

PROVINCE OF BRITISH COLUMBIA

ORDER OF THE LIEUTENANT GOVERNOR IN COUNCIL

Order in Council No. **368**

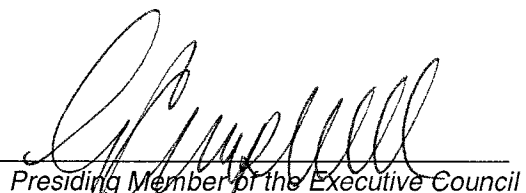
, Approved and Ordered **MAY 17 2006**

  
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 June 18, 2006, the Revised Regulation (1984) under the Insurance (Motor Vehicle) Act, B.C. Reg 447/83, is amended

- (a) in Schedule 1 by repealing the Vehicle Use Tables and substituting the Vehicle Use Tables in the attached Appendix 1,
- (b) in Schedule 5 by adding form APV4WL in the attached Appendix 2 and by repealing form APV16L and substituting form APV16L in the attached Appendix 3, and
- (c) in Schedule 6 by repealing forms APV25A, APV286A and APV297A and substituting the forms APV25A, APV286A and APV297A in the attached Appendix 4.

  
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

March 30, 2006

resub 291/2006/27

## **APPENDIX 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 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 3 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 licence 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 or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which the driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

**"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 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>Vehicle must be registered in the name of an individual or leased to an individual.</li> <li>Vehicle not driven to or from, or part way to or from, work.</li> <li>Vehicle not used for business or commercial use.</li> <li>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>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>Any person employed by the parents of the children being driven, to perform household duties which include the care of those children</li> <li>The grandparents, foster parents, and stepparents of the children being driven</li> <li>Any person living in the household of the child</li> </ol> </li> <li>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 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>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>A course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> <li>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: Pleasure use — vehicle driven to or from work or school in excess of 15 km**

<b>Vehicle Use</b>	<b>Rate Class</b>
<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>	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 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 licence 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 or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which the driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

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

Vehicle Use	Rate Class
<b>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</b>	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, <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 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>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>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>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 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>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>a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> <li>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 licence 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 or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which the driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

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

<b>Vehicle Use</b>	<b>Rate Class</b>
<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 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>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>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>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 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>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>a course that is directly related to or beneficial for the advancement of a student's current or intended career</li> </ol> </li> <li>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 licence 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 or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licencing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licencing Program.

The 10-year period excludes all periods during which the driver's licence or any learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

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

Vehicle Use	Rate Class
Business use Courtesy car Driving school vehicle (5000 kg GVW or less) Pilot car Funeral home limousine	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 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
<b>Business use, pilot car, or funeral home limousine:</b> <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>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>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>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 licence 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 or valid learner driver's licence was held in another jurisdiction
- a valid British Columbia learner's licence was held. This includes learner's licences issued prior to the implementation of the BC Graduated Licensing Program, as well as time earned under any valid learner's licence (either Learner or Novice stage) issued under the BC Graduated Licensing Program.

The 10-year period excludes all periods during which a driver's licence or any of the learner's licences listed above was cancelled, suspended, lapsed or voluntarily surrendered.

**"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: 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	018
All others	008
<b>Motor Home</b>	
All types	058
<b>Commercial Motor Vehicle</b>	
GVW of 5000 kg or less	018
GVW of 5001 kg to 14,000 kg	160
GVW over 14,000 kg	161
<b>Industrial Machine</b>	170
<b>Trailer</b>	
GVW of 700 kg or less (Vehicle Type 4)	550
GVW over 700 kg (Vehicle Type 4)	551
Commercial trailer (Vehicle Type 6)	552

**“Industrial machine”** means a motor vehicle licensed or eligible to be licensed 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: 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: Municipal Government Vehicles and Parade Floats — Commercial Motor Vehicles 5000 kg GVW or Less**

Vehicle Use	Rate Class
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 or LGV)	015
Parade Floats 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, 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>	

**“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: 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
<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</b> <b>(Conditional Factor MG)</b>  5001 kg GVW to 9000 kg GVW Over 9000 kg GVW	      150 151
<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.	
<b>Parade floats</b> (not used for other purposes) 5001 kg GVW to 9000 kg GVW	150
<b>Parade floats</b> (not used for other purposes) over 9000 kg GVW	151
<b>Mobile canteen use</b> (5001 kg to 9000 kg GVW)	150
<b>Mobile canteen use</b> (over 9000 kg GVW)	151
<b>Motion picture vehicle use</b> (5001 kg GVW to 9000 kg GVW)	150
<b>Motion picture vehicle use</b> (over 9000 kg GVW)	151
<b>Travelling amusement park vehicle use</b> (5001 kg GVW to 9000 kg GVW)	150
<b>Travelling amusement park vehicle use</b> (over 9000 kg GVW)	151

