

ICBC

Processing transactions

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See also:

[Proof of signing authority](#)

[Search for a contact](#)

[Email collection overview](#)

[Usage-based insurance](#)

Process an eligible policy transaction

To process an eligible policy transaction by phone and email, you must complete all the steps in this procedure, including verifying the customer, obtaining the customer's consent, and ensuring the signature requirements are met.

Prerequisites

Eligible policy transactions with multiple registered owners/lessees are eligible for processing over the phone and email if the transaction only requires the signature of one registered owner. Refer to [Proof of signing authority](#) to identify eligible transactions.

When this applies

Note: These procedures are for processing transactions over the phone. For quoting over the phone, refer to [Requirements for providing a quote over the phone](#).
Your customer contacts you by phone to process
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- ☐ an APV250 transaction — non-fleet and fleet

You are authorized to process the following eligible Owner's Certificate of Insurance and Vehicle Licence (APV250) transactions:

- renewals
- midterm policy changes, and
- certificate replacements.

Important: For all other non-fleet and fleet APV250 transactions, including new submissions, cancellations, new registrations, transfer of ownership, or any transaction involving new or substituted licence plates, the customer must attend a broker's office.

- ☐ an additional product transaction

As the eligibility varies by product, refer to [Eligible additional product transactions](#) to review the product requested.
Note: Products or transaction types not listed must be processed in person at a broker office.

- ☐ an APV16 (TOP) transaction

You are authorized to a process a new submission for the Temporary Operation Permit and Owner's Certificate of Insurance (TOP) when your customer requests it by phone if

- the customer has an existing account in PolicyCenter
- the vehicle is registered in B.C.
- the customer is currently the vehicle's registered owner (RO)/lessee, and
- the customer has access to a printer to print the TOP.

When issuing the TOP, advise the customer coverage is in effect as soon as they receive the PDF copy of the TOP via email. Customers are permitted to print the PDF copy and display it on their windshield. They do not need to wait for the TOP to arrive in the mail.

Note: Some TOP transactions for leased or joint-owned vehicles may require a Letter of Authorization (LOA). Refer to APV16 (TOP) Letter of Authorization.

- ☐ a debt payment transaction

You are authorized to process a debt payment by phone and email, if it is part of a vehicle-related Autoplan transaction.

Note: If it is a standalone debt payment, refer to [Eligible debt collection transactions](#).

- ☐ a payment plan transaction

You are authorized to process a payment plan transaction by phone and email, if it is part of a vehicle-related Autoplan transaction. Refer to [Eligible payment plan transactions](#).

Procedure

Follow these steps:

- Confirm who is calling.
You can process a transaction by phone and email for a
 - the registered owner/lessee, or
 - a company or organization.
Remember: Standard business rules apply for companies and organizations, such as confirming that the person purchasing, renewing, or changing the policy has the authority to sign.
- Search for their contact information in PolicyCenter and verify their identity by asking verification questions that you can confirm from their Contact File.

- Ask the customer to confirm the following:

If the customer is ...	Then you must confirm ...
a person	<ul style="list-style-type: none">date of birthB.C. driver's licence (BCDL), andfirst and last names.
a company/organization	<ul style="list-style-type: none">company name, orcompany registration number. <p>Remember: Standard business rules apply for companies and organizations such as confirming that the person purchasing, renewing, or changing the policy has the authority to sign.</p>

- Enter the search criteria and click Search.
For searching procedures, refer to [Search for a contact](#).

If the search ...	Then ...
displays a result	<ol style="list-style-type: none">From the search results, select the name of the policy holder to navigate to the Contact screen.On the Contact screen, select Contact File.Proceed to the next step.
does not display a result	<p>Advise the customer that you are unable to assist them over the phone, and that they must attend your broker office in person to present</p> <ul style="list-style-type: none">both primary and secondary identification, andthe supporting documents for the transaction. <p>For more information, refer to</p> <ul style="list-style-type: none">Acceptable documents for primary, secondary and tertiary ID for B.C. and Canadian residents, andSupport documents.

