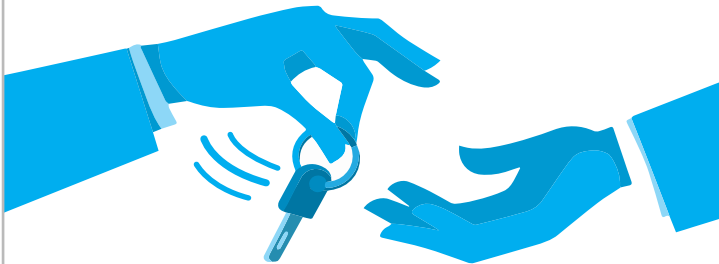


Does anyone else drive your car?

From September 2019, when you renew your insurance, you'll be asked to list the people who drive your car. Why? It's part of our move to an insurance model that's more driver-based. This means driver experience and crash history will play a bigger role in determining premiums. Plus, crashes will follow the driver, not the vehicle and all drivers will be held more accountable for their driving decisions.



Under the new model, if an unlisted driver borrows your car and causes a crash, there may be a one-time financial consequence. By letting your broker know who else drives your car, you'll be protected from this financial consequence because their crash history and driving experience will have already been factored into your premium.

Talk to your broker about your options

| | |
|---|--|
| On your policy, list the people who drive your car. This should include people who live with you and your employees. | Listing drivers is the best way to protect yourself from a potential financial consequence in the event of a crash. You can list drivers any time, and it won't necessarily affect your premium. |
| If other people – such as a visiting friend or neighbour, occasionally drive your car, talk to your broker about Unlisted Driver Protection. | Unlisted Driver Protection safeguards you from a potential financial consequence if an unlisted driver borrows your car and causes a crash. It covers you for occasional drivers, but can only be used for people who don't live with you and are not employed by you. Be sure to speak to your Autoplan broker about other exclusions that apply. |
| Don't list any other drivers on your policy. | If someone else drives your car and causes a crash, there may be a financial consequence. This amount is based on their crash history and driving experience. |

Exceptions

Medical emergencies, mechanics and valets who are covered by their own policy.



How do I list drivers? What do I need to give my broker?

Please give your broker the driver's licence number and date of birth of each driver you want to list on your policy.

How much does it cost to list drivers? Will it impact my premium?

There is no fixed fee to add drivers and you can do it any time. However, depending on their level of risk – which is primarily based on their crash history and driving experience, this may affect your premium. That's because the majority of your premium, 75%, will be based on the person who drives your car the most (likely, you). In most cases, of the other drivers listed on your policy, the one with the highest level of risk will make up the remaining 25%.

Why is it important to list the people who live with me or my employees?

Generally, people who live with you or your employees are more likely to use your car than a friend or neighbour, for example. Listing them allows us to better capture the risk since crash history and experience of all drivers is considered. Because they aren't covered by Unlisted Driver Protection, listing them is also the best way to protect yourself from a potential financial consequence if they cause a crash in your car.

What if an unlisted driver uses my car?

If an unlisted driver borrows your car and causes a crash, it'll follow the driver, not the vehicle, but you may face a one-time financial consequence. The crash won't affect your premium going forward, and the claim will be covered.

What if I only lend out my car occasionally?

If, for example, you lend your car to a neighbour or friend, you may be covered with Unlisted Driver Protection. This covers multiple occasional drivers, but there are exclusions, so make sure you talk to your broker about it.

What if no one else drives my car?

If no one else drives or will drive your car, you don't need to list anyone and only your driving experience and crash history will be used to work out your premium.

For more information, visit [icbc.com/change](https://www.icbc.com/change).