIBED PURSUANT TO SECTION 153 OF THE REVISED REGULATION (1984)  
UNDER THE INSURANCE (MOTOR VEHICLE) ACT (HEREINAFTER CALLED THE REGULATION)

In consideration of the premium paid to the Corporation by the insured for this endorsement, as shown on the Owner's Certificate to which this endorsement is attached, the Corporation agrees to indemnify the insured for direct and accidental loss or damage caused to the described motor vehicle by one of the perils for which the insured has paid a premium under the insured's underlying insurance, occurring during the term of the Owner's Certificate, in accordance with the following special terms, conditions, definitions and exclusions of this endorsement and such of the provisions of Division 2 of Part 9 of the Regulation as are not in conflict with the special terms, conditions, definitions, and exclusions of this endorsement, and only where there is underlying insurance, and the dollar amount of the loss or damage to the described motor vehicle exceeds the deductible amount applicable to the underlying insurance.

### SPECIAL TERMS, CONDITIONS, DEFINITIONS AND EXCLUSIONS

1. If an accident renders the described motor vehicle a total loss or constructive total loss during the period when this endorsement is in effect, the Corporation will, subject to condition 5 below, indemnify the insured for direct and accidental loss or damage caused to the described motor vehicle

(a) where the described motor vehicle is a new motor vehicle

(i) by replacing the described motor vehicle at the Corporation's cost with the most current model of a new motor vehicle of the same make and model and with equipment and options attached thereto similar to those listed on the bill of sale where such replacement motor vehicle is deliverable to the insured by a dealer within 30 days of the determination of a total loss or constructive total loss, or

(ii) if a replacement motor vehicle as described in condition 1(a)(i) is not deliverable by a dealer within 30 days of the determination of a total loss or constructive total loss, by paying the insured the lesser of the following:

A. the verified original net purchase price actually paid by the insured for the described motor vehicle as evidenced by the bill of sale, or  
B. the manufacturer's suggested retail price at the date of purchase of the described motor vehicle together with any dealer options attached that may be listed on the bill of sale;

plus an additional percentage amount of A. or B., whichever of these is paid, such percentage to be determined from the following table, by the model year number of the described motor vehicle:

Model Year Number	Percentage to be Added
Model year 1	2.5%
Model year 2	5.0%
Model year 3	7.5%

or (iii) as an alternative to 1(a)(i) above and provided that a replacement motor vehicle as described in 1(a)(i) is available as required under the conditions of 1(a)(i), by replacing the described motor vehicle at the Corporation's cost with any other motor vehicle of the insured's choice where such replacement motor vehicle is deliverable to the insured by a dealer within 30 days of the determination of a total loss or constructive total loss, and provided that the cost of such replacement motor vehicle does not exceed the cost of the replacement motor vehicle as determined under 1(a)(i), or

(iv) where a replacement motor vehicle is available under condition 1(a)(i) and the insured elects not to replace the described motor vehicle in accordance with condition 1(a)(i) or condition 1(a)(iii), by paying the insured the settlement amount calculated under condition 1(a)(ii), provided that such amount does not exceed the cost of the replacement motor vehicle as determined under condition 1(a)(i),

or (b) where the described motor vehicle is a used motor vehicle

(i) by replacing the described motor vehicle at the Corporation's cost with the most current model of a new motor vehicle of the same make and model and with equipment and options attached thereto similar to those that were on the described motor vehicle at the date of the accident, where such replacement vehicle is deliverable to the insured by a dealer within 30 days of the determination of a total loss or constructive total loss, or

(ii) if a replacement motor vehicle as described in condition 1(b)(i) is not deliverable by a dealer within 30 days of the determination of a total loss or constructive total loss, by paying the insured either

A. where the manufacturer still produces the same make and model of vehicle as the described motor vehicle, the cost of the replacement vehicle as determined under 1(b)(i) above, or

B. where the manufacturer no longer produces the same make and model of vehicle as the described motor vehicle, the manufacturer's suggested retail price for the described motor vehicle at the time it was manufactured, together with any equipment and options attached thereto similar to those that were on the described motor vehicle at the date of the accident, plus an additional percentage amount of the manufacturer's suggested retail price,

including equipment and options, such percentage to be determined from the following table, by the model year of the described motor vehicle:

Model Year Number	Percentage to be Added
Model year 1	2.5%
Model year 2	5.0%
Model year 3	7.5%

or (iii) as an alternative to 1(b)(i) above, and provided that a replacement vehicle as described in 1(b)(i) is available as required under the conditions of 1(b)(i) by replacing the described motor vehicle at the Corporation's cost with any other vehicle of the insured's choice where such replacement motor vehicle is deliverable to the insured by a dealer within 30 days of the determination of a total loss or constructive total loss, and provided that the cost of such vehicle does not exceed the cost of the replacement motor vehicle as determined under 1(b)(i)

but the cost of repair of any prior unrepaired damage to the described motor vehicle will be deducted from the settlement of the total loss or constructive total loss.

