

# About Vehicle Damage

*Learn about vehicle damage from a vehicle accident.*



## What you need to know

If you have a BC-insured vehicle, vehicle damage may be covered by your ICBC insurance. This is called Basic Vehicle Damage Coverage (BVDC). You might also have optional additional coverage if you chose to buy it.

The amount covered for vehicle damage depends on your responsibility for the accident and the type of insurance coverage you purchased.

### ***Can I make a CRT claim for vehicle damage?***

You may be able to make a claim against ICBC for the cost of vehicle repairs, if you disagree with ICBC's responsibility assessment. To do this, you must have either:

- A written agreement with ICBC confirming the value of the damage.
- A written decision from an arbitrator confirming the value of the damage.

You can ask the CRT to decide if you are entitled to have those repairs paid by BVDC.

But certain disputes with ICBC must go to arbitration. You can't make a CRT claim for:

- The nature or extent of required repairs or replacement, including ICBC's evaluation of a vehicle's market value
- The value of the damage to or loss of the vehicle

These issues must go to arbitration between you and ICBC. This is required by law.

The CRT doesn't provide arbitration services or information. If you want to take your dispute to arbitration, you may want to get legal advice. You may also want to talk to your ICBC representative about arbitration.

