



NW Insurance Council

Consumer Alert

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Oh, Canada! Changes to British Columbia's auto liability law could impact U.S. drivers

BOISE, ID, November 23, 2022 – If you're a United States resident and plan to drive either your own or a rental car in British Columbia, Canada, it's more important than ever to check with your insurance agent or company first to make sure you have full auto insurance coverage before you cross the border.

Last year's legislative amendments to British Columbia's auto liability law could have significant implications for U.S. drivers involved in an auto accident while driving in the Canadian province, because regardless of who is at fault, U.S. drivers will be responsible for paying for their own injuries or damages.

That means the insurance coverage on your own vehicle, or rental car, will be required to pay for any vehicle damage or injuries. US drivers won't be able to make a claim against the at-fault driver's insurance.

"We've already begun to see the impact of this change to B.C. liability laws, just as the US-Canadian border has fully reopened and more U.S. drivers are once again visiting places like Victoria and Vancouver," said NW Insurance Council President Kenton Brine. "Most people heading north for a weekend holiday or skiing trip are unaware that without the

right coverage, they could be left financially unprotected, with no ability to seek recovery from a B.C. resident's insurance, even if that person caused the accident.”

Washington and all U.S. residents driving in British Columbia are encouraged to contact their insurance agent or company before crossing the border to confirm they have **full auto insurance coverage** on their vehicle in addition to their state's mandatory auto liability insurance.

Here's what drivers need to know about available auto insurance coverage:

- **Collision Coverage** – If your vehicle collides with a tree, power pole, or piles into a snowbank, collision coverage will help pay the cost of repairs. Depending on your insurer and your policy, this coverage could also help pay for repairs if your vehicle is damaged in a collision with a BC motorist while in Canada.
- **Comprehensive Coverage** – Covers theft and damage to your vehicle from debris or other objects hitting your vehicle (such as a tree limb, or if you hit a deer).
- **Personal Injury Protection** – Provides medical coverage up to policy limits for injuries sustained by you or passengers in your vehicle from an accident.
- **Uninsured Motorist Coverage** – Pays for damages or injuries you suffer after an accident involving an uninsured driver. This coverage may also apply if you are involved in a collision with a BC driver while driving in Canada. Check with your insurance company or agent to find out more.
- **Underinsured Motorist Coverage** – Helps you recover when the at-fault driver has applicable liability insurance, but the policy limits are less than your injuries or damages.
- **Towing Coverage** – Many policies come with towing and rental care coverage but check with your insurance company representative to find out if you have this coverage.

- **Deductibles** – Most insurers offer a range of deductibles, which is the amount you pay out-of-pocket when you have a claim. A higher deductible can reduce the premium you pay each month for your auto policy, but it also can mean a large payment due from you at the repair shop.
- **Rental Cars** – Your own auto insurance policy may provide enough coverage that you won't need to add the rental agency's coverage but check with your insurance company or agent first before you rent a car.

For more information about Property & Casualty Insurance, contact [NW Insurance Council](#) at (800) 664-4942.

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