2. The Corporation may extend the timeframe contained in condition 1(a)(i) or 1(b)(i) for delivery of a replacement vehicle if such replacement vehicle cannot be delivered to the insured by a dealer within 30 days but it can be delivered within 90 days after the date of the determination of a total loss or constructive total loss and the insured is willing to wait up to 90 days for the replacement vehicle to be delivered. If such replacement vehicle is not subsequently delivered within 90 days, then indemnity shall only be afforded in accordance with, for a new vehicle, condition 1(a)(ii) and, for a used vehicle, condition 1(b)(ii).

3. In the case of a new motor vehicle only, where a replacement vehicle is delivered within 90 days in accordance with condition 2, but the insured, after having agreed to wait the 90 days, subsequently elects not to accept the replacement motor vehicle, the settlement basis outlined in condition 1(a)(iii) applies.

4. If, during the period when this endorsement is in effect, an accident causes direct loss or damage to the described motor vehicle that does not render the described motor vehicle a total loss or a constructive total loss, the Corporation will, subject to condition 5 below, indemnify the insured by paying for the cost of repair of the described motor vehicle, using new Original Equipment Manufacturer parts for such repair, and without requiring the insured to contribute any amount by way of depreciation or betterment to the cost of such worn or used parts as are replaced, if such replacement parts would result in the insured being required to contribute towards a depreciation or improvement allowance if this endorsement was not applicable. If new Original Equipment Manufacturer parts are not available, the Corporation will indemnify the insured by paying for the cost of repair of the described motor vehicle, using new parts of like kind or quality to those used or recommended by the manufacturer of the described motor vehicle.

5. The agreements contained under conditions 1, 2, 3 and 4 of this endorsement will not apply to fire, theft, vandalism or malicious mischief losses occurring to a described motor vehicle which was in model year 3 on the date this endorsement was issued.

6. This endorsement may only be attached to an Owner's Certificate

(a) for a motor vehicle which is in model year 1, 2 or 3,

(b) for a motor vehicle which is not a rebuilt, replica, replicar, replikit, specialty or ubilt vehicle as defined under this endorsement or the Regulation, and

(c) if the insured's Claim Rated Scale discount under such Owner's Certificate is -20% of the base rate premium (level -4) or greater, or if such Owner's Certificate has a Fleetplan discount of 40% or greater.



7. This endorsement is void

- (a) if the insured is not a resident of British Columbia,
- (b) if issued for a motor vehicle which is not in model year 1, 2 or 3,
- (c) if the insured did not meet the applicable qualification under condition 6(c) above at the time this endorsement was issued, or
- (d) if issued for a motor vehicle which is a rebuilt, replica, replicar, replikit, specialty or rebuilt vehicle as defined under this endorsement or the Regulation.

8. No indemnity is afforded by this endorsement

- (a) where the described motor vehicle
  - (i) is a commercial motor vehicle having a licensed gross vehicle weight in excess of 5000 kgs, or
  - (ii) is not insured by the underlying insurance under rate class 001, 002, 003, 004, 005, 007, 011, 012, 014, 015, 021, 022, 023, 024, 027, 051, 055, 200, 202, 203, 206, 850, 853 or 856 at the time of loss,
- (b) for a claim or demand
  - (i) for loss or damage arising out of repair of prior unrepaired loss or damage to the described motor vehicle at the same place or an adjacent place to any place on the described motor vehicle that has suffered repairable loss or damage for which a claim may be made under this endorsement,
  - (ii) for loss or damage arising out of a claim for accelerated depreciation caused by or resulting from the repair of any loss or damage to the described motor vehicle,
  - (iii) for any claim for loss of use of the described motor vehicle,
  - (iv) for loss relating to any third party or manufacturer warranties or other vehicle warranty insurance, or
  - (v) under condition 1(a), unless the insured produces the bill of sale, or
- (c) where the insured does not comply with Section 119 (2) of the Regulation by accurately declaring the value of the insured vehicle, and where, as a result of this, Section 119 (3) of the Regulation applies.

9. Definitions

In this endorsement, the following words or phrases have the following meanings:

- "accident"** means an unforeseen occurrence or series of connected unforeseen occurrences causing direct loss or damage to the described motor vehicle;
- "bill of sale"** means the original or a facsimile of the original document by which ownership of the described motor vehicle was transferred to the insured by the manufacturer of the described motor vehicle or the manufacturer's agent or dealer and, in the case of equipment added to the vehicle subsequent to the vehicle being purchased or leased by the insured, means the original or a facsimile of the original document issued to the insured at the date of purchase of such additional equipment;
- "constructive total loss"** means that condition of the described motor vehicle that exists when it might be feasible to repair the described motor vehicle but the cost of repairs to the described motor vehicle exceeds the net actual cash value of the described motor vehicle as the condition of that vehicle was immediately prior to the occurrence of the loss or damage for which indemnity is afforded by this endorsement;
- "described motor vehicle"** means the vehicle shown on the Owner's Certificate or on the Vehicle in Storage Policy, together with such permanently attached equipment and unattached equipment as was in or on the vehicle at the date of the accident provided that such equipment is automatically afforded coverage under Regulation Section 122 or is covered under a valid and subsisting Excess Special Equipment Endorsement (APV300) or Special Sound and Communication Equipment Endorsement (APV330);
- "endorsement"** means the extended indemnity afforded by this contract of extension insurance but does not include any indemnity afforded by any underlying insurance;
- "insured"** means the named insured owner of the described motor vehicle and includes,
- (a) where the owner is the lessor of the described motor vehicle, the lessee of the described motor vehicle to the extent of the lessee's insurable interest therein if the lease contains an option for the lessee to purchase the described motor vehicle, regardless of when the option was exercised by the lessee, and
  - (b) the holder of each lien registered against the described motor vehicle at the time the described motor vehicle was rendered a total loss or constructive total loss under circumstances for which indemnity is afforded by this endorsement;
- "model year 1"** means the model year number which applies to a described motor vehicle where the calendar year in which this endorsement is issued is equal to or prior to the model year assigned to the described motor vehicle by its manufacturer;
- "model year 2"** means the model year number which applies to a described motor vehicle where the calendar year in which this endorsement is issued is the first calendar year subsequent to the model year assigned to the described motor vehicle by its manufacturer;

