

Vehicle Insurance - School District Claims Processing Flowchart

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

Starting May 1, 2021, ICBC introduced a “no-fault” insurance model changing 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 (whether a driver, passenger, cyclist, or pedestrian, and regardless of who caused the accident). Mandatory ICBC insurance also provides *Basic Vehicle Damage (BVD)* coverage for vehicle damage, up to \$200,000 that is caused by another at fault driver.

When a SD driver is at fault, partially at fault, or if the damage to a SD vehicle caused by another at fault driver exceeds \$200,000, SPP provides coverage. Damage to SD vehicles caused by “hit and run” events are also covered under SPP collision coverage.

There may be circumstances where an SD driver shares fault for an accident. When that’s the case, ICBC and SPP will share the cost of repairs according to the extent that fault is allocated (i.e. ICBC will pay its percentage of damage caused by the other at-fault driver and SPP will pay its percentage of damage caused by the SD driver). (see also [Risk Note - Vehicle Coverage](#) for more information)

ICBC requires that all events that may require repairs under BVD be reported to ICBC within 90 days of the event. Additional information regarding this and other changes can be located at www.icbc.com . Failing to report to ICBC may impact the SD’s opportunity to make a claim.

A claims processing flowchart and reporting form has been prepared to assist School Districts in reporting claims smoothly and efficiently.

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Definitions

Types of Claims	
Collision	Loss or damage caused by upset of a vehicle or collision of a vehicle with another object.
Comprehensive	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.)
No fault "ICBC Enhanced Care" Coverage	A compensation model provided to persons injured in a vehicle accident in BC, regardless of fault (including drivers, passengers, cyclists, or pedestrian). Provides benefits for medical care, rehabilitation costs, income replacement benefits, etc. Prohibits litigation against responsible parties for injuries and related losses.
Liability	Responsibility for causing bodily injury or property damage to others while using a motor vehicle (applicable outside of "no-fault" jurisdictions)
ICBC Basic Vehicle Damage (BVD) coverage	Vehicle damage coverage provided by ICBC when damage is caused by another at fault driver in BC.
Hit and Run	Damage to property arising out of the use or operation of a motor vehicle on a highway in British Columbia where the names of both the owner and driver of the motor vehicle are unknown or the name of the driver is not ascertainable, and the owner is not liable.

Claims Reporting Requirements

Claims Reporting Guide	
If the accident involves...	Then...
Injury to persons	Report claim to ICBC
Collision damage to a SD vehicle but no injury to persons or damage to property of others (i.e. single vehicle accident)	Report claim to SPP
Collision damage to a SD vehicle when more than one vehicle is involved in the accident and there is injury to persons or damage to the property of others.	Report claim to ICBC and SPP
Comprehensive damage to SD vehicle and no injury to any persons	Report claim to SPP
Comprehensive damage to SD vehicle and injury to persons	Report claim to ICBC and SPP
Hit and Run physical damage to SD vehicle	Report claim to SPP

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**** 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. ****

Submit SPP and ICBC Claim Report

Submit SPP claim report: www.incident-request.org

Office Hours: Monday-Friday 7:30am-5:00pm (PST); Closed on weekends and statutory holidays

Claims After Hours Emergency Line: 778-698-8257; RMBClaims@gov.bc.ca

Submit ICBC claim report: 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 Claims Contact: 250-356-1794 RMBClaims@gov.bc.ca		
ICBC Claim Contacts		
Name	Phone	Email
Tamila Dacosta	1-800-665-4776 ext. 2791	tamila.dacosta@icbc.com
Deirdre Logan	604-871-2479	deirdre.logan@icbc.com
Erika Brennan (Manager)	604-871-2357	erika.brennan@icbc.com

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
1. Submit claim form to ICBC: fleet.claims@icbc.com	ICBC	ICBC will contact District to provide claim number and to obtain additional information. Cooperate fully with any investigation into liability.
2. Report incident to SPP: www.incident-request.org Add claim form and ICBC Claim # as x-ref	SPP and District	District will receive a claim number when the online incident report is submitted.

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3. Assessment of physical damage to vehicle	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.
4. Repair of collision damage	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.
5. Submission of invoice	District	Scan and submit paid invoice to RMBclaims@gov.bc.ca
6. Settlement	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. Authorized District party to sign, scan and submit to RMBclaims@gov.bc.ca for payment.
7. Recovery of expenses from other responsible parties	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.

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
1. Report incident to SPP: www.incident-request.org And add claim form	SPP and District	District will receive claim number when the on line incident report is completed.
2. Assessment of physical damage to vehicle	SPP and District	SPP and District will discuss where vehicle should be assessed for damages and arrangements for an estimate(s) made.
3. Repair of collision or comprehensive claim	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.
4. Submission of invoices	District	Scan and submit paid invoice to RMBclaims@gov.bc.ca .
5. Settlement	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. Authorized District party to sign, scan and submit to RMBclaims@gov.bc.ca for payment.

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