

What qualifies as a general transportation vehicle?

To qualify for the reduced insurance premium (collector rate class), you must own or lease another non-collector vehicle registered, licensed and insured in your name, or have an assigned company vehicle that you use for everyday general transportation. The vehicle must be a passenger vehicle, light commercial vehicle of 5,000 kg GVW or less, or motorcycle. It must be insured for one of the following uses: pleasure, to and from work, business, farm, artisan, fisherman or delivery use.

If you don't have a general transportation vehicle, you may still get collector plates, but you will have to insure your vehicle in the appropriate pleasure use rate class, not a collector rate class. However, although "pleasure use" insurance usually extends to cover occasional travel to and from work or school under regular licensing, this occasional use is not extended *at any time* on collector plates. If you operate your collector-plated vehicle for other than pleasure use, you will be breaching the conditions of your vehicle licence and insurance and as a result your insurance may be forfeited.

How do I get collector plates?

- Register your vehicle in B.C. if it is not already registered. If the vehicle was brought to B.C. from outside the province, it will need a mechanical safety inspection before registration. For a list of vehicle inspection facilities check the Yellow Pages under "Vehicle Inspection Service" or visit www.th.gov.bc.ca/cvse.
- Apply for collector status and plates by completing an Application for Authorization for Collector Vehicle status at any Autoplan Broker's office or print off a copy from www.icbc.com.
- Attach photos of your vehicle as specified on the application.
- If you live in the Lower Mainland or Fraser Valley, you will also need to submit a valid, passed AirCare Test certificate with your application.

Once my application is approved, will ICBC send me my collector plates?

No. If your application is approved, ICBC will mail the approved application form back to you. To get your collector plates, take the approved application to your Autoplan broker's office. Your broker will order plates for you and notify you when the plates arrive so that you can return to license and insure your vehicle.

Once I have collector status, do I have to license and insure my vehicle right away?

No. The approved application is valid as long as you own that approved vehicle and the vehicle condition remains unchanged. If more than 24 months has elapsed since approval, contact Specialty Vehicle at 604-661-6890. Please retain the approved application form for your files. If you lose collector plates or decide to cancel collector licence and insurance, your Autoplan broker must see the approved application before requesting new collector plates. If you don't have an approved application form, you will have to reapply with a new form and photos to regain your collector status.

What insurance coverage is available for my collector-plated vehicle?

A vehicle with collector plates operated or parked on any public highway must carry the minimum basic Third-Party Legal Liability coverage of \$200,000.

You may want to further protect your collector car investment by purchasing ICBC optional coverage:

- **Excess Third-Party Legal Liability**
- **Collision, Comprehensive or Specified Perils** (own damage)
- **Collector Motor Vehicle Agreed Value Policy**

The agreed value policy is a separate policy that you may purchase for a "guaranteed value" on your vehicle. In a total loss claim situation, you will not need to prove or negotiate the value of your vehicle, as it will already be pre-approved for the value stated on the

policy. Better yet, the deductible is waived, regardless of who is at fault.

To qualify for the Agreed Value Policy, your vehicle:

- must hold underlying own damage coverage through ICBC
- may only be driven by drivers who have held a valid driver's licence for ten or more years
- must be kept in a fully enclosed and locked garage that cannot be used for the parking or storing of a vehicle by anyone other than the insured and members of the insured's household

How can I purchase a Collector Motor Vehicle Agreed Value Policy?

- Pick up an application form from your Autoplan broker or print off a copy from www.icbc.com.
- Vehicles under \$40,000 value: complete and submit your application along with an application charge of \$50, required photos and documentation (to support your declared value), to ICBC.
- Vehicles over \$40,000 value: you will need to have your vehicle visually inspected at an ICBC claim centre. Call Autoplan Sales at 1-800-328-4484 to arrange an inspection appointment. Complete your application, attach an application charge of \$75 and take it with you to your appointment. You will not need to take any photos as that will be done for you at the inspection. The claim centre will forward your application for processing.
- When the declared value on your application has been approved, you will be provided with a Letter of Approval, which you must present to your Autoplan broker.
- You can then purchase the Agreed Value Policy for an additional premium of \$5 per \$1,000 declared value of your vehicle. This policy must be purchased and continually renewed in order to guarantee the value outlined in the Letter of Approval.

If I have two or more collector vehicles, may I use one plate for all of them?

Yes. If you have approved collector's status on two or more vehicles, you can apply for a Collector Multi-Vehicle Licence and Certificate of Insurance. Just take your collector approval forms for each of your vehicles to an Autoplan broker. They can advise whether this option is suitable for your needs.

If I sell my collector vehicle, can I transfer the collector plates?

You may only transfer the collector plates to another of your owned vehicles that has qualified for collector status and only then with ICBC's approval. You cannot transfer the plates to any other owner. If you sell your vehicle, the new owner must apply for their own collector status. In the case of single to joint ownership transfers, please contact your Autoplan broker for information and guidance.