**"model year 3"** means the model year number which applies to a described motor vehicle where the calendar year in which this endorsement is issued is the second calendar year subsequent to the model year assigned to the described motor vehicle by its manufacturer;

**"net actual cash value"** is the amount determined by subtracting the value or estimated value received from the sale of the salvage of the wrecked described motor vehicle from the actual cash value of the described motor vehicle;

**"net purchase price"** means the following, excluding the price of any third party or manufacturer warranties or other vehicle warranty insurance, but including:

- (a) the total vehicle price including all manufacturer and dealer installed options (prior to the deduction of any trade-in allowance or factory, manufacturer's and/or dealer's discounts), plus applicable taxes, levies and documentation fees as shown on the bill of sale, or
- (b) in the case of a leased described motor vehicle
  - (i) the amount stated on the lease agreement as the price on which the lease is based, plus any amount stated on the same lease agreement as being the value of any optional equipment installed on the described motor vehicle by the dealer, plus any amount stated on the bill of sale for other equipment added to the vehicle was leased by the insured, or
  - (ii) where the amounts described in (a) above are not stated on the lease agreement, the wholesale price of the described motor vehicle (as evidenced by the factory invoice originating from the manufacturer of the described motor vehicle), plus the cost price of any dealer installed options (as evidenced by the dealer's invoice), plus an additional 50% of the difference between the wholesale price stated on the factory invoice together with the cost price of any dealer installed options, and the Manufacturer's Suggested Retail Price of the described motor vehicle including any dealer installed options, but where the insured does not provide the Corporation with a copy of the factory invoice or the dealer invoice, the above additional percentage shall not be applied;

**"new motor vehicle"** means a described motor vehicle which has not been previously registered except by the named insured for the general purpose of operation on a highway and where ownership of the vehicle is evidenced by a bill of sale;

**"Owner's Certificate"** means the Owner's Certificate of Insurance, Vehicle Licence and Registration, the Temporary Operation Permit and Owner's Certificate of Insurance (APV16LL) or the Vehicle in Storage Policy (APV345) issued in respect of the described motor vehicle for which this endorsement is issued;

**"rebuilt"** means a motor vehicle deemed either a constructive total loss or a total loss, and which has then been repaired to make it safe for use on a highway, in accordance with Division 25 of the Regulation under the Motor Vehicle Act;

**"replacement cost"** means only such restricted indemnity as is afforded by the words of this endorsement;

**"total loss"** means that condition of the described motor vehicle that exists when the described motor vehicle is stolen and not recovered within 30 days from the date the loss is reported to the Corporation or is so severely or extensively damaged that it is not feasible to repair the described motor vehicle;

**"underlying insurance"** means insurance afforded to the owner of the described motor vehicle by an Owner's Certificate together with any applicable APV300 (Excess Special Equipment Endorsement) and/or APV330 (Special Sound and Communication Equipment Endorsement) that in each case is issued to the insured and where the Owner's Certificate, APV300 and APV330 at the time of the loss or damage provides Own Damage coverage for which the insured has paid a premium under Division 2 of Part 9 of the Regulation, of the type for which the insured is entitled to make a claim in respect of loss or damage to the described motor vehicle and while this Replacement Cost Endorsement is in force;

**"used motor vehicle"** means a described motor vehicle which has been previously registered to a person other than the named insured for the general purpose of operation on a highway.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Regulation shall apply with full force and effect to this endorsement.

IN WITNESS WHEREOF, THE CORPORATION HAS CAUSED THIS ENDORSEMENT TO BE SIGNED BY ITS PRESIDENT AND CHIEF EXECUTIVE OFFICER BUT THE ENDORSEMENT SHALL NOT BE BINDING UNTIL THE OWNER'S CERTIFICATE TO WHICH THIS ENDORSEMENT IS ATTACHED HAS BEEN 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



## LIMITED DEPRECIATION ENDORSEMENT

PRESCRIBED PURSUANT TO SECTION 153 OF THE REVISED REGULATION (1984)  
UNDER THE INSURANCE (MOTOR VEHICLE) ACT (HEREINAFTER CALLED THE REGULATION)

In consideration of the premium paid to the Corporation by the insured for this endorsement, as shown on the Owner's Certificate to which this endorsement is attached, the Corporation agrees to indemnify the insured for direct and accidental loss or damage caused to the described motor vehicle by one of the perils for which the insured has paid a premium under the insured's underlying insurance, occurring during the term of the Owner's Certificate, in accordance with the following special terms, conditions, definitions and exclusions of this endorsement and such of the provisions of Division 2 of Part 9 of the Regulation as are not in conflict with the special terms, conditions, definitions, and exclusions of this endorsement, and only where there is underlying insurance and the dollar amount of the loss or damage to the described motor vehicle exceeds the applicable deductible amount provided by the underlying insurance.

