

## Vehicle Insurance - School District Claims Processing Flowchart

There are two general types of claims that arise from vehicle accidents: (1) injuries to persons; and (2) vehicle damage. BC Public School Districts (SD) obtain vehicle coverage from both the Insurance Corporation of British Columbia (ICBC) and the Schools Protection Program (SPP), which together, provide coverage for both types of claims.

Effective May 1, 2021, ICBC moved to a “no-fault” insurance model that has changed how claims are processed. As part of mandatory coverage, ICBC provides *Enhanced Care* coverage to all persons injured in a vehicle accident in British Columbia (i.e., driver, passenger, cyclist, pedestrian), regardless of who caused the accident. Mandatory ICBC insurance also provides *Basic Vehicle Damage (BVD)* coverage for vehicle damage.

To better align with ICBC, SPP Claims has revised its vehicle claims process, in particular the process regarding multi-party accidents with shared responsibility. A complete example is provided in “Scenario 1” below. The following is a high-level overview of the revised multi-party claims process:

When an SD vehicle is involved in a **multi-party accident**, SD vehicle repairs will be paid by ICBC and/or SPP based upon ICBCs determination of the SDs responsibility for the accident:

- When an SD driver is 100% responsible:
  - SPP reimburses the SD for vehicle repairs.
  
- When an SD driver *shares responsibility*:
  - ICBC and SPP share the cost of the SD vehicle repairs:
    - ICBC pays its percentage of the repairs, up to a limit of \$200,000;
    - SPP reimburses the SD for its percentage of repairs, or for the repairs that exceed ICBCs \$200,000 limit.
  
- When an SD driver is 0% responsible:
  - ICBC pays for the SD vehicle repairs up to a limit of \$200,000, and SPP reimburses the SD for repairs that exceed ICBCs \$200,000 limit.

SPP continues to reimburse the SD for vehicle damage repairs caused by “hit and run” events, comprehensive accidents, and from single vehicle collisions (damage to SD vehicle only and no damage to property of others).

Note: Settlements by SPP to the SD may be subject to a deductible as per the policy wording.

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### 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 to vehicle other than loss or damage caused by collision (e.g., theft, vandalism, falling/flying objects, hitting an animal, hail, wind, flood, etc.)
<b>No fault “ICBC Enhanced Care” Coverage</b>	A compensation model provided to persons injured in a vehicle accident in BC, regardless of fault (including drivers, passengers, cyclists, or pedestrians). Provides benefits for medical care, rehabilitation costs, income replacement benefits, etc. Prohibits litigation against responsible parties for injuries and related losses.
<b>Liability</b>	Responsibility for causing bodily injury or property damage to others while using a motor vehicle.
<b>ICBC Basic Vehicle Damage (BVD) coverage</b>	Coverage for repairs up to \$200,000, for vehicles and/or their permanently attached equipment, when damage is caused by another responsible driver in BC.
<b>Hit and Run</b>	Damage to property, or injury to persons by an unidentified driver.

### Claims Reporting Requirements

Claims Reporting Guide	
If the accident ...	Then...
causes injury to persons (i.e., driver, passenger, pedestrian, cyclist)	report claim to ICBC
involves the SD vehicle and another party (i.e., another vehicle, a cyclist, a pedestrian, etc.) or SD vehicle causes damage to the property of others	report claim to ICBC <b>and</b> SPP
is a single vehicle collision (damage to SD vehicle but no injury to persons or damage to property of others)	report claim to SPP
causes comprehensive damage to SD vehicle (fire, theft, vandalism, windshield, animal impact, etc.)	report claim to SPP
is a Hit and Run event causing physical damage to SD vehicle (damage caused by unknown driver)	report claim to SPP

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## Contact Information

SPP Claim Contacts
<b>SPP Claim Report:</b> <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a> Contact: 250-356-1794 Office Hours: Monday-Friday 7:30am-5:00pm (Pacific Time); Closed on weekends and statutory holidays
ICBC Fleet Claim Contacts
<b>ICBC Fleet Claim Report:</b> <a href="mailto:fleet.claims@icbc.com">fleet.claims@icbc.com</a> Contact: 604-520-8822 (Lower Mainland); 1-800-910-4222 (Toll-Free) Claims can be reported 24 hours a day, seven days a week

**\*\* NOTE:** ICBC requires that all events that may require repairs under *Basic Vehicle Damage (BVD)* be reported to ICBC **within 90 days** of the event. \*\*

## Claims Processing Scenarios

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

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

### Scenario #1 – Multi-Party Accident with Personal Injury

School District vehicle is involved in a multi-party accident in BC that results in damage to both vehicles and injured persons. As the incident involved multiple vehicles, and bodily injury the School District needs to report the claim to both ICBC and SPP.

