

F I N S U R A N C E M a t t e r s

DOES IT MATTER WHERE I INSURE MY CAR?

Justin was pumped! He had dreamed of this call. *“Hello Justin, this is Scotch Bonnet, General Manager of the Vancouver Big Guys. We have run into some injuries on the left wing and are going to need you for Tuesday’s game against Kelowna. Pack up your equipment and report to the coliseum for practice tomorrow.”*

Before he could say *“holy hockey puck”*, Justin was in his pickup and off to the big smoke. This was his big break. Just maybe he had played his last game in Merritt.

Justin quickly earned a position on the first line. Better yet, the Big Guys had just recorded their 5th win in a row. It had been a hard fought affair and Justin was tired. On his way home Justin fell asleep at the wheel and rolled his truck. Fortunately he was not hurt, however, his truck was not so lucky. *It was a write off.*

Even though the accident was his fault, Justin was sure that ICBC would pay for the loss of his truck. After all, he had purchased collision insurance from ICBC in Merritt before he had left.

He received the bad news from ICBC the next day. *“Sorry Justin, you are in breach of your insurance. The insurance you purchased was for the Thompson/Okanagan rate territory, not the Lower Mainland territory where you now live. Because there are more accidents in the Vancouver area, the premium for insurance coverage is higher. You should have notified us when you moved to Vancouver and paid the additional premium that was required.”*

If you relocate for work or school, be sure to check with your auto insurer to confirm that you’re insured for the proper rate territory. In a situation such as Justin’s, ICBC may simply deny the claim or elect to cover the loss. If they do elect to cover your loss, you will have to pay the additional premium for the proper rate territory, plus a penalty.*



BY MERV SADDEN

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