### SPECIAL TERMS, CONDITIONS, DEFINITIONS AND EXCLUSIONS

1. If an accident renders the described motor vehicle a total loss or constructive total loss during the period when this endorsement is in effect, the Corporation will, subject to condition 4 below, indemnify the insured for direct and accidental loss or damage caused to the described motor vehicle,
  - (a) where the described motor vehicle is a new motor vehicle, at the Corporation's sole option, either
    - (i) by replacing the described motor vehicle at the Corporation's cost with a new vehicle of like make, model, model year and style, with equipment and options attached thereto similar to those listed on the bill of sale, or
    - (ii) by paying the insured the lesser of the following:
      - A. the verified original net purchase price actually paid by the insured for the described motor vehicle as evidenced by the bill of sale, or
      - B. the manufacturer's suggested retail price at the date of purchase of the described motor vehicle together with any dealer options attached to that vehicle as listed on the bill of sale,or
  - (b) where the described motor vehicle is a used motor vehicle
    - (i) by replacing the described motor vehicle at the Corporation's cost with a new vehicle of like make, model, model year and style, with equipment and options attached thereto similar to those that were on the described motor vehicle at the date of the accident, or
    - (ii) where a replacement vehicle is not available, by paying the insured 90% of the manufacturer's suggested retail price of the described motor vehicle at the time it was manufactured, including any dealer options attached thereto,but the cost of repair of any prior unrepaired damage to the described motor vehicle will be deducted from the settlement of the total loss or constructive total loss.
2. If, during the period when this endorsement is in effect, an accident causes direct loss or damage to the described motor vehicle that does not render the described motor vehicle a total loss or a constructive total loss, the Corporation will indemnify the insured by paying for the cost of repair of the described motor vehicle, using parts of similar kind or quality to those used by the manufacturer of the described motor vehicle for such repair. Where, at the discretion of the Corporation, such parts are required, these may at the discretion of the Corporation be new or used. Where new or used parts replace worn or used parts, these may be used without requiring the insured to contribute any amount by way of depreciation or betterment to the cost of such worn or used parts replaced if such replacement parts would result in the insured being required to contribute towards a depreciation or improvement allowance if this endorsement was not applicable.
3. Notwithstanding condition 2, depreciation or betterment shall be applied to the cost of replacement of a tire or tires, or battery or batteries or the cost of replacing a convertible top or of repainting the entire described motor vehicle where indemnity for such cost of the tire, battery, convertible top or repainting is paid under condition 2.
4. The agreements contained under conditions 1 and 2 of this endorsement will not apply to fire, theft, vandalism or malicious mischief losses occurring to a described motor vehicle which was in model year 3 on the date this endorsement was issued.
5. This endorsement may only be attached to an Owner's Certificate
  - (a) for a motor vehicle which is in model year 1, 2 or 3, and
  - (b) for a motor vehicle which is not a rebuilt, replica, replicar, replikit, specialty or ubilt vehicle as defined under this endorsement or the Regulation, and
6. This endorsement is void,
  - (a) if the insured is not a resident of British Columbia, or
  - (b) if issued for a motor vehicle which is not in model year 1, 2 or 3, or
  - (c) if issued for a motor vehicle which is a rebuilt, replica, replicar, replikit, specialty or ubilt vehicle as defined under this endorsement or the Regulation.
7. No indemnity is afforded by this endorsement
  - (a) where the described motor vehicle
    - (i) is a commercial motor vehicle having a licensed gross vehicle weight in excess of 5000 kgs, or
    - (ii) is not insured by the underlying insurance under rate class 001, 002, 003, 004, 005, 007, 011, 012, 014, 015, 021, 022, 023, 024, 027, 051, 055, 200, 202, 203, 206, 850, 853 or 856 at the time of loss,
  - (b) for a claim or demand
    - (i) for loss or damage arising out of repair of prior unrepaired loss or damage to the described motor vehicle at the same place or an adjacent place to any place on the described motor vehicle that has suffered repairable loss or damage for which a claim may be made under this endorsement,
    - (ii) for loss or damage arising out of a claim for accelerated depreciation caused by or resulting from the repair of any loss or damage to the described motor vehicle,
    - (iii) for any claim for loss of use of the described motor vehicle,
    - (iv) for loss relating to any third party or manufacturer warranties or other vehicle warranty insurance, or
    - (v) under condition 1(a) unless the insured produces the bill of sale, or
  - (c) where the insured does not comply with Section 119 (2) of the Regulation by accurately declaring the value of the insured vehicle, and where, as a result of this, Section 119 (3) of the Regulation applies.