- Ask the customer three verification questions from the list provided that you can confirm from the Policy Details, Vehicles, or Policies screen.
 - What is your address?
 - What is your phone number listed on file with ICBC?
 - What make of vehicle do you currently own?
 - What is the year of the vehicle you currently own?
 - What is your licence plate number?
 - What is the colour of your vehicle?
 - When does or did your insurance expire?
- Determine whether to proceed to the next step based on their answer.

If the customer ...	Then ...
answers one of the three questions incorrectly	ask a fourth question.
answers two questions incorrectly	<p>the customer has failed verification. Advise the customer that you are unable to assist them over the phone, and that they must attend your broker office in person to present</p> <ul style="list-style-type: none">both primary and secondary identification, andthe supporting documents for the transaction. <p>For more information, refer to</p> <ul style="list-style-type: none">Acceptable documents for primary, secondary and tertiary ID for B.C. and Canadian residents, andSupport documentation.
answers all three questions correctly, but you feel that there may be an impersonation attempt	<p>ask additional questions until you are satisfied that the customer is verified or until you are confident that the customer is unable to sufficiently prove their identity. Remember: Use good judgment. If you are unsure, direct the customer to attend your broker office in-person.</p>
answers all three questions correctly	proceed with the transaction.

- Once you have verified the customer, confirm the customer's email address to use for processing this transaction over the phone and email.
You can obtain the customer's email address by
 - asking the customer for their email address and reciting it back to them to confirm, or
 - asking the customer to send an email to you directly requesting service by phone and email.

- Send an email to the customer with ICBC's [Consent for email communication](#) request to obtain the customer's consent.
Note:
Multiple phone transactions can be processed on the same day after consent is obtained. However, if a subsequent transaction is occurring at a later date, a new consent must be obtained.

- Paste the following in your email.
Remember: Ensure you insert your *name / broker office legal and operating name*, where specified.

<p>Subject: Consent for email communication with [broker office legal and operating name].</p> <p>Please read the statement and conditions below. If you are in agreement, please reply back with your approval to communicate and send/receive documentation using email by stating your full name and responding positively with a "yes".</p> <p>Please contact me if you have any questions.</p> <p>Regards,</p> <p>[broker name]</p> <p>[broker office legal and operating name]</p> <p>Your privacy is very important to us. [broker office legal and operating name] wants to make sure your personal information remains safe and protected.</p> <p>This is a consent for communicating by email and sending/receiving your personal information, insurance forms, and if applicable banking information by email. It is important that you understand the following conditions:</p> <ul style="list-style-type: none">Getting your information by email message may not always be secure. Your email could be broken into and your information could be seen, shared with others, or changed without your permission. We recommend deleting information from your email to reduce the risk to you.Depending on your email provider, information we send to you may be stored outside of Canada.If you delete email messages from [broker office legal and operating name], backup copies could still be on your computer or in cyberspace.After your transaction is processed, you will be sent an email with your policy documents. ICBC requires you to respond to that email and tell us if you have accepted your policy terms. You'll be given options to confirm your acceptance.
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Important: If an agency wants to apply the ICBC [Consent for email communication](#) request to their agency's request for phone transaction or service web form, refer to the [Consent for email communication requirement](#) section in [Website guidelines](#).

- You must receive and retain the customer's email consent before sending any further information. Your customers must provide their full name and respond with a "yes" before you proceed with the transaction. Do not process the transaction without this consent. All copies of the email responses you receive must be retained. Refer to [Document retention periods](#).

Multiple registered owners or multiple lessees

Eligible policy transactions with multiple registered owners/lessees are eligible for processing over the phone and email if the transaction only requires the signature of one registered owner. Refer to [Proof of signing authority](#) to identify eligible transactions.

Remember: If the RO is under the age of 19 and is on a payment plan, confirm that the guarantor is able to sign and complete the fields on the Payment Plan Agreement (APF207A) before proceeding.

- Once you receive your customer's [Consent for email communication](#), ask the customer to send you an email with the required support documentation.

- Advise your customer of the option to provide their email address and advise of the reasons for email collection. Read and obtain customer agreement to the following statement:

"Your email will be used for communications with [insert the name of your broker's office name] and with areas across ICBC such as Insurance, Driver Licensing and Claims."
Important: See the complete [Terms and Conditions](#) regarding email collection on Broker Connect for more information.

