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AUTOPLAN, YOUR PUBLIC AUTO INSURANCE GOES INTO EFFECT MARCH 1st, 1974. HERE'S WHAT YOU SHOULD KNOW ABOUT IT.

Why AutoPlan?

Car insurance costs money. Sometimes, a lot of money. And sometimes without giving you the auto insurance protection you really need and want. That's why the Insurance Corporation of British Columbia was formed . . . to provide every driver and car owner in the province with complete motor vehicle insurance at the lowest possible cost. And at the same time, to provide the best possible claims settlement service.

AutoPlan is a complete and comprehensive system that will allow you to take care of all your motor vehicle insurance, and licence plate requirements efficiently, at one location. More than 1,000 trained, independent insurance agents throughout the province will provide AutoPlan service as well as the regular Motor Vehicle Licence Offices.

There are more advantages to AutoPlan. First, all drivers and vehicles in British Columbia will have insurance. And with everyone insured by the same company, a lot of lengthy and costly legal battles will be avoided. Further, all money from premiums goes back into AutoPlan, to provide British Columbians with the lowest possible premiums and the best possible claims

We believe that AutoPlan makes a lot of sense. We think, you will too.



What AutoPlan is and when it starts. AutoPlan is a complete accident compensation insurance plan for motor vehicles registered in

It provides compensation for deaths and injuries, as well as major damage resulting from motor vehicle accidents, regardless of who is at fault. AutoPlan also provides liability coverage, so that any person injured in an automotive accident, or who suffers property damage from a British Columbia vehicle, is assured that the vehicle owner is financially responsible to the extent of his coverage.

As of March 1, 1974, all licenced motor vehicles registered in the province will be required to carry insurance.

The Basic AutoPlan Coverage.

All private passenger cars that are 1967 models or newer and commercial vehicles that weigh less than 8,000 pounds gross vehicle weight and are 1967 or newer are considered to be Category 1 . . . all other vehicles are considered to be Category 2.

The basic coverage for all vehicles protects you

- · \$50,000 Third Party Liability . . . claims for bodily injury or property damage caused to others.
- There are "no fault" accident benefits for death and disability, weekly indemnity, medical, rehabilitation, and funeral expenses up to the specified maximum amount.

As well, basic coverage for Category 1 vehicles also includes:

Collision damage to your vehicle over the basic \$250 deductible.

violent weather . . . over \$50.

· Loss or damage from other perils . . . such as fire, theft, explosion, earthquake and

Optional Supplementary Coverage.

When you arrange for your AutoPlan insurance, you can, in most cases, increase your third party liability to \$100,000, \$200,000, \$300,000, \$500,000 or \$1,000,000. Collision deductibles can be decreased to either \$100 or \$50; and the comprehensive deductible can be decreased to \$25.

You can discuss these points with your insurance agent when you receive your AutoPlan form later this year.

How to get AutoPlan Insurance.

Late in December, you'll be sent a personalized application form which combines your Motor Vehicle annual re-registration form and Auto-Plan insurance application. As soon as this is received, you will be able to obtain AutoPlan insurance and the 1974 validation sticker for your vehicle licence plates.

When the form arrives, simply take it to one of the more than 1,000 independent insurance agents, or to a Motor Vehicle Licence Office. Both have specially trained personnel who will help you fill out the form properly, calculating your insurance and licencing costs. At the same time, they will provide with your 1974 licence validation sticker. We recommend that you work with your agent, rather than attempting to fill in the form on your own.

AutoPlan insurance can also be obtained by mail for most types of cars and light commercial vehicles; however, we suggest that wherever possible, you take the AutoPlan form, as it arrives in the mail, to your independent insurance agent or Motor Vehicle Licence Office.

What to do if you're going to be away early

If you're going to be away from home with your car from now until after March 1, it is important that you make arrangements immediately to have the form forwarded to you

You can do this by passing on full details—such as your name, vehicle licence number, address and forwarding address—to the Personal Lines Manager, Insurance Corporation of British Columbia. His telephone number is Area Code 604, 665-5875. Call collect. Or write to Box 11131, Royal Centre, Vancouver, V6E 3R4.

How much will AutoPlan cost?

With all motor vehicle insurance being taken care of by one company, insurance costs are expected to be lower than you are presently paying. Howeve his is something that you'll really only be able of find out once your Auto-Plan form arrives and when you talk to your agent. The form contains information on factors which affect the cost of insurance, such as the size and age of the car, and how and where it is used. Some details also have to be determined by you or your agent.

The key is your agent. Special training will allow him to quickly calculate the exact amount of your particular auto insurance, including any optional extensions you may want.

Insuring your car from now until March 1. Between now and March 1, when AutoPlan goes into effect, you can obtain private car insurance from most independent insurance agents. If the agent who handled your insurance in the past is not able to help you, see one of the others in your community, or contact the Insurance Agents Association of B.C., 325 Howe Street, Vancouver, telephone 683-8471. They

Your driving record and your premium. In addition to the premiums for motor vehicle

can provide you with the name of an agent

near you who will provide the service you

insurance, each driver will pay a separate premium as a driver. The amount will vary according to the driving record of each individual. In this way, people with poor driving records will pay more and good drivers will pay less. The more demerit points you have on your licence, the more your driver's insurance will cost you. A notice of your driver's insurance premium will be mailed to you early in March, 1974.

AutoPlan time payments. Your agent or Motor Vehicle Licence Office will arrange time payments if you wish. Terms will be cash for your vehicle licence fee and 15% of your AutoPlan premium. The balance can be paid in six monthly installments.

AutoPlan Claims Service.

Drive-In Claims Centres are now under construction in key locations throughout the province. At these centres, repair costs will be assessed and authorization issued for making repairs.

Claims in areas not served by one of these centres will be handled by travelling adjusters. If you are involved in an accident outside British Columbia, you will be able to call AutoPlan collect and be advised of a nearby source of



cannot completely answer. However, many of these questions will be answered in a helpful brochure which will be sent to you along with your licence renewal and AutoPlan insurance application form. You will receive an even more comprehensive guidebook when you obtain your insurance. But one of the best sources of information will be your own insurance agent. Right now, he's undergoing a comprehensive training programme, and when this course is completed in December, he'll be able to give you all the help you need.

A key to many of your questions will be found in your computer-prepared personalized licence renewal and insurance application form. So wait until this form arrives late in December. Then, consult with your insurance agent. His services will be very helpful.

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