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

Vehicle Use	Rate Class
Farm use	011
Fisherman use	014
<ol style="list-style-type: none"> <li>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.</li> <li>Delivery of unprocessed products owned by the farmer or fisherman is permitted under Rate Classes 011 and 014.</li> <li>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 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>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>a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ol> </li> <li>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>Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>The grandparents, foster parents and step parents of the children being driven.</li> <li>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 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 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	101
Over 19,000 kg GVW	102
<b>Farm tractor use</b> — farm tractor and <b>Implement of husbandry</b>	100
<ol style="list-style-type: none"> <li>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>Delivery of unprocessed products owned by the farmer or fisherman is permitted under Rate Classes 101 and 102.</li> <li>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 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>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>a course that is directly related to or beneficial for the advancement of a student's current or intended career.</li> </ol> </li> <li>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>Any person employed by the parents of the children being driven, to perform household duties which include the care of those children.</li> <li>The grandparents, foster parents and step parents of the children being driven.</li> <li>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: 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</b> , and includes: parcel delivery, courier service, fast food service, mail delivery, newspaper delivery, mobile canteen, grocery delivery, ice cream vendors and process servers.	013

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

On the following pages, **Dangerous Goods** have the following meanings, as defined in the *Transportation of Dangerous Goods Act (Canada)*.

Types of Goods:

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	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> .
Solid Wastes	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> .

“**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: 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>	017

**"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 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> <ol style="list-style-type: none"> <li>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 licensing purposes.</li> <li>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.”</li> <li>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.</li> </ol>	

“**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
<b>Notes:</b> <ol style="list-style-type: none"> <li>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 licensing purposes.</li> <li>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.”</li> <li>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.</li> </ol>			

“**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
<b>Notes:</b> <ol style="list-style-type: none"> <li>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 licensing purposes.</li> <li>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.”</li> <li>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.</li> </ol>			

“**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 licensing 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: 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
<b>Pleasure use only</b> Owner or lessee, if leased vehicle, and <b>principal operator</b> age 65 or over	
<b>Limited speed motorcycle</b>	320
<b>Motorcycle</b>	
Engine displacement 110 cc or less	320
111 to 400 cc	321
401 to 750 cc	322
751 to 1150 cc	323
Over 1150 cc	324
<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: Golf Carts, ATVs, Riding Lawnmowers, Trucksters, 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>Farm or industrial-use riding lawnmower</b> — on highway use only	035
<b>Farm or industrial-use truckster type vehicle with 3 or more wheels</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
<b>Notes:</b> Snowmobiles, snow vehicles, ATVs, trucksters and riding lawnmowers 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> .	

“**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: Trailers — Other Than U-Drive**

Vehicle Use		Rate Class
<b>Pleasure, business or commercial use</b> 700 kg GVW or less		550
<b>Pleasure use only</b> Vehicle type 4 — 701 kg GVW and over Vehicle type 6 (COMTLR)		551 551
<b>Business or commercial use</b> 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: 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 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	101
Over 19,000 kg GVW	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: Miscellaneous Vehicles and Uses**

<b>Vehicle Use</b>	<b>Rate Class</b>
<b>Hearse</b>	009
<b>Farm tractor used for golf course maintenance</b>	100
<b>Wrecker (any GVW)</b> <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 (over 5000 kg GVW)</b>	112
<b>Oil and gas exploration vehicle use (over 5000 kg GVW)</b>	113
<b>Logging truck use (over 5000 kg GVW)</b>	114
<b>Driving school vehicle (over 5000 kg GVW)</b>	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 2: Miscellaneous Vehicles and Uses**

Vehicle Use	Rate Class
Road building machine, tracked unit	170
Road building machine, wheeled unit	170
Industrial machine	170
<b>Notes:</b>  1. Collision, Comprehensive and Specified Perils coverages are not permitted on the following vehicles: a) Mobile crane, b) Logging machinery or equipment — other than a logging truck or trailer designed principally for use on a highway, c) Industrial crawler type machine.  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.	