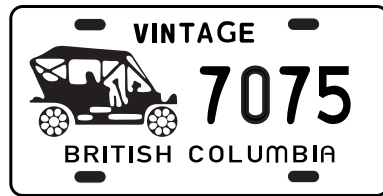
Licensing and Insuring Antique & Collector Vehicles



Licensing and insurance options for car enthusiasts

Do you have an antique or collector vehicle? There are special requirements for the registration, licensing and insuring of an antique or collector vehicle in B.C. This brochure describes the qualifications for antique and for collector status and tells you how to apply for a licence plate and insurance for either kind of vehicle.

Antique (Vintage) vehicles



What vehicles qualify as antiques?

To be considered an antique, a vehicle must be *all* of the following:

- 30 years of age or older
- owned as a collector's item
- maintained in its original condition as nearly as possible with original parts
- mechanically sound (meeting Motor Vehicle Act Regulations)

How do I get vintage plates for my antique vehicle?

- Register your vehicle in B.C. if it is not already registered. If the vehicle was brought to B.C. from outside the province, it will need a mechanical safety inspection before registration. For a list of vehicle inspection facilities check the Yellow Pages under "Vehicle Inspection Service" or visit www.th.gov.bc.ca/cvse.
- Apply for plates by completing an Antique Vehicle Licence and Certificate of Registration at any Autoplan broker's office or online at www.icbc.com.

- Attach photos of your vehicle as specified on the form and provide them to your broker for submission to ICBC along with your \$53 fee.

How do I insure my vintage-plated vehicle?

There is no insurance coverage attached to the vintage plate. You must buy a separate Vintage Motor Vehicle Policy. This policy provides basic Third-Party Legal Liability and/or optional excess liability and own damage coverage. It can be purchased for storage or on-highway use.

When may I drive a vintage-plated vehicle?

An antique vehicle with vintage plates has very restricted use:

- to, at or from exhibitions, club activities, parades and similar functions
- to, at or from public functions such as the opening of a new highway
- in weddings and graduations (but not for compensation)
- to be inspected at a designated inspection facility
- to have repairs done

Can I display a collector plate and a vintage plate at the same time?

Yes. Display the collector plates in the primary plate locations and the vintage plates in any other secondary location. Insurance coverage is provided under the collector plate. You do not need to purchase a Vintage Motor Vehicle Policy.

What happens if I sell my vehicle?

The vintage plates must stay with the vehicle. If you sell your vehicle, the vintage plates must be transferred to the new owner by completing an Antique Vehicle Licence Transfer and a Transfer of Ownership at an Autoplan broker's office. Ensure that you cancel your Vintage Motor Vehicle Policy.

Collector plates for collector cars



Collector plates are a great way to show the world you're driving a classic! The collector vehicle program was created to allow car enthusiasts to enjoy a pleasure drive in addition to driving their vehicles in events such as parades and club activities.

You can use your car more often if it has collector plates than if it has vintage plates, but you are still restricted to pleasure use only. This means you cannot drive your car to or from work or school.

What vehicles qualify for collector plates and premiums?

To be considered a collector, your vehicle must meet each of the following requirements:

- Your vehicle is:
 - at least 25 years old, or
 - at least 15 years old and is a limited production vehicle; that is, 1,500 or fewer of that model were produced by the manufacturer worldwide for that model year, or
 - at least 15 years old and the owner of the trademark or make of your vehicle has ceased manufacturing vehicles of any kind for at least five years.
- Your vehicle is considered by ICBC to be of collectible value.

- Your vehicle is fully assembled.
- The model year of your vehicle is the model year designated by the manufacturer.
- Your vehicle is registered in B.C.
- Your vehicle is a true vehicle, not a "replicar," "replikit" (kit car), cab/chassis, or motor home.

To qualify for the reduced collector insurance premium, you must own or lease another licensed, non-collector vehicle that you use for general transportation. See *What qualifies as a general transportation vehicle?*

What if my vehicle has parts that are not from the original manufacturer of the vehicle?

You may make safety upgrades or add era specific accessories as per the application form.

In addition, certain types of "modified vehicles" qualify for collector plates and reduced premiums. To qualify:

- the vehicle must be registered as a "modified vehicle" of model year 1958 or earlier, and
- the current shell of the body, coach or cab must be from an original manufactured motor vehicle, and
- the vehicle must have had one or more of the following replaced or altered with a component that differs from the manufacturer's original specifications:
 - body panels
 - engine and/or power train
 - chassis

* No lights? No night driving!

If your vehicle is not equipped with lights and reflectors as required by the Motor Vehicle Act Regulations, you may not use it between one-half hour after sunset and one-half hour before sunrise.

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For questions about vehicle registration, call ICBC Vehicle Registration Support at 604-661-6638 or fax 604-443-7341.

To arrange a visual inspection for the Collector Motor Vehicle Agreed Value Policy, call 604-661-6956 or 1-800-328-4484.

Cover photo:

1935 Packard 120 owned by Lorne Findlay, Vancouver.

Do you own a vehicle you would like to see in the Autoplan calendar? Check out www.icbc.com for entry requirements or speak to your Autoplan broker.

Statement of Limitation

We have used plain language to help readers understand some of the laws affecting vehicle insurance and licensing. You should follow the more detailed wording and requirements of the applicable statutes and regulations, even if they contradict the wording and requirements set out in this brochure.

www.icbc.com