

## Trail Acid Spills: Q&A with ICBC

September 26, 2018 update meeting with MLA Katrine Conroy

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### **Q: How will an acid spill claim affect my getting insurance through ICBC in the future?**

**A:** These acid spill claims will have no effect on the ability of anyone to obtain insurance with ICBC in the future. Generally speaking, these types of claims would be covered by ICBC's optional Comprehensive coverage which does not impact a customer's safe driving discount level.

### **Q: How does ICBC determine the replacement value of a vehicle? What if I am offered less than I know it is worth?**

**A:** If your vehicle has to be written off, you will be offered the actual cash value of your vehicle – this is the current market value of what your vehicle would've sold for in the local market before the damage happened.

An ICBC vehicle settle representative will consider various factors when determining the actual cash value of your vehicle, including the year, make and model; factory options; after-market equipment; odometer reading; the condition of the exterior, interior, mechanical and tires, and receipts for any recent maintenance or major repairs.

If you would like to conduct your own research on the market value of your vehicle, you can provide that information to the ICBC vehicle settlement representative for consideration.

If you are unable to reach an agreement with ICBC's vehicle settlement representative, you can request a review by an ICBC manager and then a further arbitration process, if needed.

### **Q: My vehicle was tested positive for acid exposure by a 3<sup>rd</sup> party, but the ICBC inspection tested negative. How is that possible? Are you sure ICBC is doing an adequate job of testing?**

**A:** ICBC is doing an extremely rigorous testing process. In addition to mobilizing a dedicated team of 30 staff to work on these claims, ICBC has also retained a leading Canadian technical engineering firm that specializes in automotive corrosion. Engineering experts from the firm are guiding our ICBC's trained and experienced estimators in determining the level of contamination for each vehicle.

Because of the complexity of these claims, all inspections are being completed at ICBC's Trail Claims Centre where staff have been trained by their technical expert. It's important to note other third-party inspections will not be recognized by ICBC.

**Q: There are still a lot of vehicles getting inspected, but fewer are getting written off. Why has that changed? Is ICBC inspecting cars any differently now?**

**A:** Nothing has changed in the way ICBC has been conducting inspections. As time goes on, more of the claims being processed now are from people who are less certain about their vehicles' exposure and are asking for inspections for peace of mind. Earlier claims were largely from people who were more certain about their vehicles' exposure and turned out to be right. As ICBC works through these claims, the majority of vehicles are showing no evidence of exposure or damage from the acid spills.

**Q: My car was written off, but my friend who drove the same stretch a few minutes after me passed the ICBC inspection. How is that possible?**

**A:** It's not possible to surmise the circumstances of how a car may have missed driving through the acid, but we do know that the only thing that determines a write-off is whether or not ICBC finds evidence of exposure to sulfuric acid. If it passes, then you can be assured that ICBC found no evidence of acid exposure. The testing process cannot determine why or how the vehicle managed to avoid exposure.

**Q: What happens if someone doesn't realize their vehicle may have been exposed to acid until some time next year? Can they still submit a claim?**

**A:** ICBC recommends all customers submit any kind of claim as soon as possible. However, legislation states that an ICBC policyholder has a maximum of two years to submit a claim.