## 8. Definitions

In this endorsement, the following words or phrases have the following meanings:

*"accident"* means an unforeseen occurrence or series of connected unforeseen occurrences causing direct loss or damage to the described motor vehicle;

*"bill of sale"* means the original or a facsimile of the original document by which ownership of the described motor vehicle was transferred to the insured by the manufacturer of the described motor vehicle or the manufacturer's agent or dealer and, in the case of equipment added to the vehicle subsequent to the vehicle being purchased or leased by the insured, means the original or a facsimile of the original document issued to the insured at the date of purchase of such additional equipment;

*"constructive total loss"* means that condition of the described motor vehicle that exists when it might be feasible to repair the described motor vehicle but the cost of repairs to the described motor vehicle exceeds the net actual cash value of the described motor vehicle as the condition of that vehicle was immediately prior to the occurrence of the loss or damage for which indemnity is afforded by this endorsement;

*"described motor vehicle"* means the vehicle shown on the Owner's Certificate or on the Vehicle in Storage Policy, together with such permanently attached equipment and unattached equipment as was in or on the vehicle at the date of the accident provided that such equipment is automatically afforded coverage under Regulation Section 122 or is covered under a valid and subsisting Excess Special Equipment Endorsement (APV300) or Special Sound and Communication Equipment Endorsement (APV330);

*"endorsement"* means the extended indemnity afforded by this contract of extension insurance but does not include any indemnity afforded by any underlying insurance;

*"insured"* means the named insured owner of the described motor vehicle and includes,

- (i) where the owner is the lessor of the described motor vehicle, the lessee of the described motor vehicle to the extent of the lessee's insurable interest therein if the lease contains an option for the lessee to purchase the described motor vehicle, regardless of when the option was exercised by the lessee, and
- (ii) the holder of each lien registered against the described motor vehicle at the time the described motor vehicle was rendered a total loss or constructive total loss under circumstances for which indemnity is afforded by this endorsement;

*"limited depreciation"* means only such restricted indemnity as is afforded by the words of this endorsement;

*"model year 1"* means the model year number which applies to a described motor vehicle where the calendar year in which this endorsement is issued is equal to or prior to the model year assigned to the described motor vehicle by its manufacturer;

*"model year 2"* means the model year number which applies to a described motor vehicle where the calendar year in which this endorsement is issued is the first calendar year subsequent to the model year assigned to the described motor vehicle by its manufacturer;

*"model year 3"* means the model year number which applies to a described motor vehicle where the calendar year in which this endorsement is issued is the second calendar year subsequent to the model year assigned to the described motor vehicle by its manufacturer;

*"net actual cash value"* is the amount determined by subtracting the value or estimated value received from the sale of the salvage of the wrecked described motor vehicle from the actual cash value of the described motor vehicle;

*"net purchase price"* means the following, excluding the price of any third party or manufacturer warranties or other vehicle warranty insurance, but including:

- (a) the total vehicle price including all manufacturer and dealer installed options (prior to the deduction of any trade-in allowance or factory, manufacturer's and/or dealer's discounts), plus applicable taxes, levies and documentation fees as shown on the bill of sale, or
- (b) in the case of a leased described motor vehicle,
  - (i) the amount stated on the lease agreement as the price on which the lease is based, plus any amount stated on the same lease agreement as being the value of any optional equipment installed on the described motor vehicle by the dealer plus any amount stated on the bill of sale for other equipment added to the vehicle after the vehicle was leased by the insured, or
  - (ii) where the amounts described in (a) above are not stated on the lease agreement, the wholesale price of the described motor vehicle (as evidenced by the factory invoice originating from the manufacturer of the described motor vehicle), plus the cost price of any dealer installed options (as evidenced by the dealer's invoice), plus an additional 50% of the difference between the wholesale price stated on the factory invoice together with the cost price of any dealer installed options, and the Manufacturer's Suggested Retail Price of the described motor vehicle including any dealer installed options, but where the insured does not provide the Corporation with a copy of the factory invoice or the dealer invoice, the above additional percentage shall not be applied;

*"new motor vehicle"* means a described motor vehicle which has not been previously registered except by the named insured for the general purpose of operation on a highway where ownership of the vehicle is evidenced by a bill of sale;

*"Owner's Certificate"* means the Owner's Certificate of Insurance, Vehicle Licence and Registration, the Temporary Operation Permit and Owner's Certificate of Insurance (APV16LL) or the Vehicle in Storage Policy (APV345) issued in respect of the described motor vehicle for which this endorsement is issued;

*"rebuilt"* means a motor vehicle deemed either a constructive total loss or a total loss, and which has then been repaired to make it safe for use on a highway, in accordance with Division 25 of the Regulation under the Motor Vehicle Act.