**“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 3: Miscellaneous Vehicles and Uses**

<b>Vehicle Use</b>	<b>Rate Class</b>
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	900 to 904
Provincial government	905 and 906
<b>Vehicles exempt from Autoplan Insurance</b>	
Government of Canada; Federal Crown Corporation (owned, leased or operated)	919
Extra-Provincial Undertaking (owned, leased or operated)	919

**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
<b>Pleasure use</b> 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>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, <i>or</i></li> <li>have a licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>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, <i>or</i></li> <li>have a licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>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, <i>or</i></li> <li>have <b>one</b> licenced <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>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>The collector motor vehicle must not be used for <b>business</b> or <b>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
<b>Pleasure use only</b> — 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.	705
<ol style="list-style-type: none"> <li>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>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>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>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>The collector motor vehicle must be registered in the name of an individual or leased to an individual.</li> <li>The collector motor vehicle must not be used for <b>business</b> or <b>commercial use</b>.</li> <li>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>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>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>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>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>The collector motor vehicle must not be used for <b>business or 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 2: Collector Motorcycles Owned and Operated by a Person 65 Years of Age or Over — Licensed Under a “Collector Plate” (Conditional Factor CLL)**

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 not used for general transportation purposes Owner or lessee, if leased vehicle, <b>and principal operator</b> age 65 or over <b>Limited speed motorcycle</b>	720
<b>Motorcycle</b> Engine displacement 110 cc or less 111 to 400 cc 401 to 750 cc 751 to 1150 cc Over 1150 cc	720 721 722 723 724
<ol style="list-style-type: none"> <li>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>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 non-collector motor vehicle or motorcycle, <i>or</i></li> <li>have a licensed non-collector motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>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 <b>one</b> licensed <b>non-collector</b> motor vehicle or motorcycle as an assigned vehicle.</li> </ul> </li> <li>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>The collector motor vehicle must be registered in the name of an individual or leased to an individual.</li> <li>The collector motor vehicle must not be used for <b>business</b> or <b>commercial use</b>.</li> <li>In the case 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 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**.

**“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.

## **APPENDIX 2**





**FINANCIAL RESPONSIBILITY CARD**  
*Motor Vehicle Act (Garage Automobile Policy)*

NAME OF OPERATOR	DRIVER'S LICENCE NO.
NAME OF COMPANY	POLICY NUMBER
EXPIRES ON day of 20	DATED day of 20
ISSUING AGENT	PHONE NUMBER
ADDRESS OF AGENT	

This card is valid only when the name, signature and driver's licence number of the operator appear upon the card.

APV4WL (032006)



**FINANCIAL RESPONSIBILITY CARD**  
*Motor Vehicle Act (Garage Automobile Policy)*

NAME OF OPERATOR	DRIVER'S LICENCE NO.
NAME OF COMPANY	POLICY NUMBER
EXPIRES ON day of 20	DATED day of 20
ISSUING AGENT	PHONE NUMBER
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This card is valid only when the name, signature and driver's licence number of the operator appear upon the card.

APV4WL (032006)



**FINANCIAL RESPONSIBILITY CARD**  
*Motor Vehicle Act (Garage Automobile Policy)*

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APV4WL (032006)



**FINANCIAL RESPONSIBILITY CARD**  
*Motor Vehicle Act (Garage Automobile Policy)*

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APV4WL (032006)



**FINANCIAL RESPONSIBILITY CARD**  
*Motor Vehicle Act (Garage Automobile Policy)*

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APV4WL (032006)



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APV4WL (032006)



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APV4WL (032006)



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APV4WL (032006)



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*Motor Vehicle Act (Garage Automobile Policy)*

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APV4WL (032006)



**FINANCIAL RESPONSIBILITY CARD**  
*Motor Vehicle Act (Garage Automobile Policy)*

NAME OF OPERATOR	DRIVER'S LICENCE NO.
NAME OF COMPANY	POLICY NUMBER
EXPIRES ON day of 20	DATED day of 20
ISSUING AGENT	PHONE NUMBER
ADDRESS OF AGENT	

This card is valid only when the name, signature and driver's licence number of the operator appear upon the card.

