

Insurance questions can often be very specific to the situation – whether it is your personal situation before a crash or the unique circumstances once a crash has happened. For this reason, the answers are general and while they will apply to most situations, there could be exceptions based on the specific case.

The best advice about the insurance needed to protect you in the event of a crash is available from an insurance broker. Insurance brokers are licensed insurance professionals who can help you find the right protection from all the companies that offer it.

After a crash involving a vehicle, ICBC is available to answer questions about what benefits you may be entitled to and how they may be able to help with your recovery. ICBC is required, by law, to advise and assist every British Columbian with their claim and endeavour to ensure that every person is informed about, and receives, all the benefits to which they are entitled. More information on the benefits available in a crash is available on our website: [injury claims \(icbc.com\)](http://injury.claims(icbc.com))

Cycling Question	ICBC Answer The information below is meant for general information only. There are certain laws that apply to the entitlement to benefits and to responsibility determinations and those laws will take precedence if there is any discrepancy.
Can a person cycling purchase extended ICBC coverage to cover third party liability or would they have to go through a third party insurer?	Insurance for cyclists is not available from ICBC. Our primary mandate only extends to selling insurance for licensed motor vehicles and trailers.
Do you need to insure your own vehicle to buy additional coverage for cycling through ICBC?	The best advice on products available to cyclists is available from an insurance broker.
Can a person buy cycling insurance for minors or their dependents? (kids that bike for example)	
What is covered just having a BC Drivers Licence?	Under the law, Cyclists and pedestrians don't need to purchase ICBC insurance or hold a BC Driver's Licence to be eligible to receive care and recovery benefits if they are injured in a crash with a vehicle. That includes income replacement benefits if they're unable to work, and additional benefits in the event of a serious or life-altering injury.
What is covered if you own and insure a car with ICBC vs you are simply listed as an insured driver on someone else's policy?	The benefits under Enhanced Care coverage are available to all British Columbians whether you are an owner, driver, passenger, cyclist or pedestrian, regardless of whether you caused the crash or not.
If a driver is underinsured, what impact does that have on a VRU's coverage?	Enhanced Care benefits are set under the law and are not tied to how much insurance the vehicle owner purchased. So no matter how much, or how little, the owner has purchased, you still have access to the same benefits.

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<p>Courts still have a role with broken laws like drunk drivers, pub liability, vehicle manufacturer liability, etc. - Are there any other roles for lawyers? This is what we have:</p> <p>“There are a number of steps that can be taken if someone wishes to appeal a decision about their claim, including accessing ICBC’s Fair Practice Office and the Civil Resolution Tribunal. In addition, a new Fairness Officer has been recently appointed by government and has the authority to review and make recommendations to resolve complaints about the policy and process ICBC used to make a decision in their case.” - source ICBC</p>	<p>Yes, under Enhanced Care, the most dangerous drivers are still held accountable. For example, if you are injured in a crash and the at-fault driver is convicted of certain Criminal Code offences (such as impaired driving), you can still sue the other party in a civil claim for certain damages. You also have the ability to sue some other parties for certain damages if their actions may have contributed to the crash, such as a pub owner or vehicle manufacturers.</p> <p>Under Enhanced Care, ICBC is required, by law, to advise and assist every British Columbian with their claim and endeavour to ensure that every person is informed about, and receives, all the benefits to which they are entitled.</p> <p>There are a number of steps that can be taken if someone wishes to dispute a decision about their claim, including accessing ICBC’s Fair Practice Office and the Civil Resolution Tribunal. In addition, a Fairness Officer has been appointed by government and has the authority to review and make recommendations to resolve complaints about ICBC’s policies and processes.</p> <p>Under Enhanced Care, you can still retain a lawyer if you wish to seek legal advice for your claim or have them represent you.</p>
<p>Could you outline all possible routes for compensation after a crash, including appeals, etc?</p>	<p>Under Enhanced Care, if you’re hurt in a crash, you can have the peace of mind that you’ll get the care and recovery benefits you need, for as long as you need them. These benefits include income replacement and financial support for things like personal care assistance. In addition, anyone who suffers a permanent or life-altering injury after a crash would have access to financial compensation under Enhanced Care’s Permanent Impairment Benefit.</p> <p>You may also have benefits through your work health plans or any additional insurance – like ICBC’s Income Top-up insurance – you have purchased</p> <p>More information on the benefits is available on the benefits on icbc.com.</p>

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	Depending on the responsibility for the crash, you may also be entitled to repairs or replacement for your bike. We also have information on what to do if you disagree with an ICBC decision at: Raising your complaints (icbc.com)
What about e-scooters and other micromobility - is this clearly outlined?	The legality of a micro-mobility device is not a factor in how ICBC assesses liability but rather the actions of the person using the device.
Vulnerable road users may be forced into a situation with a MV without being hit by them - evasive action by rule-abiding VRU - liability rests with the MV that was <u>breaking a law</u> .	The best course if there is an interaction with a motor vehicle that results in an injury – even if there is no contact – is to contact ICBC. We'll be able to let you know what benefits may be available in the circumstances.
Please note the need for a clear Safe Passing Distance Law (and other MVA improvements) so that there are clear legal expectations for road users and accountability for ICBC to stand behind. There is a role for ICBC to advocate to the Province of BC to adopt this law and further recommendations. Our full recommendations are here: bikehub.ca/mva	ICBC can only work within the framework established by Government. As a Crown corporation, we would provide any support requested by Government to help examine legislative options.
Additionally, VRUs are more likely to not remember what happened as the crash impacts them with more force, sometimes causing memory loss. This may mean they can't remember if and how a motor vehicle was involved, and sometimes there are no unbiased witnesses.	We will thoroughly investigate every claim, considering the information provided by those involved, any witnesses available and any other evidence that can be found. If the incident falls under Enhanced Care, then the same level of benefits are available to everyone involved in an accident – whether they are a driver, passenger, cyclists or pedestrian, and regardless of who is responsible for the accident.