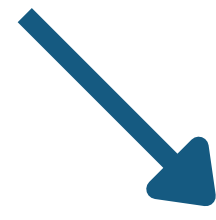
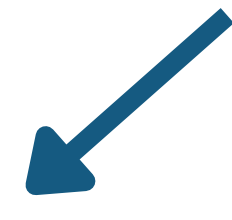




Accident Date



April 1, 2019 to
April 30, 2021

3rd Party Insurance
(before "Enhanced Care")

On or after
May 1, 2021

1st Party Insurance
("Enhanced Care")

**Bodily
Injury**

AB

Accident Benefits

AB

Enhanced
Accident Benefits

MID

F+D

Minor Injury Determination
If an injury is minor, there is a limit on the amount of damages for pain and suffering.

Fault & Damages
For vehicle damage or personal injuries up to \$50,000.

MID

F+D

Minor Injury Determination
If an injury is minor, there is a limit on the amount of damages for pain and suffering.

Fault & Damages
See details for accidents that happen on or after May 1, 2021.

**No
Injury**

SC

Small Claims up to \$5,000.
These claims are typically against the other driver for damage to vehicle, and business losses.

SC

Small Claims up to \$5,000.
These claims are typically against ICBC for reimbursement of a deductible, vehicle repairs, or increased premiums paid.
You can also claim against a driver for damage to property other than a vehicle.

**Injury or
No Injury**

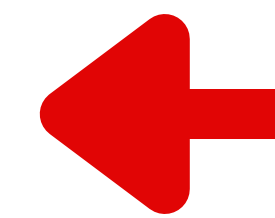
AR

Accident Responsibility

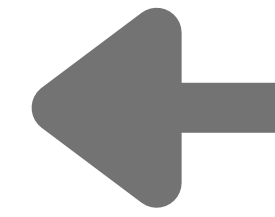
AR

Accident Responsibility

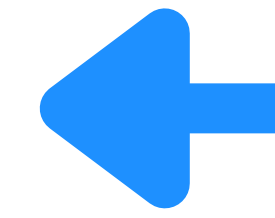
What Motor Vehicle Accident Claims Can You Make at the CRT?



The CRT has exclusive jurisdiction to decide claims about entitlement to accident benefits.



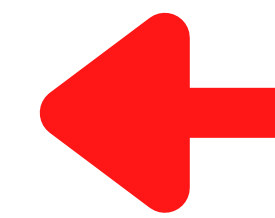
On or after May 1, 2021. In most cases you can't make a claim against a person or organization for personal injury or vehicle damages. In limited exceptions such as when an accident was caused by an impaired driver, you might be able to make a claim with the CRT.



In small claims, the limitation period is typically 2 years from the date of the accident.

This type of claim must include a monetary claim.

The CRT can determine responsibility to make an order for damages, but cannot order ICBC to change its responsibility assessment.



If you don't agree with ICBC's decision about responsibility for an accident, you must prove that ICBC acted unreasonably or improperly in assigning responsibility for the accident.

You cannot include a monetary claim.

The deadline to make your CRT claim is within 90 days of the date of ICBC's CL 722 letter.

Use the CRT's Solution Explorer to learn more:

www.civilresolutionbc.ca