

Basics 101...

Driving & Insurance



Part ONE...



The first step is to get your *Learner's Permit*.

ICBC.com has great resources for Learners and New Drivers, with information on Graduated licencing and even *practice tests* to help you pass

You can schedule your test through the ICBC website, and be sure to bring:

- ✓ Your Primary (Birth Certificate, BCID) and
- ✓ Secondary ID (Bank Card, Passport, Student card)
- ✓ Prepare for about \$25 in fees (could be more)
- ✓ To pass, you need 40 out of 50 questions right on a multiple-choice test



Passing YOUR L



- Time to amend the *Insurance* on the car you will be learning on
- The learner *driver premium* will range from \$130 to \$230 / year, depending on where you live
- It is *very important* to review limits of coverage and make sure there is adequate insurance for someone new to the road

Rules, rules and more ...

RULES

- A qualified Supervisor *age 25+* with a full valid licence must sit beside you in the *front passenger* seat
- Display *L sign* on the back of your vehicle
- *Zero* alcohol or drugs in your blood when you drive
- Limit of *1 passenger* in addition to supervisor
- *No* hand-held or hands-free cellphones or other electronic devices
- *No* driving between midnight and 5am

Did you KNOW...



- You could get *6 months off* your graduated licensing if you take an ICBC -approved (GLP) *driver training* course, and are a *safe driver* with no at-fault crashes, driving violations or prohibitions
- You could also get two *grade 11 high school credits*

Visit - ICBC.com for details

A FEW *More* RULES



If you have a Learner's (L) licence, you are *not allowed to use any electronic devices* while driving except to make an emergency call to 911.

This means *you cannot:*

- Touch, operate, hold or adjust your cellphone
- Use hands-free system such as Bluetooth or wired headset
- Use speakerphone that can be operated with one touch or voice commands
- Program a GPS system
- Select music from your cellphone
- Wear earbuds, or
- Connect your cellphone or hand-held device to play music on your in-vehicle audio system

What IF...



- ✓ Crashes caused by learners *won't* go on their driving record – as to not penalize learners while they are learning to drive
- ✓ **BUT**– keep in mind the learner will only start to build driving experience once they have their *N licence*...
- ✓ So, get your *N* as soon as possible to start building your discount

Part TWO...

Time for your N



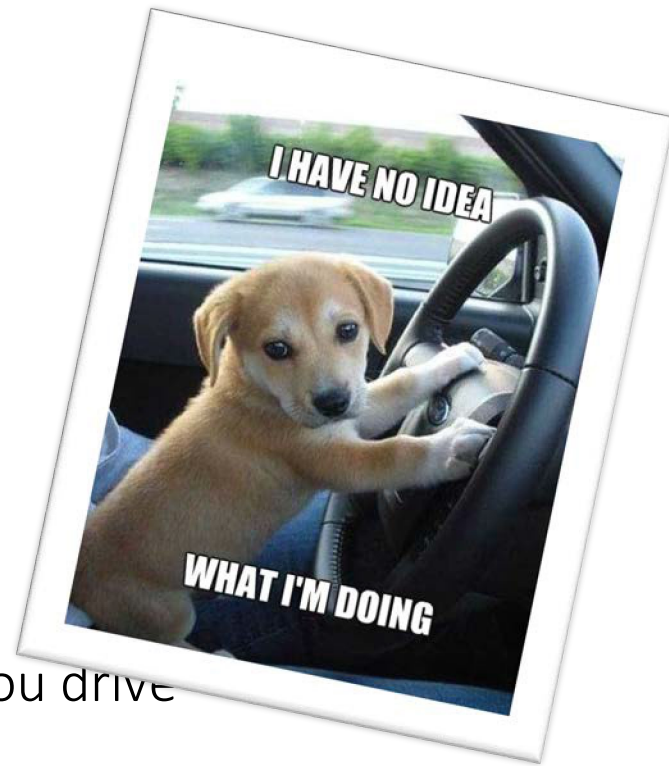
- You can take your *road test* as long as you've had your L licence (learner's) for *at least 12 months* and have stayed prohibition-free
- Once you're ready, you can book your Road Test at *ICBC.com*
- Don't forget to bring your photo *learner's licence* and another *piece of ID* with your name and signature or photo to your road test!
- Road tests take *about 45 minutes*. If you don't pass first time, there is a waiting period before you can book again

You PASSED!

Display N sign on the back of your vehicle

REMEMBER:

- *Zero* alcohol or drugs in your blood when you drive
- Limit of *1 passenger* in addition to supervisor
- *No hand-held* or hands-free cellphones or other electronic devices



Changes Coming in 2026

- Drivers with a **Class 7 Novice** licence and a clean driving record will not need to take a second road test
- A new **12-month restriction (probationary) period** will be introduced
- Drivers must demonstrate **safe driving behaviours** during this period

Why ICBC is Making These Changes

- The program is more than **25 years old**
- Aligns B.C. with modern road safety practices
- Reduces barriers to licensing, especially in **rural, remote, and Indigenous communities**
- Road safety remains the top priority



Last, BUT NOT LEAST

- Now that you have your N, you will *start building your driving discount* or Individual Driving Factor.
 - ▶ Insurance is pricey when you start driving!
 - ▶ There are *financing options*, with monthly payments available. If you're under 19, you'll need your parent or guardian to co-sign the payment plan.
- Put the phone away! *Distracted driving* kills on average 27 people a year in the Lower Mainland
 - ▶ *Tickets* for distracted driving may be factored into your insurance costs

Thank YOU!

And *happy* driving!



SCHILL
INSURANCE

schillinsurance.com