*"total loss"* means that condition of the described motor vehicle that exists when the described motor vehicle is stolen and not recovered within 30 days from the date the loss is reported to the Corporation or is so severely or extensively damaged that it is not feasible to repair the described motor vehicle;

*"underlying insurance"* means insurance afforded to the owner of the described motor vehicle by an Owner's Certificate, together with any applicable APV300 (Excess Special Equipment Endorsement) and/or APV330 (Special Sound and Communication Equipment Endorsement) that in each case is issued to the insured and where the Owner's Certificate, APV300 and APV330 at the time of the loss or damage provides Own Damage coverage for which the insured has paid a premium under Division 2 of Part 9 of the Regulation, of the type for which the insured is entitled to make a claim in respect of loss or damage to the described motor vehicle and while this Limited Depreciation Endorsement is in force;

*"used motor vehicle"* means a described motor vehicle which has been previously registered to a person other than the named insured for the general purpose of operation on a highway.

Except as otherwise provided in this endorsement, all limits, terms, conditions, provisions, definitions and exclusions of the Regulation shall apply with full force and effect to this endorsement.

IN WITNESS WHEREOF, THE CORPORATION HAS CAUSED THIS ENDORSEMENT TO BE SIGNED BY ITS PRESIDENT AND CHIEF EXECUTIVE OFFICER BUT THE ENDORSEMENT SHALL NOT BE BINDING UNTIL THE OWNER'S CERTIFICATE TO WHICH THIS ENDORSEMENT IS ATTACHED HAS BEEN 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



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 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 Named Insured

Signature of Agent

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

ICBC/AGENT
Retain in Agent's Office



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 BINDING UNTIL VALIDATED AND SIGNED BY AN AGENT OR OTHER AUTHORIZED REPRESENTATIVE OF THE CORPORATION.

Signature of Named Insured \_\_\_\_\_

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

Signature of Agent \_\_\_\_\_

NOT VALID UNLESS STAMPED BY AUTHORIZED ISSUING OFFICE

**Vehicle in  
Storage  
Policy  
APV345**



Insurance Corporation  
of British Columbia

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

DCID

Insured

- Effective date
- Expiry date
- Policy no.
- Registration no.
- Year
- Make
- Model
- Body style
- Colour
- VIN
- Fuel type
- Net weight (kg)
- GVW(kg)/Disp.(cc)
- Seating capacity
- Vehicle type
- Anti-theft device
- Vehicle status

**Coverages  
and  
Premiums**

**This policy must  
be signed and  
kept in a safe  
place for future  
reference.**

By signing here, you:

- apply for a Vehicle in Storage Policy under the Insurance (Motor Vehicle) Act and Regulation;
- apply for special coverages for which a premium is shown, in accordance with the terms and conditions for those coverages contained in Schedule 5 or 6 of the Regulation under the Insurance (Motor Vehicle) Act and those which appear on page 2 of this policy;
- certify that all information on this policy is true and agree that you are responsible for any inaccuracies on this form;
- certify that coverage and use of the vehicle is correct;
- certify that you are a resident of British Columbia;
- acknowledge and understand that the Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Vehicle in Storage Policy is not valid.

Signature of Insured \_\_\_\_\_

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

Signature of Issuer/Agent \_\_\_\_\_

NOT VALID  
UNLESS STAMPED  
BY AUTHORIZED  
ISSUING OFFICE

**Vehicle in  
Storage  
Policy  
APV345**



Insurance Corporation  
of British Columbia

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

**DCID**

Insured

Policy no.

**Terms and  
Conditions**

In consideration of the premium paid for this policy, the Insurance Corporation of British Columbia (the "Corporation") agrees to indemnify the insured for third party legal liability and own damage insurance and pay benefits to or on behalf of the insured for accident benefits insurance, pursuant to the respective parts of the Regulation under the Insurance (Motor Vehicle) Act, where a premium is specified against that coverage shown on page 1 of this policy and subject to the terms and conditions set out hereafter for the vehicle in storage described on page 1 of this policy.

1. For the purposes of this policy:
  - a) "vehicle in storage" means a vehicle not currently licenced, which is in storage on the insured's private property or on private property located anywhere within Canada or the United States of America, and which it is understood and agreed will not be driven on a highway, private road, or private property, or parked on any highway during the term of this policy.
  - b) "the insured's private property" shall include a parking space designated for the use of the insured when such parking space is located in the parking area attached to or forming part of an apartment, condominium, townhouse, or other building in which the insured resides.
  - c) a vehicle "on consignment" means a vehicle not currently licenced, which has been placed by the registered owner in the care, custody, or control of a garage service operator, but not registered in the name of such operator, for the sole purpose of the sale of the vehicle.
2. The insured certifies that at no time during the policy term will the vehicle:
  - a) be used as living accommodation,
  - b) be used or operated off highway for commercial or business purposes, or
  - c) subject to conditions 4 and 5 below:
    - i. be driven on a highway, private road, or private property, or
    - ii. be parked on any highway.
3. If an insured violates a term of condition 2, all claims by or in respect of the insured arising after the violation are rendered invalid, and the insured's right and the right of a person claiming through or on behalf of or as a dependent of the insured to benefits and insurance money is forfeited.
4. If a vehicle in storage or on consignment is placed in the care, custody, or control of a garage service operator for the purpose of repair, servicing, or testing, the coverage under this policy will not be invalidated when the vehicle is operated by a garage service operator or by the garage service operator's employees or agents while a Demonstration licence plate, Repairer's licence plate, or a Transporter's licence plate is lawfully attached to the vehicle.
5. If a vehicle in storage or on consignment is temporarily insured under a Temporary Operation Permit and Owner's Certificate of Insurance (APV-16 or APV-16L) (a "TOP"), the vehicle may be operated in accordance with the terms of the TOP and coverage under this policy is not invalidated, but no indemnity is provided by this policy during the term of the TOP.
6. Insurance coverage under this policy shall apply only when the vehicle is in storage on private property or on consignment.
7. No indemnity shall be payable under this policy if the named insured is not a resident of British Columbia.

