

CV Advance article, for September 26th edition
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Helping with Your Hit and Run Claim

ICBC has recently released a new brochure titled “Helping You with Your Hit and Run Claim”. Since some of ICBC’s regulations regarding hit and runs have changed, this is a good time to review some questions and answer’s about hit and runs. The following is an excerpt from the new brochure:

What is a hit and run?

A hit and run is when a motorist leaves the scene of a collision without stopping to provide information. Some examples are:

You could be involved in a two-vehicle collision where the other person drives away from the scene before you can obtain his/her name or driver’s licence number or the vehicle’s licence plate number.

Someone could damage your vehicle while it is unattended in a parking lot and not leave a note explaining what happened and providing information.

As a pedestrian, you could be hit by a driver who doesn’t then stop.

How am I covered as a hit and run victim in B.C.?

ICBC provides protection to all BC residents who are injured or whose property is damaged by a hit and run on a public highway (i.e., a road or a parking lot accessible to the general public). These benefits apply in situations where you are not covered by any other plan, and may include the following:

Payment of medical and hospital bills;

A weekly disability payment;

A rehabilitation, medical care and special training;

Death benefits and funeral expenses; and

Coverage for property damage, injury or death when the hit and run motorist is responsible.

Do I have to pay anything if my vehicle is damaged by a hit and run crash?

There is a \$750 deductible for hit and run damage. You will have to pay the first \$750 for damage to your vehicle or property, or your ICBC collision deductible, whichever is less. For example:

If you have ICBC Collision coverage with a \$300 deductible, you pay the first \$300 toward the repair or replacement of your vehicle.

If you have ICBC Collision coverage with a \$1,000 deductible, or have no Collision coverage, you pay the first \$750 toward the repair or replacement of your vehicle or property.

Please note there is no deductible on ICBC's coverage for injuries suffered in a hit and run.

Will my claim record be affected?

If you are not responsible for the damage, your claim record is not affected.

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