Claims Processing Steps	Party Involved	What to Expect Next
<b>1. Report incident to ICBC:</b> <b>Submit <i>New Claim Form</i> to</b> <a href="mailto:fleet.claims@icbc.com">fleet.claims@icbc.com</a>	ICBC and SD	ICBC will contact SD to provide a claim number and to obtain additional information. Cooperate fully with any investigation.
<b>2. Report incident to SPP:</b> <b>Submit <i>New Claim Form</i> to</b> <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a> <b>Include ICBC Claim Number</b>	SPP and SD	SPP provides a claim number and advises the SPP Claims Examiner assigned. SD to advise if vehicle repairs are <i>urgently</i> required.

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Claims Processing Steps	Party Involved	What to Expect Next
<b>3. Determination of responsibility and assessment of physical damage to SD vehicle</b>	ICBC	ICBC will advise SD of responsibility determination. This may take some time. <b>NOTE:</b> SPP coverage <b>does not</b> provide any enhancements over ICBC BVD coverage. When a “0% responsible” determination is made, repairs should be completed at an ICBC repair facility, and billed to ICBC.
<b>4. Payment for injury care and lost income</b>	ICBC	ICBC <i>Enhanced Care Accident Benefits</i> provides payment for medical care and rehabilitation, and lost income (up to \$100,000).
<b>5a. Repair of collision damage when the SD is <u>0% responsible</u> for the accident</b>	ICBC and SD	ICBC repair facility repairs damage and invoices ICBC up to a limit of \$200,000. For repairs exceeding \$200,000, the repair facility will invoice SD, and SD submits invoice to SPP (see #6).
<b>5b. Repair of collision damage when the SD <u>shares responsibility</u> for the accident</b>	ICBC and SD	ICBC repair facility repairs damage and invoices ICBC for its percentage of the repairs, up to a limit of \$200,000. The repair facility will invoice SD its percentage of the repairs, or the repairs that exceed ICBCs \$200,000 limit. SD submits invoice to SPP (see #6).
<b>5c. Repair of collision damage when SD is <u>100% responsible</u> for the accident</b>	SPP and SD	SD submits repair estimate and supporting photos to SPP. SD selects repair facility of their choice. SPP <b>MUST</b> approve the estimate prior to starting the repairs. SD submits repair invoice to SPP for reimbursement (See #6).
<b>6. Submission of invoice to SPP.</b>	SD	When seeking reimbursement from SPP, scan and submit the paid invoice to the SPP Claims Examiner.
<b>7. Settlement</b>	SPP and SD	SPP will issue a Statement of Damage for the SD to sign. Authorized SD party to sign, scan and submit to the SPP Claims Examiner. The executed document will be exchanged for the settlement funds. Final payment calculations will include GST adjustments and may be subject to a deductible.

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### Scenario #2 – Single Vehicle Collision

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 claim only to SPP.

Claims Processing Steps	Party Involved	Action & Comment
<b>1. Report incident to SPP: Submit New Claim Report to: <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a></b>	SPP and SD	SPP provides a claim number and advises the assigned SPP Claims Examiner.
<b>2. Assessment of physical damage to vehicle</b>	SPP and SD	SD will select a repair facility where vehicle will be assessed for damages and an estimate prepared.
<b>3. Repair of collision or comprehensive damage</b>	SPP and SD	SD will send the repair estimate and supporting damage photos to the SPP Claims Examiner. The repair estimate <b>must</b> be approved by SPP and authorized by the SD prior to starting repairs. If repair costs increase, submit supplementary estimates to the SPP Claims Examiner for approval. SPP may require a second estimate or hire an appraiser to verify the preliminary estimate. SD pays approved costs directly to repair facility.
<b>4. Submission of invoices</b>	SD	Scan and submit the paid invoice to the SPP Claims Examiner.
<b>5. Settlement</b>	SPP and SD	SPP will issue a Statement of Damage for the SD to sign. Authorized SD party to sign, scan and submit to the SPP Claims Examiner. The executed document will be exchanged for the settlement funds. Final payment calculations will include GST adjustments and may be subject to a deductible.

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### Scenario # 3 – Windshield

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 the policy deductible**.

Claims Processing Steps	Party Involved	Action & Comment
<b>1. Take vehicle to local glass repair facility or assess internally</b>	SD	Assess if the windshield can be repaired, or if it is unrepairable and requires full replacement.
<b>2. Repair/replacement</b>	SD	If windshield is not repairable, SD must authorize and approve the replacement. SPP does <u>not</u> require the cost estimate. SD pays the approved costs to the repair facility directly.
<b>3. Submission of invoices</b>	SD	If repair costs are greater than the policy deductible, email a <i>New Claim Report</i> to <a href="mailto:RMBclaims@gov.bc.ca">RMBclaims@gov.bc.ca</a> . Attach a copy of the paid invoice with the claim submission.
<b>4. Settlement</b>	SPP	Reimbursement minus the deductible and GST adjustments will be sent directly to the SD (no signed Statement of Damage required).