

## Vehicle Insurance - School District Claims Processing Flows and Scenarios

As of July 1, 2016, school districts moved to a new insurance model for physical damage coverage for the K-12 fleets. There is no change to the liability coverage (ICBC still provides primary liability coverage with Schools Protection Program (SPP) providing excess liability coverage). SPP now covers collision and comprehensive vehicle damage.

An integrated claims processing flow outline and reporting form has been prepared by SPP and ICBC teams to assist school districts in reporting claims smoothly and efficiently.

### Definitions

| Types of Claims      |   |
|----------------------|---|
| <b>Collision</b>     | Loss or damage caused by upset of a vehicle or collision of a vehicle with another object   |
| <b>Comprehensive</b> | Loss or damage other than loss or damage to which collision coverage applies (e.g. theft/theft from, vandalism, falling/flying objects etc.)  |
| <b>Liability</b>     | Bodily injury or property damage arising out of an accident involving a motor vehicle – whether in operation or parked  |
| <b>Hit and Run</b>   | Damage to property arising out of the use or operation of a motor vehicle on a highway in British Columbia and the names of both the owner and the driver of the motor vehicle are unknown or the name of the driver is not ascertainable and the owner is not liable |

### Reporting

| Guide  |                        |
|--|------------------------|
| <b>If this involves...</b>   | <b>Then ....</b>       |
| Collision damage to the vehicle with no damage to any other vehicle or property and no injury to any persons | Report to SPP          |
| Collision damage to the vehicle with damage to other vehicles, persons or property                           | Report to ICBC and SPP |
| Comprehensive damage to vehicle, no injury to any persons  | Report to SPP          |
| Comprehensive damage to vehicle, injury to persons   | Report to ICBC and SPP |
| Hit and Run  | Report to ICBC and SPP |
| Liability only (no damage to district vehicle)   | Report to ICBC         |

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### Submit SPP and ICBC Claim Report

Submit SPP claim report: [www.incident-request.org](http://www.incident-request.org)

Hours of Operation: Monday-Friday 7:30am-5:00pm (PST)

Closed on weekends and statutory holidays

Submit ICBC claim report: [fleet.claims@icbc.com](mailto:fleet.claims@icbc.com)

Hours of Operation: Monday-Friday 7:30am-5:00pm (PST)

Closed on weekends and statutory holidays

### Contact Information

| SPP Claim Contacts        |                          |  |
|---------------------------|--------------------------|--|
| SPP Contact: 250-356-1794 |                          |  |
| ICBC Claim Contacts       |                          |  |
| Name                      | Phone                    | Email  |
| Tamila Dacosta            | 1-800-665-4776 ext. 2791 | <a href="mailto:tamila.dacosta@icbc.com">tamila.dacosta@icbc.com</a> |
| Deirdre Logan             | 604-871-2479             | <a href="mailto:deirdre.logan@icbc.com">deirdre.logan@icbc.com</a>   |
| Erika Brennan (Manager)   | 604-871-2357             | <a href="mailto:erika.brennan@icbc.com">erika.brennan@icbc.com</a>   |

# Vehicle Insurance - School District Claims Processing Flows and Scenarios

## Claims Processing

Three scenarios are provided to demonstrate the claims process and reporting steps:

1. Multi vehicle collision with personal injury
2. Single vehicle collision
3. Windshield

### Scenario #1

School district vehicle is involved in a multi-vehicle collision. There is personal injury to both drivers as well as damage to both vehicles. Since there is bodily injury and another vehicle with damage, the school district needs to report the accident to both ICBC and SPP.

| Claims Processing Steps  | Party Involved   | What to expect next   |
|--|------------------|---|
| <b>1. Submit claim form to ICBC:</b><br><a href="mailto:fleet.claims@icbc.com">fleet.claims@icbc.com</a>   | ICBC             | ICBC will contact District to provide claim number and to obtain additional information. Cooperate fully with any investigation into liability.   |
| <b>2. Report incident to SPP:</b><br><a href="http://www.incident-request.org">www.incident-request.org</a><br><b>Add claim form and ICBC Claim # as x-ref</b> | SPP and District | District will receive a claim number when the online incident report is submitted.  |
| <b>3. Assessment of physical damage to vehicle</b>   | SPP and District | SPP and District will discuss where vehicle should be assessed for damages and arrangements for an estimate(s) will be made. SPP Appraiser may contact body shop identified to discuss authorization and provide contact info.  |
| <b>4. Repair of collision damage</b>   | SPP and District | SPP will work with the repair shop and the District and/or an assigned appraiser/adjuster to determine repairs needed. Work will be approved by SPP and authorized by the District. District pays approved costs to shop directly.  |
| <b>5. Submission of invoice</b>  | District         | Scan and submit paid invoice to <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a>  |
| <b>6. Settlement</b>   | SPP and District | SPP will issue a Statement of Damage for the District to sign, executed document will be exchanged for the settlement funds. Final payment calculations will include deductible and GST adjustments.<br>Authorized District party to sign, scan and submit to <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a> for payment. |
| <b>7. Recovery of expenses from other responsible parties</b>  | SPP              | Where another person or entity may be responsible for the damages, SPP will work on behalf of the District to recover costs, including the \$1,000 deductible.  |

## Vehicle Insurance - School District Claims Processing Flows and Scenarios

### Scenario #2

School District vehicle is involved in a single vehicle collision with a tree. There is no bodily injury but there is damage to school district vehicle. The school district needs to report the accident only to SPP.

| Claims Processing Steps  | Party Involved   | Action & Comment  |
|--|------------------|---|
| <b>1. Report incident to SPP:</b><br><a href="http://www.incident-request.org">www.incident-request.org</a><br><b>And add claim form</b> | SPP and District | District will receive claim number when the on line incident report is completed.   |
| <b>2. Assessment of physical damage to vehicle</b>   | SPP and District | SPP and District will discuss where vehicle should be assessed for damages and arrangements for an estimate(s) made.  |
| <b>3. Repair of collision or comprehensive claim</b>   | SPP and District | SPP will work with the repair shop and the District and/or an assigned appraiser/adjuster to determine repairs needed. Work will be approved by SPP and authorized by the District. District pays approved costs to shop directly.  |
| <b>4. Submission of invoices</b>   | District         | Scan and submit paid invoice to <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a> .  |
| <b>5. Settlement</b>   | SPP and District | SPP will issue a Statement of Damage for the District to sign, executed document will be exchanged for the settlement funds. Final payment calculations will include deductible and GST adjustments.<br>Authorized District party to sign, scan and submit to <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a> for payment. |

### Scenario Outline 3

School District vehicle sustains windshield damage and requires replacement. This is a case where the school district only needs to report the incident to SPP if the cost to repair the windshield **is greater than \$1,000**.

| Claims Processing Steps   | Party Involved | Action & Comment  |
|---|----------------|---|
| <b>1. Take vehicle to local glass shop or assess internally</b> | District       | Where the windshield is just chipped it is often possible to have a repair done, rather than a full replacement of the glass.   |
| <b>2. Repair/replacement</b>                                    | District       | If not repairable, District must authorize and approve replacement. District pays approved costs to shop directly.  |
| <b>3. Submission of invoices</b>                                | District       | If repair cost greater than \$1,000, submit new SPP claim reports via online incident reporting form at: <a href="http://www.incident-request.org">www.incident-request.org</a> . Attach a copy of the paid invoice with claims submission. |
| <b>4. Settlement</b>  | SPP            | Reimbursement less \$1,000 deductible will be sent directly to the District (no signed Statement of Damage required).   |