Except as otherwise provided in this policy, all limits, terms, conditions, provisions, definitions, and exclusions of the Regulation under the Insurance (Motor Vehicle) Act shall apply to the insurance provided by this policy.

**Vehicle in  
Storage  
Policy  
APV345**



Insurance Corporation  
of British Columbia

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

DCID

Insured

Effective date  
Expiry date  
Policy no.  
Registration no.  
Year  
Make  
Model  
Body style  
Colour  
VIN  
Fuel type  
Net weight (kg)  
GVW(kg)/Disp.(cc)  
Seating capacity  
Vehicle type  
Anti-theft device  
Vehicle status

**Coverages  
and  
Premiums**

**This policy must  
be signed and  
kept in a safe  
place for future  
reference.**

By signing here, you:

- apply for a Vehicle in Storage Policy under the Insurance (Motor Vehicle) Act and Regulation;
- apply for special coverages for which a premium is shown, in accordance with the terms and conditions for those coverages contained in Schedule 5 or 6 of the Regulation under the Insurance (Motor Vehicle) Act and those which appear on page 2 of this policy;
- certify that all information on this policy is true and agree that you are responsible for any inaccuracies on this form;
- certify that coverage and use of the vehicle is correct;
- certify that you are a resident of British Columbia;
- acknowledge and understand that the Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Vehicle in Storage Policy is not valid.

Signature of Insured \_\_\_\_\_

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

Signature of Issuer/Agent \_\_\_\_\_

NOT VALID  
UNLESS STAMPED  
BY AUTHORIZED  
ISSUING OFFICE



**Vehicle in  
Storage  
Policy  
APV345**



**Insurance Corporation  
of British Columbia**

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

**DCID**

**Insured**

**Policy no.**

**Terms and  
Conditions**

In consideration of the premium paid for this policy, the Insurance Corporation of British Columbia (the "Corporation") agrees to indemnify the insured for third party legal liability and own damage insurance and pay benefits to or on behalf of the insured for accident benefits insurance, pursuant to the respective parts of the Regulation under the Insurance (Motor Vehicle) Act, where a premium is specified against that coverage shown on page 1 of this policy and subject to the terms and conditions set out hereafter for the vehicle in storage described on page 1 of this policy.

1. For the purposes of this policy:
  - a) "vehicle in storage" means a vehicle not currently licenced, which is in storage on the insured's private property or on private property located anywhere within Canada or the United States of America, and which it is understood and agreed will not be driven on a highway, private road, or private property, or parked on any highway during the term of this policy.
  - b) "the insured's private property" shall include a parking space designated for the use of the insured when such parking space is located in the parking area attached to or forming part of an apartment, condominium, townhouse, or other building in which the insured resides.
  - c) a vehicle "on consignment" means a vehicle not currently licenced, which has been placed by the registered owner in the care, custody, or control of a garage service operator, but not registered in the name of such operator, for the sole purpose of the sale of the vehicle.
2. The insured certifies that at no time during the policy term will the vehicle:
  - a) be used as living accommodation,
  - b) be used or operated off highway for commercial or business purposes, or
  - c) subject to conditions 4 and 5 below:
    - i. be driven on a highway, private road, or private property, or
    - ii. be parked on any highway.
3. If an insured violates a term of condition 2, all claims by or in respect of the insured arising after the violation are rendered invalid, and the insured's right and the right of a person claiming through or on behalf of or as a dependent of the insured to benefits and insurance money is forfeited.
4. If a vehicle in storage or on consignment is placed in the care, custody, or control of a garage service operator for the purpose of repair, servicing, or testing, the coverage under this policy will not be invalidated when the vehicle is operated by a garage service operator or by the garage service operator's employees or agents while a Demonstration licence plate, Repairer's licence plate, or a Transporter's licence plate is lawfully attached to the vehicle.
5. If a vehicle in storage or on consignment is temporarily insured under a Temporary Operation Permit and Owner's Certificate of Insurance (APV-16 or APV-16L) (a "TOP"), the vehicle may be operated in accordance with the terms of the TOP and coverage under this policy is not invalidated, but no indemnity is provided by this policy during the term of the TOP.
6. Insurance coverage under this policy shall apply only when the vehicle is in storage on private property or on consignment.
7. No indemnity shall be payable under this policy if the named insured is not a resident of British Columbia.

Except as otherwise provided in this policy, all limits, terms, conditions, provisions, definitions, and exclusions of the Regulation under the Insurance (Motor Vehicle) Act shall apply to the insurance provided by this policy.

