



INSURANCE

Matters

SHOULD I SIGN IT?

Unfortunately this is not a question that people generally ask themselves until it is too late. It is an important question however, and something that you should carefully consider before doing.

The scenario. *You are involved in a car accident. Fortunately, it is not your fault. Unfortunately, you have been hurt. You wind up at the ICBC office because you think you have to. You meet with an ICBC adjuster and she asks that you sign some authorizations in order that she may access your employment and medical records. She also prepares a statement for you to sign. She says the information is necessary to process your claim. Should you sign them?*

While it is true that you must report the accident to ICBC if you are at fault, it is not so straightforward when someone else is responsible for the accident. People automatically assume that they have a duty to report the accident to ICBC regardless of who caused it. They go to ICBC because they see it as their insurer. They do not realize that if they did not cause the accident, the ICBC adjuster they meet will actually be *representing the other driver*.

It is also true that your statement as well as your medical and employment records is important to the valuation of your claim. This information may also be necessary in order to be entitled to certain medical and disability benefits. It is unlikely however, that you would truly want to give *unlimited access* to this information to the adjuster representing the person at fault.

You can maintain control of your personal records by gathering them yourself instead of signing authorizations allowing ICBC to do so. You should also give careful thought to the choice of words contained in your statement.

It is wise to seek legal advice to determine what information is legally required for the proper processing of your claim *before* you provide anything to ICBC.*



BY MERV SADDEN

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