

# The CRT and Vehicle Accidents

## After May 1, 2021

*Learn about CRT claims for vehicle accidents that happen on or after May 1, 2021.*



### What you need to know

The Civil Resolution Tribunal (CRT) can resolve many types of disputes about vehicle accidents. This includes disputes about entitlement to accident benefits, responsibility for the accident, and damage to property.

The CRT is an independent tribunal. It isn't part of the Insurance Corporation of British Columbia (ICBC) or any other auto insurer. CRT decisions are made by legal experts, independently from ICBC and government.

### About enhanced accident benefits

Enhanced accident benefits are meant to help as you recover from injuries. ICBC provides these benefits under the *Insurance (Vehicle) Act* and regulations.

In most cases, you are entitled to enhanced accident benefits even if you caused the accident. Pedestrians, cyclists, and others who are struck by a vehicle may also be entitled to accident benefits.

Benefits include health and rehabilitation expenses, income replacement, compensation for permanent impairment, and more. There are also benefits for family members of a person who died from a vehicle accident, and expense reimbursement for people who provide emergency first aid at an accident scene where a person entitled to accident benefits was injured.

There are limits to the types and amounts of benefits available under the legislation and regulations. What you're entitled to will depend on various factors, including the nature and severity of your injuries. We'll give you information about this as you continue through the Solution Explorer.



## ***Disputes about your entitlement to enhanced accident benefits***

If you disagree with ICBC's decision about your entitlement to enhanced accident benefits, you can make a claim with the CRT. Only the CRT can make a binding decision in your dispute with ICBC about your entitlement to enhanced accident benefits.

## ***Suing for compensation for injuries***

For vehicle accidents that happened on or after May 1, 2021, in most cases you can't sue someone for compensation for your injuries. There are some exceptions. Continue your exploration to learn about these exceptions.

## ***Disagreeing with ICBC's responsibility assessment***

If you don't agree with ICBC's assessment of responsibility for the accident, you may be able to make a claim with the Civil Resolution Tribunal (CRT). The CRT may be able to decide responsibility for the accident, with or without a claim for damages.

## ***Vehicle damage and property damage***

Basic vehicle damage is covered under mandatory basic vehicle insurance through ICBC. The amount covered for vehicle damage depends on your responsibility for the accident. You might also have additional optional coverage, if you purchased it.

For vehicle accidents that happened on or after May 1, 2021, in most cases you can't sue someone for vehicle damage. Disputes about the nature and extent of vehicle damage usually have to go to an arbitration process. The CRT can't take these claims.

There are still some situations where you can make a CRT claim for compensation for vehicle or property damage from a vehicle accident. For example, if you have damage to property other than your vehicle, or business losses due to an accident, you might be able to make a claim against the person responsible for the accident. If you want to make a CRT claim in these situations, your claim will be under the CRT's small claims jurisdiction. This means you can claim up to a maximum of \$5,000. If you want to claim more than \$5,000, you must go to court instead.