Use this table to proceed.

If your customer chooses to ...	Then ...
provide their email address to ICBC	<p>complete the following:</p> <ol style="list-style-type: none">In the Email Address field, enter your customer's email address.In the Confirm Email Address field, reenter your customer's email address.Click Update.Advise your customer that they will receive a validation email message with a link to a web page. They are required to validate their email and either consent or unsubscribe to marketing materials within 72 hours. Important: See Validating email addresses entered into PolicyCenter for more information.Ensure after the email has been entered that you remember to select the check box in the Customer agrees to agency use of email field once you are in the Policy Info screen.Proceed with the transaction. <p>You must select this field in order for your customer's email address to be added to your data download. Note: See Data download for more information. You must do this for every transaction with your customer in order to receive their email address, as any selections from previous transactions will not carry over.</p> <p>Note: Both validated and unvalidated customer email addresses will be included in your data download.</p>
not provide their email address to ICBC	<p>leave the email fields blank and continue to the next step. Note: If the customer is adamant that they do not want to provide a email address to ICBC select the Would the customer like to opt out of email collection? check box.</p>

Caution:
Do not update the customer's direct deposit information at this time. For the purposes of direct deposit, brokers must collect customer's bank account information in person, not by phone or email.

- Ask your customer to provide their current odometer reading by emailing their proof of odometer to you.
Important: Collecting an odometer reading is optional, however in order to receive either of the usage-based insurance discounts, you must sight valid proof before keying the mileage into PolicyCenter. Refer to [Valid proof of declared odometer reading](#) and [Usage-based insurance](#).
- Proceed with the eligible transaction in PolicyCenter as usual.
For assistance, refer to
 - [Step by steps](#) in PolicyCenter, and
 - [Collect a debt with a transaction](#).

If the vehicle is leased, ensure your customer has a Leased vehicle letter of authorization or the lessor has a [Blanket letter of authorization from a leasing company](#) on file with ICBC.

- In the Agent Comments enter pop to indicate that the transaction was processed over the phone and if applicable, that the Comment was processed in Online Mart.

- Process payment over the phone.
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- ☐ Customer is paying by credit card

If you processing the payment using ...	Then refer to ...
your agency's Point of Sale (POS) unit (Eigen)	Process card not present transactions .
Online Mart	Process a credit card payment in Online Mart

Note: Visa debit and debit Mastercard are acceptable methods of payment and must be processed as credit cards.

- ☐ Customer is paying by payment plan, if applicable

Confirm the payment plan is already set up in the system. If it is not yet set up, you may issue a new payment plan agreement, including plans requiring a guarantor. For information on guarantors, refer to Requirements for a third party to sign a payment plan agreement.

If your customer is under 19 years of age, the APF207A will include a guarantor signature block for a parent or guardian to sign as an additional guarantor.

Before you can issue a new payment plan agreement, your customer must

- meet all payment plan eligibility requirements listed in Eligibility for a payment plan, and
- send you acceptable proof of banking information by email. Refer to Bank account requirements.

Remember: Do not use the information provided for a payment plan for direct deposit. For the purposes of direct deposit, brokers must collect customer's bank account information in person, not by phone or email.

- Issue the policy and complete the transaction in PolicyCenter.

- Print the PolicyCenter documents. When Acrobat Reader opens the document, save the PDF document.
Tip: Confirm your customer's name and policy number, and use them in the file name to ensure you can locate the correct file later.

- Determine the electronic approval process.
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- ☐ Customer can print and sign the documents

Complete the approval process:

- Locate the PDF file of the documents you saved earlier.
- Confirm your customer's name and policy number to ensure you have the correct file.
- Email the PDF file to your customer. Request that they print and sign all copies of the documents where required, and email the signed ICBC copies back to you.

Note:
Eligible policy transactions with multiple registered owners/lessees are eligible for processing over the phone and email if the transaction only requires the signature of one registered owner. Refer to [Proof of signing authority](#) to identify eligible transactions.

If your customer is on payment plan and the APF207A contains a guarantor signature block, advise your customer to have their guarantor sign and complete the required fields on the APF207A.

