

is written in a language other than English, it must be accompanied by an official translation of the letter on letterhead. Give this letter to an Autoplan broker when buying your insurance. The letter must include:

- The name of the registered vehicle owner and principal operator.
- Policy number.
- Period of time during which you had coverage and the dates of any chargeable claims.

If you were insured by more than one company during the previous eight years, you must provide a letter from each insurance company. If you don't have a letter at the time you apply for a licence and insurance, you must pay the base rate. You have six months from the date you apply to provide ICBC with a letter proving your discount eligibility. A \$20 processing fee is required.

Please note: New B.C. residents are not eligible until they have maintained a claim-free record for at least one full year in B.C., regardless of how many claim-free years they had prior to moving here.

Losing your discount

If you cause crashes, your insurance will cost you more; you may even have to pay a surcharge in addition to your base insurance rate. There is no upper limit to surcharges under the claim-rated scale — if you have several at-fault crashes, you could pay 70 per cent, 100 per cent or even 500 per cent more than your base rate.

If you have an at-fault crash, you will drop as few as three or as many as six levels on the claim-rated scale. Refer to the chart on page 33.

Examples: If you have a 40 per cent discount and have an at-fault crash, the next year you will receive a 15 per cent discount. If you are in a discount position, you will return to your prior position on the claim-rated scale after three consecutive years of claim-free driving. If you are at the 10 per cent discount level and have an at-fault crash, the following year you will pay a 40 per cent surcharge.

Anti-theft device discount

ICBC offers discounts on its Comprehensive and Specified Perils insurance if your vehicle is equipped with a passive electronic immobilizer — an anti-theft device that automatically cuts off power to the vehicle's fuel, starter, or ignition system. The amount of the discount varies depending on the vehicle type and territory where the vehicle is located. Motorcycles and trailers are not eligible for the anti-theft device discount. See your Autoplan broker for details.

Disability discount

Vehicle owners whose mobility is permanently impaired may qualify for a 25 per cent discount off the cost of Basic Autoplan. The disability discount is available to a vehicle's registered owner, joint owner, or lessee who is 16 years of age or older and is "a person with disabilities" as defined in the *Motor Fuel Tax Act*.

A "person with disabilities" is someone who has one of the following disabilities or who qualifies under one of the following programs:

1. You have lost a limb.
2. You are permanently dependent on a wheelchair.
3. You have complete and permanent functional loss of the lower limbs.
4. Your doctor certifies that you have permanent impairment of movement to the extent that it would be hazardous for you to use public transportation (whether or not public transportation is available).
5. Your doctor certifies that you have permanent sight impairment to the extent that you are not eligible to hold a B.C. driver's licence.
6. Your doctor certifies that you have permanent mental disability to the extent that it would be hazardous for you to use public transportation (whether or not public transportation is available).
7. You receive a 100 per cent disability pension through active service in any war while a member of Her Majesty's forces.
8. You receive disability assistance or a supplement from the Ministry of Housing and Social

Development, or you would receive assistance or a supplement but do not qualify because you are 65 years old or older.

Please note: If you no longer qualify to receive disability assistance or a supplement from the Ministry of Housing and Social Development, please contact the Ministry of Finance, as this may affect your eligibility for the fuel tax refund program.

If you're "a person with disabilities" whose vehicle is rated for pleasure use, to and from work, business use, or certain recreational or commercial uses you may qualify for the discount.

You can apply the disability discount to only one vehicle.

If you're a disabled senior citizen, you may receive both the senior citizens' rate class and the disability discount if you're eligible. Ask your local Autoplan for details.

Before applying you must first register with the Ministry of Finance for the motor fuel tax refund program for persons with disabilities.

Once your application has been approved, take your:

1. confirmation letter, or your Fuel Tax Refund Program for Persons with Disabilities registration number provided to you by the Ministry of Finance;
2. owner's certificate of insurance; and
3. vehicle licence documents

to your local Autoplan broker to apply for the disability discount.

Applications to register for the Fuel Tax Refund Program for Persons with Disabilities are available from the Ministry of Finance.

For specific details, or to download the application, please visit http://www.sbr.gov.bc.ca/business/Consumer_Taxes/MotorFuelTax_CarbonTax/mft_ct.htm or call the Taxpayer Services information line at 1-877-388-4440.

You can check to see if you're eligible to receive the disability discount retroactively. To apply for the retroactive discount, you must provide your Autoplan broker with a confirmation letter from the Ministry of Finance stating you're eligible for the motor fuel tax refund, and the date you first became eligible to receive it. Upon receiving this information, we'll adjust your Autoplan premiums if applicable and will send you a refund for the backdated disability discount.

Savings for seniors

If you are 65 or older, you may be eligible for a 25 per cent reduction in the cost of your Basic Autoplan when insured for pleasure use only in the senior rate class. Disabled seniors who qualify under both programs may receive both the senior rate class and the disability discount. Please see your Autoplan broker for details.

Driver experience savings

You may be eligible for further savings if the registered owner, principal operator, and all household members using the vehicle have held a valid driver's licence for 10 years or more. This can include a driver's licence held in another jurisdiction, including outside of Canada. This period includes time during which any valid learner's licence was held, but does not include any periods of licence suspensions or prohibitions, or periods when the driver's licence was lapsed or cancelled. In the event of a claim, please note that you may have to provide proof of entitlement to the rate class. If you do not know if you have held a valid B.C. driver's licence for 10 years or longer, you may contact Victoria Driver Licensing at 1-800-950-1498 or visit your local driver licensing office.

Please note: Driver licensing can only comment on how long you have held a valid B.C. driver's licence; they are unable to comment on how long you may have held a driver's licence in another jurisdiction.

In this rate class, those household members with less than 10 years of driving experience are allowed to drive your vehicle in cases of medical emergency. You must be paying base rate or less for your insurance to qualify for this rate class.