



INSURANCE

Matters

THE GUY WAS DRUNK!

Dustin can't wait to finish his shift. It seems as if he has been saving for years but he finally managed to buy his dream car yesterday. Tonight he and Tony are off to Vancouver to watch the Canucks cream Colorado. Their clothes are packed, the tickets purchased and the tank filled. This is going to be an awesome weekend!! They're off.

Crash!

All Dustin remembers is the sound of squealing tires and broken glass. He can't believe it. His car is shredded. All those hard earned dollars are now a pile of rubbish in the ditch. Why didn't the other driver stop? Didn't he see the red light?

The answer reveals itself as soon as the other driver opens his mouth. Booze!!! He smells like a brewery. He's so far gone he can't even stand up. Dustin is livid. Even worse, Dustin has heard that ICBC will likely say that the fellow was in breach of his insurance because he was drunk and as such, will not pay for the loss. Now what?

Who's going to pay for my new car?

Thankfully Dustin has heard wrong. While it is true that ICBC will likely take the position that the other driver was in breach of his insurance because he was impaired, this will not negatively affect Dustin.

Dustin will still be able to collect his loss from ICBC through the drunk's insurance. ICBC however, will have the right to recover from the drunk personally any monies it has paid out to Dustin.*



BY MERV SADDEN

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