- Proceed to the next step.

- ☐ Customer cannot print and sign the documents

Complete the approval process:

- Locate the PDF file of the documents you saved earlier.
- Confirm your customer's name and policy number to ensure you have the correct file.
- Email the PDF file to your customer and include the following e-approval template in your email:

<p>By directly or indirectly replying to this email, and indicating that you agree, accept, or consent, you thereby</p> <ul style="list-style-type: none">confirm that you are the person to whom this email is addressedagree that you are bound by and agree to the terms of the document(s) attached to this email, as if you had physically signed all document(s) that require a signature. The documents may include insurance, registration, licence, permit and financing documents.confirm that you are eligible and authorized to sign the attached document(s), andagree that, if you have requested a mid-term change to an existing insurance certificate or policy, the attached insurance certificate or policy contains those changes and replaces the existing certificate or policy, which is no longer valid.
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If your customer is on payment plan and the APF207A contains a guarantor signature block, advise your customer to have their guarantor sign and complete the required fields on the APF207A.

- Remind your customer to reply to your email confirming that the terms in their transaction documents are what they requested by phone.

- Proceed to the next step.

- ☐ Your agency chooses to use electronic signatures (e-signatures) through a third-party vendor

Complete the approval process by doing the following:

- Locate the PDF file of the documents you saved earlier.
- Confirm your customer's name and policy number to ensure you have the correct file.
- Create a link to the documents through your third-party e-signature platform and email the link to your customer.
Specific details of this process will depend on your chosen e-signature vendor.

Important: Ensure that you and the third-party e-signature vendor you use are following the minimum standards as listed in [Signature requirements and methods to obtain signatures](#).

- Ask your customer to sign all copies of the documents where required, and ensure that you receive the signed documents either from your customer directly or through the third-party platform.

Note:
Eligible policy transactions with multiple registered owners/lessees are eligible for processing over the phone and email if the transaction only requires the signature of one registered owner. Refer to [Proof of signing authority](#) to identify eligible transactions.

If your customer is on payment plan and the APF207A contains a guarantor signature block, advise your customer to have their guarantor sign and complete the required fields on the APF207A.

- Proceed to the next step.

- Wait to receive response from either the customer or the third-party vendor which includes a confirmation the documents are signed.
Note: If your customer is on a payment plan, you must use one of the approved signature methods for transactions processed by phone and email and obtain consent from your customer before their first scheduled withdrawal.
The response must include one of the following:
 - the ICBC copies of the documents with all required signatures, or
 - a statement within the email that declares they **agree, accept, or consent**.

Note:
Eligible policy transactions with multiple registered owners/lessees are eligible for processing over the phone and email if the transaction only requires the signature of one registered owner. Refer to [Proof of signing authority](#) to identify eligible transactions.

Remember: Your customer has not approved the documents until they complete one of the approval processes. Follow up with your customer until you receive valid acceptance.

- Print all email correspondence and the signed documents. Alternatively, if your customer was not able to provide you with a signed document, print their email declaration of acceptance.

Important: Ensure that you print all ICBC insurance transactions single-sided only.

- File all documentation together for your records.

- Stamp the Customer Copy of the documents with your validation stamp.

Note: If you are processing documents from a processing by phone and email transaction with anything other than the physical rubber validation stamp, your stamp must meet the standard Autoplan procedures requirements. Refer to [Digital validation stamp](#).

- Send the stamped Customer Copy to the customer.
Remember: Customers must retain a printed hard copy of their proof of insurance, also known as an Owner's Certificate of Insurance and Vehicle Licence (APV250), in their vehicle at all times or they may face fines.

If the customer ...	Then ...
prefers to print the documents themselves	email the documents to the customer using the email address the customer has provided for this transaction.
requests a printed copy of the documents	<p>mail the documents using the customer's mailing address listed in PolicyCenter within one business day. Important: You must use opaque sealed envelopes when mailing documents containing personal or banking information. Best practices for labelling envelopes are as follows:</p> <ul style="list-style-type: none">To ensure legibility, type your customer's mailing address on the envelope and avoid hand-writing it.Include your broker office return address on the shipping envelope.

Parent topic: [Step by step instructions](#)