

# Buy or renew your insurance

ICBC's Autoplan insurance is sold exclusively through our province-wide network of 900 Autoplan brokers. These brokers are licensed professionals who can help you choose the right insurance protection for you, your family and your vehicle.

Auto insurance isn't always easy to understand. Your broker is there to help you compare and customize Autoplan coverage to fit your individual needs—the **products** you choose, the **length** of your policy, your **payment options** and more.

[Find a broker](#) near you.

## Choosing a policy length

Autoplan policies can last from one day to one year, so you have lots of options to meet your needs.

<b>One-year Autoplan policy</b>	This is the option most customers choose, and many use our monthly payment plan to spread the cost over a year.
<b>Short-term Autoplan policy - 3 to 11 months</b>	When your vehicle won't be on the road for a full year, a short-term policy might be your best choice. You'll pay a small surcharge, but the total cost will be less than a full-year policy.
<b>Temporary Operation Permit - 1 to 15 days</b>	This is a good option if you only need a few days of coverage. If you're going to need several TOPs, you may save yourself money by buying a three-month policy. Talk to your broker about the best options for you.

## Adding drivers to your policy

Our recent [changes to insurance](#) mean that crashes follow drivers, not vehicles. By listing those who drive your vehicle, you're making sure that the right person is held accountable in the event of a crash.

When you buy or [renew your policy](#), you'll be asked to list drivers who use your vehicle. This may include members of your household, employees and learners.

Make sure to bring the following information to your Autoplan broker for **each driver you want to list**:

- Their B.C. driver's licence number
  - If they don't have a B.C. licence, their name, licence number and jurisdiction that issued the licence
- Their date of birth
- Whether or not they're an employee or household member of the vehicle's principal driver or its registered owner/lessee

Your [insurance renewal reminder](#) will include a "your drivers" section for you to fill out and bring with you when you renew at the Autoplan broker's office.

If you occasionally lend your car to drivers who aren't listed on your policy, you can add [Unlisted Driver Protection](#) to your policy. It covers drivers who occasionally use your vehicle and can be added to your policy at no additional cost, as long as an unlisted driver has not caused a crash using any of your vehicles.

If you're curious about the driving history of someone you plan to list, you can ask them to send you their [driver factor report](#).

If you've already received your renewal reminder and want to see how your listed drivers will impact your renewal, you can estimate your insurance costs with [our online tool](#).

## Renewing early

You can renew your insurance early, up to 44 days before your Autoplan policy expires.

We've made some changes to the next insurance renewal reminder that you receive in the mail. In addition to the coverage and vehicle information, this year, it will also include the section for adding drivers to your policy.

[Your insurance renewal reminder](#) provides more detailed information on these changes.

## When you need to update your insurance

Be sure the information on your Autoplan policy is correct and current. If it isn't, you may not be covered if you have a claim.

Talk to your local broker if you're:

- Adding or removing drivers
- Moving (even within the same community) or temporarily relocating
- Changing the way you use your vehicle (for example, you start driving to work or school)
- Driving a different vehicle
- Modifying your vehicle (for example, changing its colour, chassis, fuel type)

Other factors can also affect your insurance, so please ask your broker if you have any other changes.

## Tickets, fines and penalties

Please note that before you renew, you'll need to pay any outstanding amount that you owe to ICBC or the provincial government, including [traffic tickets, penalty point premiums and any Autoplan debt](#).

If you have frequent or serious driving convictions resulting from violations that occurred on or after June 10, your premium costs for Collision and Third Party Liability coverages will be impacted. For more information, read our [news release](#).

[Contact us](#) if you have questions about your debts or payments.

## Moving to B.C.?

Find out how to register, licence and insure your vehicle if you're [moving to B.C.](#)