

news

# Auto insurance benefit option flying under the radar

"Shut the front door! I don't even know about this? I used to work for them!"

That was the animated reaction from a friend of mine who used to sell ICBC insurance.

I had just told her about the availability of increased disability benefits when purchasing ICBC insurance.

She went on to tell me that she won a trip once for "upselling" insurance, i.e. using her sales skills to convince insurance patrons to increase their ICBC insurance coverage.

I am about to inform you about a type of extra insurance that is available from ICBC that I had never heard about myself until about a month ago.

I suspect that I represent the vast majority of British Columbians in that regard; perhaps the vast majority of insurance

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PAUL HERGOTT



brokers as well.

I have written before about liability insurance, which kicks in when you are the "at fault" driver to pay fair compensation for injuries and losses suffered by your victims.

I have done my share of "upselling" in previous columns, recommending that you buy more than the \$200,000 minimum because fair financial compensation for injuries and losses can run into the millions.

This time, I am writing about basic insurance coverages that come packaged with your liability insurance when you purchase an Autoplan policy from ICBC.

These coverages are to protect you in case you, yourself, are injured, and are available regardless of whether or not you are the one who caused the

crash.

One such coverage provides disability benefits if you are unable to work as a result of your crash injuries (Total Temporary Disability benefits, or "TTDs").

A maximum weekly benefit of \$300 comes standard with your Autoplan policy.

TTD benefits are 75 per cent of your average weekly income. If your income is \$400 or less (\$20,800 annually), you are not affected by the \$300 weekly maximum.

Put another way, the \$300 weekly maximum will impact you if you earn more than \$20,800

annually.

Get confirmation from your insurance broker on the current premium expense, but I believe that it's only an extra \$84 to increase the maximum benefit to \$700 per week.

That increased maximum will provide 75 per cent coverage for an annual income up to \$48,533.33.

A "bonus" to this increased disability protection is an increase to a basic "death benefit" if a crash or collision causes your death, from \$5,000 to \$20,000 if you fall within a "head of household" definition.

These increased disability and life insurance coverages are not impacted by your health—i.e. you need not complete any health questionnaire, etc.

Please be clear that I have no expertise in insurance coverages. For

reliable information about your Autoplan insurance policy and the availability of excess insurance, please consult with your

insurance broker.

Don't be surprised, though, if your broker needs to look it up.

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\*Source: Public Health Agency of Canada

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