

## Scope:

Garage policy renewal is not part of the project scope but will be facilitated by the partner providers ARI / HUB International. School Districts are able to choose which broker they want to handle the garage policy renewals.

There is an ICBC requirement to move the existing School District ICBC Garage Policy terms to a common June 30<sup>th</sup> insurance expiry date. Each School District should maintain ICBC coverage on their individual ICBC Garage policies of:

\$1,000,000 Third Party Legal Liability

- ICBC will respond up to the first \$1,000,000 Third Party Legal Liability
- The Schools Protection Program (SPP) will then respond to excess of \$1,000,000 Third Party Legal Liability through umbrella coverage.

Further coverage and underwriting requirements are noted in this document.

## Attention: Fleet Transportation Managers

Please note the workflow instructions itemized in the pages below have been prepared for School Districts as a guide only. Two areas are addressed in this document:

- Garage Policy Information and Handling Protocols
- Special Coverage Policy Information and Handling Protocols

Please forward the corresponding Garage policy expiry date workflow below to your School District transportation liaison.

For any enquiries regarding your ICBC Garage policy all School Districts are free to contact:

Lisa Archibald, Manager Commercial Transportation  
HUB International Insurance Brokers  
[lisa.archibald@hubinternational.com](mailto:lisa.archibald@hubinternational.com)  
[604-269-1939](tel:604-269-1939)

For any enquires regarding the coverage on the Schools Protection Program, Transportation Managers may call:  
250-356-1794

## IMPLEMENTATION OF GARAGE POLICY DATE CONSOLIDATION

- In order for timely renewal processing, you will need to advise the project team if you do not wish to use HUB Intl. as your broker for handling your Garage policy by **June 3, 2016**. Please send email to : [EDUC.ServiceDeliveryProject@gov.bc.ca](mailto:EDUC.ServiceDeliveryProject@gov.bc.ca) .  
**You do not need to send an email if you will be using HUB Intl. as your broker.**
- If you do not respond by June 3, 2016 ICBC shall forward your School District (SD) garage policies to HUB International as a default for renewal processing.
- In order to complete the ICBC garage policy renewal, HUB will forward a questionnaire to the SD contact provided by the project team to ensure proper coverage is in place.
- Garage policies will be bound and sent to the SD in advance of the expiry date. You will receive your individual School District Garage Policy renewal package with all applicable insurance photocopies.
- If applicable, attached decals in renewal package to be placed on associated SD vehicle REPAIR plates.  
**Note: For June 30 expiry, the garage policy # and repair plates will not change.**
- Original documentation and billing will be arranged by HUB designate and forwarded to designated SD liaison. The SD will be responsible for paying HUB directly for garage policy premiums.

## For ICBC Garage Policies Currently Expiring **After June 30, 2016**

For School Districts with Garage policies expiring after June 30, 2016 these policies do not need to be cancelled and will be consolidated to the common expiry date of June 30, 2017 upon your next renewal date.

Due to ICBC system capabilities and depending on your expiry date, two workflows have been developed, Workflow A and Workflow B .Please note your current expiry date below in order to determine which renewal (A or B) process to follow.

Existing Garage Policy with Expiry Dates Of:	Workflow A:
<ul style="list-style-type: none"> <li>JULY 31, 2016 – Nov. 30, 2016</li> </ul>	<ul style="list-style-type: none"> <li>Upon current expiry date, the policy will then renew initially for a short term to align to the new expiry date of JUNE 30, 2017.</li> <li><b>You will keep the same Garage policy # and Repair plates as applicable.</b></li> <li>Upon renewal in 2017 the term will renew from JULY 1, 2017 - JUNE 30, 2018.</li> </ul>
Existing Garage Policy with Expiry Dates Of:	Workflow B:
<ul style="list-style-type: none"> <li>DECEMBER 31, 2016 to May 31, 2017</li> </ul>	<ul style="list-style-type: none"> <li>Upon current expiry date, the policy will then renew initially for a short term to align to the new expiry date of JUNE 30, 2017.</li> <li>You will keep the same Garage policy # and Repair plates as applicable until June 30, 2017.</li> <li>Upon renewal in 2017 the term will renew from JULY 1, 2017 - JUNE 30, 2018.</li> <li><b>For this renewal term you will be issued a <b>new</b> garage policy number, however, you may keep the same Repair plate number as applicable.</b></li> </ul>

## ICBC GARAGE POLICY OVERVIEW

**There are three types of policies currently insured throughout the School District communities depending on the individual SD needs and use.**

### 1. First type of School District ICBC Garage Policies. (402)

#### **Business Code 402 – School Vocational Auto Shop**

This policy has the School Garage Endorsement (APV4AB) noted on the master policy (APV4).

