

NEWS

INSURANCE CLAIMS

'Warm and fuzzy' relations can vanish

From time to time, I get a call from someone needing help with an insurance claim.

As soon as I figure out what they need help with I refer them to a lawyer who has expertise in that very specialized area of law.

You might be doing a double take on that if you are familiar with my legal practice.

The lion's share of what I do is ICBC claims.

ICBC is an insurance company. Doesn't that mean that I do insurance claims? No, it doesn't.

An insurance claim is a claim for benefits you become entitled to by purchasing an insurance policy.

One example is fire insurance. Your insurance policy entitles you to financial benefits to reimburse you for losses arising from a fire.

Your claim against the insurance company to recover those benefits is an insurance claim.

Life insurance, critical illness, disability and extended medical insurance are other examples.

Your relationship with your insurance company in those examples



ACHIEVING JUSTICE

Paul Hergott

is "warm and fuzzy" in the sense that our law requires each of you and the insurance company to deal with each other with "good faith."

It is only a very small percentage of true insurance claims that require a lawyer's assistance.

In the claims that I handle, it is the people I am holding accountable for driving poorly and causing crashes that have the insurance policy.

The law requires you, if you are a vehicle owner, to purchase a liability insurance policy.

The insurance coverage extends to you and others who drive the vehicle to protect you if you cause a crash.

That insurance coverage does not entitle a victim of negligent driving to any benefits.

Rather, liability insurance entitles the negligent driver to the full resources of the insurance company

to defend the claim the injured victim brings for fair compensation for injuries and losses.

After doing their best to defend the claim, the insurance company will also pay whatever compensation the negligent driver ends up having to pay.

The relationship between the negligent driver and the liability insurer is a "warm and fuzzy" one, just like with any other in-

urance.

Absolutely everything is looked after for them. It is likely that the negligent driver won't even learn the extent of their victim's injuries and losses over the entire process, let alone how much compensation is paid.

Yes, I deal with ICBC and other insurance companies with every case I handle, but I don't handle insurance claims.

The only reason the

insurance companies are involved is because they step in to look after the negligent drivers I am holding accountable on behalf of my injured clients.

When I come up against them our relationship is anything but "warm and fuzzy."

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SKI TIPS

#019 - Storing Your Gear

This is the last ski tip for the season; we hope that you've enjoyed them and that you found them to be helpful. There are still a few days of great skiing to be had but it won't be long until the golf courses are full and the beaches are brimming with activity.

Just so you're ready to go for next season it's a good idea to prepare your skis for their summer hibernation. All of the ski shops in town and the shop up here on the mountain can help you with this but if you're a do-it-yourselfer here's a couple of things to keep in mind. Start with a bit of an overall clean up; some warm lightly soapy water will do the trick. You want to back off the tension in your bindings so the springs have a chance to relax, if you've used the soapy water on them you're going to want to use a bit of binding lubricant on them as well, this is available at ski shops. Make sure you dry everything really well. From there you need to take care of the bases of your skis, a good thick coating of a general purpose ski wax will keep your skis fast for next year. Put the wax on but don't scrape it off. After the skis have cooled they're ready to be put away, store them in a cool dry place and you're done.

Only about 220 days until the next opening day! Have a great summer and thanks very much for a great season from the Big White International Ski & Board School.

Josh Foster
Director of Snow Sports
Big White Ski Resort

Kelowna
Sunday May 4 at Stuart Park

Pledge Drop Off : 9:00 AM Walk Start Time: 10:30 AM

May the fourth be with you as we end MS at the Scotiabank MS Walk, Musical Entertainment, Kids Zone, and BBQ Lunch!

Register now to end MS
mswalks.ca | 250.762.5850

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Ski2Sea relay race will cause traffic disruptions

The 34th annual Ski2Sea relay race takes place Sunday, April 13, from 9 a.m. to 5 p.m., as more than 100 teams and solo participants will begin the six-leg, 95-kilometre race at Big White Ski Resort and cross the finish line in City Park.

Peck Road in Rutland will be closed from 10:30 a.m. to 1 p.m. to accommodate the bike-to-run transition.

Traffic control personnel and RCMP will be visible and motorists will need to watch for athletes along the route. Minor delays can be expected as participants will be given the right of way when crossing Lakeshore Road at Truswell Road.

Disruptions in traffic flow may occur along Highway 33 to Garner Road. Motorists are advised to plan their routes accordingly to avoid delays.

Thank You
FOR A FANTASTIC SEASON!



Passholder Appreciation
FREE Pancake Breakfast

SUNDAY, APRIL 13TH

9AM-11:30AM VILLAGE CENTRE

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