

Your insurance renewal reminder

ICBC will mail you an insurance renewal reminder that outlines your coverage, your vehicle, the expiry date of your current policy and other important details. You'll receive the reminder about a month before your insurance is due to expire.

Along with how we're [changing auto insurance in B.C.](#), we've made some changes to your insurance renewal reminder to help you prepare for the changes taking effect on September 1, 2019. In addition to the coverage and vehicle information, your next reminder will also include a section for adding drivers to your policy.

Understanding your renewal reminder

Your premium amount

In the past, insurance renewal reminders provided an estimate of the cost of your insurance for the same period as the previous policy term (typically, one year).

Your next insurance renewal reminder **will not include a premium amount.** Because Basic insurance is moving from a vehicle-based model to a more driver-based model, your premium can't be calculated until you provide a list of your vehicle's drivers to your Autoplan broker. Your subsequent renewal reminder will include your estimated premium amount.

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 using [our online tool](#).

Here's what you'll see in your next renewal reminder:

ICBC renewal reminder

DOE JANE
000-1111 ANYWHERE STREET
SOMEWHERE BC V0V 1V1

We're making changes to how we calculate your premium.
Thank you for insuring your vehicle with us. This is a reminder that you will need to renew your vehicle insurance before it expires on **September 26, 2019**.

When you visit your Autoplan broker to renew, please provide details for the drivers you want to list on your policy. Go online to [icbc.com](#) for more information.

What to bring when you visit your broker:

- The driver's licence number and date of birth for each driver who use your vehicle.
- Proof of vehicle odometer information for potential low kilometre discount.

Your insurance summary

Your vehicle		Your drivers	
Certificate:	48.2A3	It's important to list the drivers who use your vehicle. With this information, we can better reflect the risk drivers present.	
Plate:	089LRL	Use the space below to record information about the drivers you want to list on your policy:	
Vehicle:	2011 Mitsubishi Rvr	Driver's licence number	Date of birth
Registration no:	10734165	_____/_____/_____	____/____/____
Owner(s):	DOE JANE	_____/_____/_____	____/____/____
Your vehicle use		Household/ Employee	Notes
Currently your vehicle is rated for pleasure purposes and is primarily kept in the Lower Mainland. Owner, principal operator & their household members driving the vehicle must have held valid driver's licence for 10 years.		____/____/____	Y / N
		____/____/____	Y / N
		____/____/____	Y / N
		____/____/____	Y / N
		____/____/____	Y / N
		____/____/____	Y / N

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ICBC renewal reminder

Once we have your additional driver information, we will be able to calculate your new premiums. In the meantime, here are the coverages you currently have on your policy.

Coverage

Basic insurance
Includes \$200,000 of Third Party Liability, \$300,000 Accident Benefits, Hit and Run Protection for you and your passengers, and Underinsured Motorist Protection (UMP) to \$1 million.

Optional insurance

Extension of Third Party Liability \$2,000,000 total limit	Extra Equipment RoadsidePlus
Extension Underinsured Motorist Protection \$2,000,000 total limit	
Comprehensive \$300 deductible / \$200 windshield deductible includes anti-theft discount	
Collision \$500 deductible	
Replacement Cost with New Vehicle Replacement Plus	
Loss of Use \$25 per day, \$500 total limit	

We're making car insurance more about drivers
We're moving to an insurance model that's more driver-based. This means, each driver's experience and crash history will play a bigger role in determining how much you pay for your car insurance - which is why we need to know who else drives your car.

Find out more about these changes
To find out more information about how we're making car insurance better for B.C., or to try our online education tool to get a better idea of what you might pay with the changes, visit [icbc.com/change](#).

How basic insurance rates work
Each year, ICBC applies to the British Columbia Utilities Commission (BCUC) for approval of any changes to basic insurance rates. After a public process, the BCUC determines whether the requested rate is reasonable and makes its final decision. For the latest information about what's impacting your basic insurance rates, please go to [icbc.com/bcuc-rates](#).

24/7 claims support
Did you know, you can report a claim on [icbc.com](#) or by phone, 24 hours a day, 7 days a week. No matter where you are in Canada or the U.S. we're here to support you in your recovery and get you back on the road after a crash.

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How to renew your insurance and what to bring

You can renew your policy in person at any one of the [900 Autoplan brokers](#) across the province.

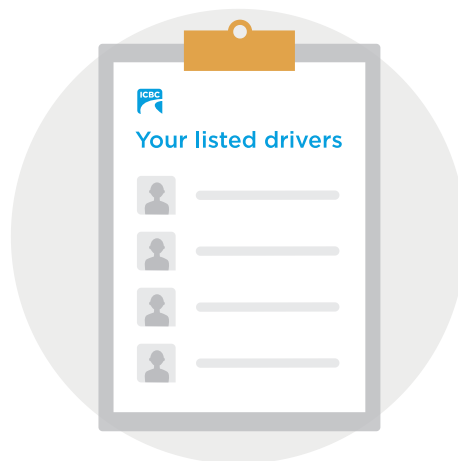
You can renew up to 44 days before your policy's expiry date. You'll need to bring:

- The B.C. driver's licence number and birth date of each driver you want to list on your policy (including you)
 - If they don't have a B.C. licence, their name, license number and jurisdiction that issued the licence
- Proof of your vehicle's odometer information if you think you may be eligible for the new [low-kilometre discount](#)

Visit our [Buy or renew your insurance](#) page for more information on the renewal process.

Listing your vehicle's drivers

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.



Who should be listed

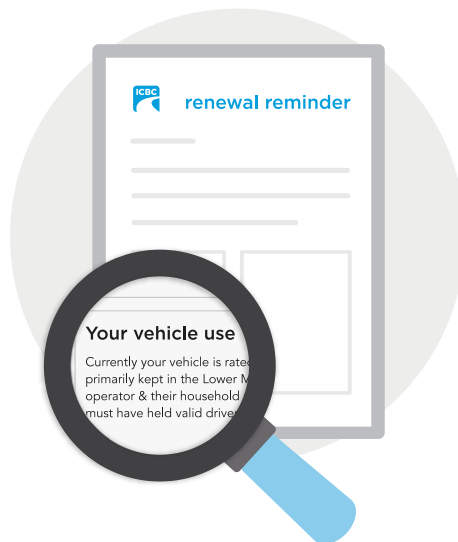
You should list those who use your vehicle frequently, including members of your household, employees and learners. Part of your premium will be based 75% on the principal driver (whether that's you or another listed driver) and 25% on the driver with the highest level of risk. Learn more about how [drivers, experience and crash history](#) affect your premium.



Unlisted Driver Protection

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 with no additional cost (as long as an unlisted driver hasn't caused a crash using any of your vehicles).

[Learn more about listed drivers](#)



Your vehicle use

Your renewal reminder also includes a brief description of your [rate class and territory](#). Your rate class reflects how your vehicle is used, whether for commuting, business or pleasure. Your territory refers to where you live.

We're also introducing a [low-kilometre discount](#) for vehicles driven less than 5,000 kilometres per year. When you renew your annual policy at an Autoplan broker, make sure to bring a current odometer reading (no more than a week old) if you think you may qualify. If a subsequent odometer reading indicates less than 5,000 kilometres of driving when you renew your policy and you're eligible, you'll receive a 10 per cent discount.

Your coverage

This section of your renewal reminder provides a breakdown of your current coverage, split between [Basic Autoplan insurance](#) and [optional coverage](#).

If your circumstances have changed or you'd like to update your existing coverage, talk to your Autoplan broker. They'll help you make any adjustments to ensure that your insurance meets your needs.