**Form APV-345C**



**Vehicle in  
Storage  
Policy  
APV345C**

**Confirmation Replacement Document**

Insured

- Effective date
- Expiry date
- Policy no.
- Registration no.
- Year
- Make
- Model
- Body style
- Colour
- VIN
- Fuel type
- Net weight (kg)
- GVW(kg)/Disp.(cc)
- Seating capacity
- Vehicle type
- Anti-theft device
- Vehicle status

**Coverages  
and  
Premiums**

By signing here, you:

- apply for a Vehicle in Storage Policy under the Insurance (Motor Vehicle) Act and Regulation;
- apply for special coverages for which a premium is shown, in accordance with the terms and conditions for those coverages contained in Schedule 5 or 6 of the Regulation under the Insurance (Motor Vehicle) Act and those which appear on page 2 of this policy;
- certify that all information on this policy is true and agree that you are responsible for any inaccuracies on this form;
- certify that coverage and use of the vehicle is correct;
- certify that you are a resident of British Columbia;
- acknowledge and understand that the Motor Vehicle Liability Insurance Card Canada Inter-Province on the back of this Vehicle in Storage Policy is not valid.

**This policy must  
be signed and  
kept in a safe  
place for future  
reference.**

**VALIDATED  
BY ICBC**

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

Signature of Insured \_\_\_\_\_





**Vehicle in  
Storage  
Policy  
APV345C**

**Confirmation Replacement Document**

Insured

Policy no.

**Terms and  
Conditions**

In consideration of the premium paid for this policy, the Insurance Corporation of British Columbia (the "Corporation") agrees to indemnify the insured for third party legal liability and own damage insurance and pay benefits to or on behalf of the insured for accident benefits insurance, pursuant to the respective parts of the Regulation under the Insurance (Motor Vehicle) Act, where a premium is specified against that coverage shown on page 1 of this policy and subject to the terms and conditions set out hereafter for the vehicle in storage described on page 1 of this policy.

1. For the purposes of this policy:
  - a) "vehicle in storage" means a vehicle not currently licenced, which is in storage on the insured's private property or on private property located anywhere within Canada or the United States of America, and which it is understood and agreed will not be driven on a highway, private road, or private property, or parked on any highway during the term of this policy.
  - b) "the insured's private property" shall include a parking space designated for the use of the insured when such parking space is located in the parking area attached to or forming part of an apartment, condominium, townhouse, or other building in which the insured resides.
  - c) a vehicle "on consignment" means a vehicle not currently licenced, which has been placed by the registered owner in the care, custody, or control of a garage service operator, but not registered in the name of such operator, for the sole purpose of the sale of the vehicle.
2. The insured certifies that at no time during the policy term will the vehicle:
  - a) be used as living accomodation,
  - b) be used or operated off highway for commercial or business purposes, or
  - c) subject to conditions 4 and 5 below:
    - i. be driven on a highway, private road, or private property, or
    - ii. be parked on any highway.
3. If an insured violates a term of condition 2, all claims by or in respect of the insured arising after the violation are rendered invalid, and the insured's right and the right of a person claiming through or on behalf of or as a dependent of the insured to benefits and insurance money is forfeited.
4. If a vehicle in storage or on consignment is placed in the care, custody, or control of a garage service operator for the purpose of repair, servicing, or testing, the coverage under this policy will not be invalidated when the vehicle is operated by a garage service operator or by the garage service operator's employees or agents while a Demonstration licence plate, Repairer's licence plate, or a Transporter's licence plate is lawfully attached to the vehicle.
5. If a vehicle in storage or on consignment is temporarily insured under a Temporary Operation Permit and Owner's Certificate of Insurance (APV-16 or APV-16L) (a "TOP"), the vehicle may be operated in accordance with the terms of the TOP and coverage under this policy is not invalidated, but no indemnity is provided by this policy during the term of the TOP.
6. Insurance coverage under this policy shall apply only when the vehicle is in storage on private property or on consignment.
7. No indemnity shall be payable under this policy if the named insured is not a resident of British Columbia.

Except as otherwise provided in this policy, all limits, terms, conditions, provisions, definitions, and exclusions of the Regulation under the Insurance (Motor Vehicle) Act shall apply to the insurance provided by this policy.

**Instructions  
to Insured**

This confirmation document replaces the Interim Vehicle in Storage Policy you received earlier. This document is not an invoice; you do not need to send any money.

The first page of this document contains the name and address of the insured, a description of the vehicle in storage, the insurance coverage purchased, and the premium paid. The second page lists the policy terms and conditions.

Please check this confirmation document against the information shown on your Interim Vehicle in Storage Policy. If the description of your vehicle or insurance coverage is different, please call or visit an Autoplan agent to be sure you are entitled to the benefits you expect.

If the information on this confirmation document is correct, please sign at the bottom of page one. Be sure to keep this confirmation document in a safe place for future reference.

Please direct any questions you have about this confirmation document to your Autoplan agent or call the ICBC Customer Contact at (604) 661-2800 in the Lower Mainland, or call us toll-free at 1-800-663-3051 if you live elsewhere in the province.