APV4WL (032006)

APV4WL (032006)

APV4WL (032006)

APV4WL (032006)

APV4WL (032006)

APV4WL (032006)

APV4W1 (032006)

APV4WI (032006)

PV4WL (032006)

PV4WL (032006)

PV4WL (032B06)

## APPENDIX 3

**Temporary  
Operation  
Permit and  
Owner's  
Certificate  
of Insurance  
APV16**



Insurance Corporation  
of British Columbia

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

DCID

Applicant

Effective date  
Expiry date  
Permit no.  
Registration no.  
Year  
Make  
Model  
Body style  
Colour  
VIN  
Fuel type  
Net weight (kg)  
GVW(kg)/Disp.(cc)  
Seating capacity  
Vehicle type  
Vehicle status  
Applicant's driver's licence  
Owner's driver's licence

Owner(s)

**Coverages,  
Fees and  
Premiums**

This card must  
be signed by the  
applicant and  
carried by the  
operator in the  
insured vehicle  
displaying front  
and rear window  
permits which  
bear the above  
permit number.

By signing here, you:

- apply for a Temporary Operation Permit and Owner's Certificate of Insurance under the Insurance (Motor Vehicle) Act, Motor Vehicle Act and Commercial Transport Act and their respective Regulation(s);
- agree to abide by the terms and conditions applicable for this Temporary Operation Permit and Owner's Certificate of Insurance contained in Schedule 5 of the Regulation under the Insurance (Motor Vehicle) Act, Division 14 of the Motor Vehicle Act Regulations, and/or the terms and conditions attached to and forming part of this Temporary Operation Permit and Owner's Certificate of Insurance;
- certify that all information on this form is true and agree that you are responsible for any inaccuracies on this form;
- certify that coverage and use of the vehicle is correct.

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

Signature of Applicant \_\_\_\_\_

APV16L (122005)

NOT VALID  
UNLESS STAMPED  
BY AUTHORIZED  
ISSUING OFFICE

\*\*ICBC\*\*

**Temporary  
Operation  
Permit and  
Owner's  
Certificate  
of Insurance  
APV16**



Insurance Corporation  
of British Columbia

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

DCID

Applicant

Effective date  
Expiry date  
Permit no.  
Registration no.

Year  
Make  
Model  
Body style  
Colour  
VIN

Owner(s)

Fuel type  
Net weight (kg)  
GVW(kg)/Disp.(cc)  
Seating capacity  
Vehicle type

Vehicle status  
Applicant's driver's licence  
Owner's driver's licence

**Coverages,  
Fees and  
Premiums**

This card must  
be signed by the  
applicant and  
carried by the  
operator in the  
insured vehicle  
displaying front  
and rear window  
permits which  
bear the above  
permit number.

By signing here, you:

- apply for a Temporary Operation Permit and Owner's Certificate of Insurance under the Insurance (Motor Vehicle) Act, Motor Vehicle Act and Commercial Transport Act and their respective Regulation(s);
- agree to abide by the terms and conditions applicable for this Temporary Operation Permit and Owner's Certificate of Insurance contained in Schedule 5 of the Regulation under the Insurance (Motor Vehicle) Act, Division 14 of the Motor Vehicle Act Regulations, and/or the terms and conditions attached to and forming part of this Temporary Operation Permit and Owner's Certificate of Insurance;
- certify that all information on this form is true and agree that you are responsible for any inaccuracies on this form;
- certify that coverage and use of the vehicle is correct.

Paul Taylor

PRESIDENT AND CHIEF EXECUTIVE OFFICER  
INSURANCE CORPORATION OF BRITISH COLUMBIA

Signature of Applicant \_\_\_\_\_

NOT VALID  
UNLESS STAMPED  
BY AUTHORIZED  
ISSUING OFFICE

## **APPENDIX 4**

DO NOT WRITE / STAPLE  
IN THIS AREA

**ALTERATION ENDORSEMENT**  
**(SPECIAL COVERAGE POLICIES/ENDORSEMENTS 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)

NAME/ADDRESS  
CHANGE ONLY

EFFECTIVE DATE		
DAY	MONTH	YEAR

EXPIRY DATE		
DAY	MONTH	YEAR

FLEET NUMBER
--------------

PLATE NUMBER
--------------

POLICY/ENDORSEMENT NUMBER	APV25A
---------------------------	--------

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

ADDRESS OF INSURED
--------------------

CITY	PROVINCE	POSTAL CODE
------	----------	-------------

EFFECTIVE DATE OF CURRENT POLICY		
DAY	MONTH	YEAR

AUTHORIZATION NUMBER
----------------------

AGENT'S NO.
-------------

POLICY/ENDORSEMENT  
TYPE TO WHICH THIS  
CHANGE REFERS

LINE NO.
APV/D

NUMBER OF INSURED
-------------------

NATIONAL SAFETY CODE NUMBER
-----------------------------

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

PARTICULARS OF CHANGE: THE INSURED HEREBY ACKNOWLEDGES AND AGREES TO THE FOLLOWING AMENDMENTS
---

COMPLETE THIS SECTION WHERE APPLICABLE

MODEL YEAR	MAKE	MODEL	BODY STYLE	VEHICLE/EQUIPMENT IDENTIFICATION (SERIAL) NO.	CON.
REGISTRATION NO.	ITEM NO.	TERR.	EQUIP. CODE	RATE CLASS CODE	NO. OF EMPLOYEES
					NO. OF VEHICLES
					STATED VALUE
					DECLARED VALUE
					NO. OF C.C.'S