General Provisions, Definitions and Exclusions on page 13 of the ICBC Garage policy booklet (APV4V) which describes “Additional Insureds” Paragraph 1 entitled “Additional Insureds” is deemed to include an instructor who teaches, or a student who is enrolled in an automotive vocational training course.

#### **For this 402 – School Vocational Auto Shop ICBC Garage policy**

- a review of ICBC Garage section 3 coverage limits is required.
- Underwriting information on how many Vocational teachers and students in program.
- This 402 Garage code covers **a vocational auto shop instructor or student when working on a customer’s vehicle.**
- Only some 402 Garage policies have REPAIRMAN plate/s issued.
- When the vehicles have the Repair plate on them, they are subject to the Repairman plate restrictions as outlined in the Repairman plate uses document APV291B - see attached samples.
- Reminder! The policy **only covers** the vocational auto shop instructor and the students enrolled in the auto shop program.
- **It does not cover** a School District mechanic/maintenance person.
- **It does not cover,** SD mechanic/maintenance person using a Repair plate to drive a customer’s vehicle.
- **It does not cover,** SD mechanic taking a 402 Repair plate to use on owned SD bus.

## 2. Second Type of School District ICBC Garage Policy (403)

### Business Code 403 – Private Repair Garage

- This Garage policy is for School Districts which only work on their **own vehicles** and a Repairer's plate is issued for this purpose. For example, an unlicensed School District owned school bus requiring testing.
- It is a **Liability only** policy. (Although it is mandatory that Sections 1 & 3 show on the policy)
- No coverage exists or requires underwriting confirmation under Section 3 of the ICBC garage policy.
- For tariff purposes a nominal fee showing a valuation of \$1000 Collision deductible and \$15,000 specified perils is noted in Section 3; as binding requires something noted in these fields.
- When the vehicles have the Repairman's plate on them, they are subject to the Repairman plate restrictions as outlined in the Repairman plate uses document (APV291B - see attached).
- The Repair plate can be used by the mechanic on vehicles that are owned or leased by the district.
- In most instances the Repair plate is used to maintain testing on School Buses during the summer months where coverage has been lapsed until the start of the school year.
- Some Districts may prefer to keep full 12 month coverage on plates of their owned vehicles.
- **This policy does not cover** customer's vehicles.
- **This policy does not** allow members of the public to enter this Private Garage location and arrange repairs on their own cars.

***Because the Garage 402 and Garage 403 Business codes are specialized policies with specific wordings, we cannot combine them into one policy. It is for this reason that some School Districts require 2 policies.***

### COMBINED GARAGE CODE 402 AND 403 SCENARIO

Some School Districts currently have a garage policy for **Business Code 402 – School Vocational Auto Shop**. But when that Garage 402 SD Vocational shop requires a SD mechanic to test-drive a **School District's unlicensed owned vehicle** once repairs on these vehicles are completed they require a **REPAIRMAN** plate. In these instances, a secondary type of garage policy **Business Code 403 – Private Repair Garage** would be issued along with a Repairman's plate that would enable the mechanic to test an owned vehicle. **\*\* Please note\*\*** Although there must be two separate policies issued due to the scenarios of use, there are **no additional costs** incurred when binding this way.

3. **Third Type of School District ICBC Garage Policy (400)** The final Business Code 400 – Repair Garage
  - is rarely issued to the School District operations, however, it is available should the School District have members of the public attending their premises.
  - le: shop opens to teachers for scenarios unrelated to the shop program.
  - A **more costly** option.

## ICBC SPECIAL COVERAGE POLICIES

In an effort to avoid any duplication in coverage it is beneficial to review all special coverages with the project team before binding. In doing so, there may be an opportunity to save additional premiums as the coverage may already be provided under the SPP program. For example: Non-Owned automobile liability coverage.

### Special Coverage Workflow:

- Each School District to forward a list of all existing Special coverage policies in place to their designated Transportation Manager by June 3, 2016. (For example ICBC forms APV 29, APV212 etc.)
- The Transportation Manager will forward the information to the underwriting project teams in place (SPP,ICBC,HUB) to review whether your policies will be required or not.

### In Regards to Lapsed/Unlicensed ICBC Vehicle Insurance

- All lapsed insurance must continue to have the basic \$1,000,000 Third Party Legal Liability through ICBC in place.
- This may be done by issuing an ICBC Storage policy.
- The cost of a 2 month ICBC 1m storage policy is approximately \$30.00 or Annually it would cost approximately \$165.00.
- HUB/Alternate Broker can arrange the insurance/billing for these policies.

**\*\* Please note\*\*** Owned vehicles have coverage for Collision and Comprehensive through the School Protection Program (SPP). Owned vehicles must have ICBC \$1,000,000 Third Party Liability insurance in force at all times.