

Off-Road Vehicles:

ICBC Mandatory Registration
ICBC and Oasis Mandatory Coverages
and Optional Coverage Available



Western Financial Group

- Western Financial Group is a fully owned subsidiary of The Wawanesa Mutual Insurance Company. Western Coast Insurance Services is a division of Western Financial Group.
- Diversified insurance services company providing insurance for over million Canadians for more than 100 years.
- Headquartered in High River, Alberta, with offices coast-to-coast, Western provides personal, business, and life insurance through over 178 locations, several affiliate locations, and a variety of connected channels.
- We stay true to our culture that is embedded in the organization's Guiding Principles – Truthfulness, Fairness, Value and Loyalty.



Did you know



- ICBC registration is the law under the Motor Vehicle Act, the Insurance (Vehicle) Act and the Off-Road Vehicle Act.
- Insurance is required for all off-road vehicles when used outside of your private property. See the list to the right for a list of vehicles that qualify.

Golf Cart (92), Type 1



Restricted Use Motorcycle (98), Type 3



Truckster (TR), Type 2



Snowmobile (94), Type 1



Snow Vehicle (93), Type 2



All Terrain Vehicle (95) Type 1



Fees

Registration Fee - **\$28** | New Plate Fee - **\$18**

OVR

Rated in 036 limited to the following highway uses:

- Travel directly across highway at a traffic light or stop sign.
- Loading or unloading from another vehicle in a parking lot.
- Any other travel across or along the highway requires (and is allowed under) a police-issued operation permit.

\$36 minimum Annual Premium

OVR

- Operated only on **Crown land and resource roads on Crown land**
- E.G Forest service roads

OVR Registration plate (919), no expiry - **\$48 premium**

Support Documents Required to Register

Brand New ORV

- Bill of Sale from dealer - or
- APV9T signed by dealer
- NVIS (if required)
- No BOS or NVIS, then MV1484 Missing Signature Declaration Form

Used ORV

- Full continuity of ownership Bill of Sale(s) – or
- Missing Signature Declaration Form – Notarized or commissioner for taking affidavits
- More than 1 unit can be listed
- Complete APV9T

Legal Coverage Requirements

\$200,000 Third Party Liability coverage is a legal requirement to operate your ORV on any land outside your private property.

You will be ticketed by the RCMP if you are unable to show proof of insurance.

Cost of Basic Liability Coverage

- We offer optional insurance through Oasis with rates as low as \$75 annually for Basic Liability coverage with your Okanagan Riders Association Membership discount.
- We can offer coverage through Oasis for off-highway use. There is no age restrictions for riders.

Optional Coverage Available through Western Coast Insurance – underwritten by Oasis

Liability

- Liability insurance protects the operator in the event of an accident with a third party
- Coverage anywhere – who can legally ride in Canada and the continental United States
- Liability insurance is mandatory in most provinces and states

Physical Damage

Coverage Options Available:

- All perils (includes collision, upset, fire and theft)
- Comprehensive (all perils **excluding** collision and upset)
- Some provinces offer specified perils coverage
- Replacement Cost is available on new units for 2 years from the date of purchase including “inflation guard”
- Coverage for business use and turbo charged units available

Rider Plus – extended coverage is available when you purchase Physical Damage (in most provinces)

Damage (in most provinces)

- Search & Rescue limit to \$25,000
- Increase riding gear limit to \$1,000
- Increase deck or trailer limit to \$5,000
- Lock re-keying up to \$1,000
- Travel protection up to \$1,000

Accident Benefits

Helps cover the following costs:

- Accidental Death
- Funeral expenses
- Rehabilitation
- Medical Treatment
- Loss of income

Mandatory Coverage Recap

Where is it used?	On or off Highway?	Coverage & Source
Private Property	Off	Optional, not required: <ul style="list-style-type: none"> TPL and own damage from APV 45 Another insurer an alternative
Forest Service Road (FSR)	Off	Required \$200,000 TPL <ul style="list-style-type: none"> TPL and own damage from APV 45 Another insurer an alternative Snowmobile exception, see FSR Regs 3(1)
Crown land not including Forest Service Roads	Off	Optional, not required: <ul style="list-style-type: none"> TPL and own damage from APV45 Another insurer an alternative
On-highway	On	TPL from APV 250
	On	Own damage from APV 45
	Off	TPL and own damage from APV 45 Note: Liability limit on APV45 must mat liability

Oasis Got Toys Insurance Coverage Q&A

Where does my insurance cover me?

The GOT TOYS insurance policy covers you anywhere you can legally ride in Canada or the continental United States.

Does it cover me for liability on Forest Service Roads in BC?

Yes, as long as you have a valid drivers license which is one of the legal requirements when riding on an FSR in BC and have purchased third party liability.

What liability limits can I buy?

You have an option of \$ 200,000, \$ 1,000,000 or \$ 2,000,000 limits on third-party liability while being operated by a licensed operator.

What is third-party liability?

This provides your legal liability, which includes defence costs. If you injure others (including your passenger) or damage their property, they can sue you. It also extends coverage up to \$25,000 for sudden and accidental pollution.

Sometimes I ride with a passenger. Am I still covered?

Yes, we have no exclusion for riding with a passenger.

Sometimes I lend my machine to someone else. Am I still covered?