ICBC / AGENT'S COMMENTS

COVERAGES	LIMITS OF LIABILITY/DEDUCTIBLES	PREMIUMS
THIRD PARTY LEGAL LIABILITY (PART 6)	\$ , , 0 0 , 0 0 0 0	\$ , ,
ACCIDENT BENEFITS (PART 7) AND FIRST PARTY COVERAGE INCLUDING UNDERINSURED MOTORIST PROTECTION (PART 10)	AS PER REGULATION	INCLUDED
OWN DAMAGE (PART 9, DIVISION 2)	RATE GROUP \$ , ,	OWN DAMAGE PREMIUM \$ , ,
	SPECIFIED PERILS DED. RATE GROUP COMPREHENSIVE DED.	OWN DAMAGE PREMIUM \$ , ,
	\$ , , \$ , ,	\$ , ,
LOSS OF USE (PART 9, DIVISION 2)	LIMIT PER DAY \$ , , TOTAL LIMIT \$ , , 0 0	PREMIUM \$ , ,
OTHER COVERAGES	WORLDWIDE <input type="checkbox"/> YES <input type="checkbox"/> NO INCOME REPLACEMENT OPTION NUMBER	PREMIUM \$ , ,

Comprehensive coverage with a deductible of \$300 includes a \$200 deductible for any claim for windshield damage caused by missiles or flying objects.

CLAIM-RATED	
DISCOUNT %	SURCHARGE %
FLEETPLAN DISCOUNT %	FLEETPLAN SURCHARGE %

EXCEPT AS OTHERWISE PROVIDED IN THIS ENDORSEMENT, ALL LIMITS, TERMS, CONDITIONS, PROVISIONS, DEFINITIONS AND EXCLUSIONS OF THE INSURANCE (MOTOR VEHICLE) ACT AND ITS REGULATION SHALL HAVE FULL FORCE AND EFFECT.  
IN WITNESS WHEREOF THE CORPORATION HAS CAUSED THIS ENDORSEMENT TO BE SIGNED BY ITS PRESIDENT AND CHIEF EXECUTIVE OFFICER, BUT THE SAME SHALL NOT BE BINDING UNTIL VALIDATED AND SIGNED BY AN AGENT OR OTHER AUTHORIZED REPRESENTATIVE OF THE CORPORATION.

Paul Taylor

PRESIDENT AND CHIEF EXECUTIVE OFFICER  
INSURANCE CORPORATION OF BRITISH COLUMBIA

SIGNATURE OF INSURED

NOT VALID UNLESS STAMPED BY  
AUTHORIZED ISSUING OFFICE

AM

PM

SIGNATURE OF AGENT

APV25A (032006)

TIME OF VALIDATION

ANNUAL NET PREMIUM	\$ , ,
TOT. OLD ANNUAL NET PREMIUM	\$ , ,
PREMIUM SUB TOTAL	\$ , ,

PRORATED PREMIUM DIFF. RETURN	\$ , ,
PRORATED PREMIUM DIFF. ADDITIONAL	\$ , ,

Cash \$

Cheque \$

Debit/Credit \$



## 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, but not necessarily identical, 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, but not necessarily identical, 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 deter-

mined 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, determine whether any part or parts of the described motor vehicle or its equipment shall be repaired or replaced. If the Corporation determines that a part or parts of the described motor vehicle or its equipment shall be replaced, it will indemnify the insured by paying for the cost of repair of the described motor vehicle through such replacement, 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, repicar, replikit, specialty or ubit 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 licenced 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



Insurance Corporation  
of British Columbia

(Hereinafter called The Corporation)

## 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, but not necessarily identical, 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, but not necessarily identical, 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 determine whether any part or parts of the described motor vehicle or its equipment shall be repaired or replaced. If the Corporation determines that a part or parts of the described motor vehicle or its equipment shall be replaced, 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, repicar, 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, repicar, 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