

Vehicle Insurance - School District Claims Processing Flows and Scenarios

As of July 1, 2016, school districts moved to a new insurance model for physical damage coverage for the K-12 fleets. There is no change to the liability coverage (ICBC still provides primary liability coverage with Schools Protection Program (SPP) providing excess liability coverage). SPP now covers collision and comprehensive vehicle damage.

An integrated claims processing flow outline and reporting form has been prepared by SPP and ICBC teams to assist school districts in reporting claims smoothly and efficiently.

Definitions

Types of Claims	
Collision	Loss or damage caused by upset of a vehicle or collision of a vehicle with another object
Comprehensive	Loss or damage other than loss or damage to which collision coverage applies (e.g. theft/theft from, vandalism, falling/flying objects etc.)
Liability	Bodily injury or property damage arising out of an accident involving a motor vehicle – whether in operation or parked
Hit and Run	Damage to property arising out of the use or operation of a motor vehicle on a highway in British Columbia and the names of both the owner and the driver of the motor vehicle are unknown or the name of the driver is not ascertainable and the owner is not liable

Reporting

Guide	
If this involves...	Then
Collision damage to the vehicle with no damage to any other vehicle or property and no injury to any persons	Report to SPP
Collision damage to the vehicle with damage to other vehicles, persons or property	Report to ICBC and SPP
Comprehensive damage to vehicle, no injury to any persons	Report to SPP
Comprehensive damage to vehicle, injury to persons	Report to ICBC and SPP
Hit and Run	Report to ICBC and SPP
Liability only (no damage to district vehicle)	Report to ICBC

Vehicle Insurance - School District Claims Processing Flows and Scenarios

Submit SPP and ICBC Claim Report

Submit SPP claim report: www.incident-request.org

Hours of Operation: Monday-Friday 7:30am-5:00pm (PST)

Closed on weekends and statutory holidays

Submit ICBC claim report: fleet.claims@icbc.com

Hours of Operation: Monday-Friday 7:30am-5:00pm (PST)

Closed on weekends and statutory holidays

Contact Information

SPP Claim Contact		
SPP	250-356-1794	
ICBC Claim Contacts		
Shelley Bilodeau	604-583-8653 or 1-800-458-1711	Shelley.bilodeau@icbc.com

Vehicle Insurance - School District Claims Processing Flows and Scenarios

Claims Processing

Three scenarios are provided to demonstrate the claims process and reporting steps:

1. Multi vehicle collision with personal injury
2. Single vehicle collision
3. Windshield

Scenario #1

School district vehicle is involved in a multi-vehicle collision. There is personal injury to both drivers as well as damage to both vehicles. Since there is bodily injury and another vehicle with damage, the school district needs to report the accident to both ICBC and SPP.

Claims Processing Steps	Party Involved	What to expect next
1. Submit claim form to ICBC: fleet.claims@icbc.com	ICBC	ICBC will contact District to provide claim number and to obtain additional information. Cooperate fully with any investigation into liability.
2. Report incident to SPP: www.incident-request.org Add claim form and ICBC Claim # as x-ref	SPP and District	District will receive a claim number when the online incident report is submitted.
3. Assessment of physical damage to vehicle	SPP and District	SPP and District will discuss where vehicle should be assessed for damages and arrangements for an estimate(s) will be made. SPP Appraiser may contact body shop identified to discuss authorization and provide contact info.
4. Repair of collision damage	SPP and District	SPP will work with the repair shop and the District and/or an assigned appraiser/adjuster to determine repairs needed. Work will be approved by SPP and authorized by the District. District pays approved costs to shop directly.
5. Submission of invoice	District	Scan and submit paid invoice to RMBclaims@gov.bc.ca
6. Settlement	SPP and District	SPP will issue a Statement of Damage for the District to sign, executed document will be exchanged for the settlement funds. Final payment calculations will include deductible and GST adjustments. Authorized District party to sign, scan and submit to RMBclaims@gov.bc.ca for payment.
7. Recovery of expenses from other responsible parties	SPP	Where another person or entity may be responsible for the damages, SPP will work on behalf of the District to recover costs, including the \$1,000 deductible.

Vehicle Insurance - School District Claims Processing Flows and Scenarios

Scenario #2

School District vehicle is involved in a single vehicle collision with a tree. There is no bodily injury but there is damage to school district vehicle. The school district needs to report the accident only to SPP.

Claims Processing Steps	Party Involved	Action & Comment
1. Report incident to SPP: www.incident-request.org And add claim form	SPP and District	District will receive claim number when the on line incident report is completed.
2. Assessment of physical damage to vehicle	SPP and District	SPP and District will discuss where vehicle should be assessed for damages and arrangements for an estimate(s) made.
3. Repair of collision or comprehensive claim	SPP and District	SPP will work with the repair shop and the District and/or an assigned appraiser/adjuster to determine repairs needed. Work will be approved by SPP and authorized by the District. District pays approved costs to shop directly.
4. Submission of invoices	District	Scan and submit paid invoice to RMBclaims@gov.bc.ca .
5. Settlement	SPP and District	SPP will issue a Statement of Damage for the District to sign, executed document will be exchanged for the settlement funds. Final payment calculations will include deductible and GST adjustments. Authorized District party to sign, scan and submit to RMBclaims@gov.bc.ca for payment.

Scenario Outline 3

School District vehicle sustains windshield damage and requires replacement. This is a case where the school district only needs to report the incident to SPP if the cost to repair the windshield **is greater than \$1,000**.

Claims Processing Steps	Party Involved	Action & Comment
1. Take vehicle to local glass shop or assess internally	District	Where the windshield is just chipped it is often possible to have a repair done, rather than a full replacement of the glass.
2. Repair/replacement	District	If not repairable, District must authorize and approve replacement. District pays approved costs to shop directly.
3. Submission of invoices	District	If repair cost greater than \$1,000, submit new SPP claim reports via online incident reporting form at: www.incident-request.org . Attach a copy of the paid invoice with claims submission.
4. Settlement	SPP	Reimbursement less \$1,000 deductible will be sent directly to the District (no signed Statement of Damage required).