

Eligible transactions

Eligible transactions that can be processed by phone and email.

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.

Refer to

- each product section to determine the eligible transactions for that product, and
- [Process an eligible policy transaction](#) to go directly to the step-by-step instructions on processing the eligible transaction by phone and email.

The following products include transaction types that qualify for processing by phone and email.

Important: Products or transaction types not listed must be processed in person at a broker office. This includes, but is not limited to, transactions allowed with a Renewal Reminder Authorization, transactions with an authorized representative with a power of attorney (POA), APV250 new submissions, APV250 cancellations, new registrations, transfer of ownership, and any transaction involving new or substituted licence plates.

[Close all](#) / [Open all](#)

- ☐ APV250 transactions — non-fleet and fleet

The following eligible Owner's Certificate of Insurance and Vehicle Licence (APV250) transactions can be processed by phone and email:

- 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.
To continue processing the eligible transaction, refer to [Process an eligible policy transaction](#).

- ☐ Additional product transactions

Some additional product transactions can be processed over the phone and email, however eligibility varies by product. Refer to [Eligible additional product transactions](#) to review each product type.

- ☐ APV16 (TOP) transactions

New submissions for the Temporary Operation Permit and Owner's Certificate of Insurance (TOP) can be processed by phone and email 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.

Note: Some TOP transactions for leased or joint-owned vehicles may require a Letter of Authorization (LOA). Refer to APV16 (TOP) Letter of Authorization.
To continue processing the eligible new submission, refer to [Process an eligible policy transaction](#).

- ☐ Debt collection

Debt payments can be processed by phone and email. Procedures vary depending on whether the payment is processed as a standalone transaction or as part of another vehicle-related Autoplan transaction.

To process the debt payment, refer to [Eligible debt collection transactions](#).

- ☐ Payment plan transactions

Credit cards can only be used to

- pay overdue or delinquent payments on payment plan, or
- payment plan down payments.

Refer to [Credit card payments](#).

The following payment plan transactions are authorized for processing by phone and email:

Authorized transaction	Procedure
Standalone payment plan transactions, <ul style="list-style-type: none">changing bank account informationchanging date of payment, andmaking a payment to payment plan.	Refer to Eligible payment plan transactions
Mid-term change to a payment plan, including <ul style="list-style-type: none">changing bank account informationchanging date of payment, andmaking a payment to payment plan.	Refer to Process an eligible policy transaction , which includes instructions for when a <i>Customer is paying by payment plan</i> .
Policy renewal transactions, including <ul style="list-style-type: none">setting up a new payment plan, including plans requiring a guarantor, andrenewing an existing payment plan, including<ul style="list-style-type: none">changing bank account informationchanging date of payment, andmaking a payment to payment plan.	Refer to Process an eligible policy transaction , which includes instructions for when a <i>Customer is paying by payment plan</i> .