



INSURANCE

Matters

ICBC IS MY INSURER, RIGHT?

This may be true sometimes, but not in the sense you may think when you have been involved in a car accident.

Suppose you live in BC and you are involved in a car accident. You purchased your car insurance from ICBC. You know you are supposed to report the accident to ICBC. You think, no problem, I will just go in and tell the claims adjuster at ICBC the whole story. After all the accident was not my fault and he/she is *my insurance adjuster* anyway. *Right?*

WRONG!

As long as the other vehicle involved has BC licence plates on it, the ICBC claims adjuster you will be talking to will actually be there *representing the other driver*.

In BC, the at fault driver is legally responsible to compensate you for the loss of your car and for your injuries. Because he/she purchased ICBC auto insurance, ICBC is obliged to represent the at fault driver. It is their duty - it says so right in the contract of insurance that the at fault driver purchased.

So, who is looking out for you?

Unless you retain legal counsel, you will be battling ICBC alone. In fact, if you do retain a lawyer and a lawsuit has to be started, ICBC will hire a lawyer to represent the at fault driver to act against you. Furthermore, any harmful information ICBC may have obtained directly from you in your medical or employment records, or even from your statement, can be used against you.*



BY MERV SADDEN

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