Yes, our Definition of Insured extending coverage to ANYONE with the owner's permission, eliminating the common restriction of "immediate family residing at home".

Am I still insured if I let my 12-year-old ride?

Yes, as long as they ride where they are legally allowed (forest service roads require a valid driver's license). We have no age limitation in our policy, but the liability limit drops to \$200,000 with a \$1,000 property damage deductible.

Do you have a mandatory expiry date on liability?

NO mandatory expiry date on liability. It is a year from the effective date. You do not pay a year's premium for less than a year's insurance.

Oasis Got Toys Insurance Coverage Q&A-Continued

I may use my machine for incidental business use. Am I covered?

Yes, if you declared this on a manual application and were rated accordingly. (see forms for manual application)

What if I am injured in an accident while operating my unit?

You can purchase Personal Accident coverage.

What is Personal Accident?

This covers basic for losses incurred by the Insured while getting on to or alighting from or operating or riding as a passenger on an off-road vehicle during the policy period.

Basic: covers permanent total or partial disablement.

Enhanced: coverage includes basic plus weekly indemnity, accidental death, ambulance expenses, medical expense reimbursement and much more.

Can I buy the Personal Accident without purchasing liability?

No, it is only available with liability insurance.

Can I buy insurance on my unlicensed Trail Bike?

Yes, subject to the same terms and conditions as for other off-road vehicles.

Can I insure my quad, snowmobile, dune buggy and trail bike all in 1 policy?

Yes, all your off-road vehicles can be insured under one policy.

I have a golf cart can I put insurance on it?

Yes, however your golf cart must be used for personal use only. (you may be required to register your Golf Cart, please contact ICBC for more info)

Is coverage all with the same insurance company?

Yes, with certain Underwriters at Lloyd's of London.

Oasis Got Toys Insurance Coverage Q&A-Continued

What if I have an aftermarket turbo charged snowmobile or have modified it to operate on nitro?

They still qualify for insurance, including physical damage coverage and Replacement Cost (if applicable), if declared on a manual application. A surcharge may apply.

What physical damage coverage do you offer?

GOT TOYS in British Columbia offers All Perils, which includes collision or upset, or Comprehensive which is All Perils excluding collision or upset or Specified Perils which is fire, theft and specific perils named in the policy. All provide coverage for theft with no restrictions, and all have a \$500 deductible for all losses (unless otherwise stated).

What limits can you offer on physical damage?

We offer up to \$ 40,000 for physical damage on quads, dune buggies or sleds, and up to a limit of \$25,000 on a trail bike.

Do you offer Replacement Cost with no depreciation?

Yes, we offer true Replacement Cost (not to be confused with agreed value), for 24 months from date of delivery of your quad or sled including inflation guard. You must provide a copy of the bill of sale and insure for 100% of value including attachments, modifications and taxes.

What about my trailer, is it insured?

Yes, a dedicated trailer or deck is automatically insured if Physical Damage has been purchased for the same coverage you have on your off-road vehicle, up to a limit of \$ 1,000. Higher limits can be purchased if needed. (see Rider Plus)

What does Rider Plus cover me for?

It covers search & rescue, increases the limit on riding gear, increases deck & trailer limit to \$5,000, lock rekeying and travel protection.

Oasis Got Toys Insurance Coverage Q&A-Continued

My current liability insurance expires on a different date than my physical damage. How do I get them to both expire at the same time with Got Toys?

We can issue a policy for a full year from the date either policy expires, and then add the other coverage to your policy on a pro rata basis when it expires. We can do the same if you have more than one unit insured and wish to have them all expire at the same time.

Does GOT TOYS rating offer discounts?

Yes, we offer discounts for:

- Membership in recognized Provincial Associations or their clubs
- Approved Safety Training,
- Immobilizer discount
- \$1,000 deductible
- ICBC Road Crossing Ins

What if I have a claim, does it affect my coverage or premiums on renewal?

No, we do not surcharge for claims or require a higher deductible on renewal. If you qualify for GOT TOYS, you will not be penalized.

















Optional Accident Benefits

SCHEDULE

SUM INSURED & LARGEST SINGLE BENEFIT CAD 25,000

1.	Death		100%
Loss or Loss of Use of:			
2.	both feet		100%
3.	the entire sight of both eyes		100%
4.	one hand and one foot		100%

Last Review

5.	one hand and the entire sight of one eye		100%
6.	one foot and the entire sight of one eye		100%
7.	one arm		75%
8.	one leg		75%
9.	one hand		67%
10.	one foot		67%
11.	the entire sight of one eye		67%
12.	thumb and index finger		33%
Loss of:			
13.	speech and hearing in both ears		100%
14.	speech		67%
15.	hearing in both ears		67%
16.	hearing in one ear		17%
Total Paralysis:			
17.	both upper and lower limbs (quadriplegia)		100%
18.	both lower limbs (paraplegia)		100%
19.	both the upper and the lower limb of one side of the body (hemiplegia)		100%
20.	Permanent Total Disability		100%

Contact Us

Please contact one of our team members today for your non-obligatory quote.

Contact us at 1-888-517-7171

Business Hours

8:00 am to 7:00 pm (Monday to Friday)

9:00 am to 5:00 pm (Saturday).

Or visit us online:

westerncoastinsurance.ca/Get-a-Quote



Questions?