# Integrated School District Claims Processing Flows & Scenarios

### Background

School Districts are moving 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). As of July 1, 2016 SPP will also cover collision and comprehensive vehicle damage.

Based on this new model, an integrated claims processing flow outline and reporting form has been prepared by SPP and ICBC teams to assist the school districts in reporting claims smoothly and efficiently.

### Definitions

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| **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 (ie. 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

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| **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 |

## Claims Processing

**Scenario Outline 1**

SD 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 SD needs to report the accident to both ICBC and SPP.

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| Claims Processing Steps | Party Involved | What to expect next |
| 1. Submit new ICBC claim report online to: [fleet.claims@icbc.com](mailto: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. |
| 1. Submit new SPP claim reports via online incident reporting form at: [www.incident-request.org](http://www.incident-request.org)   Add ICBC Claim # as x-ref | SPP & District | District will receive claim number when the on line incident report is completed. Ensure contact information is identified on the reporting form so that SPP can contact District to obtain additional information |
| 1. Assessment of physical damage to vehicle | SPP & District | SPP and District will discuss where vehicle should be assessed for damages and arrangements for an estimate(s) will be made. |
| 1. Repair of collision damage | SPP & 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. |
| 1. Submission of invoices | District | Submit paid invoice to SPP for reimbursement less the $1000 deductible. |
| 1. Settlement | SPP & District | SPP will issue a Statement of Damage for the District to sign, executed document will be exchanged for the settlement funds. |
| 1. 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 $1000 deductible. |

**Scenario #2**

SD vehicle is involved in a single vehicle collision with a tree. There is no bodily injury but there is damage to SD vehicle. The SD needs to report the accident only to SPP to process the claim.

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| Claims Processing Steps | Party Involved | Action & Comment |
| 1. Submit new SPP claim reports via online incident reporting form at: [www.incident-request.org](http://www.incident-request.org) | SPP & District | District will receive claim number when the on line incident report is completed. Ensure contact information is identified on the reporting form so that SPP can contact District to obtain additional information |
| 1. Assessment of physical damage to vehicle | SPP & District | SPP and District will discuss where vehicle should be assessed for damages and arrangements for an estimate(s) made. |
| 1. Repair of collision or comprehensive claim | SPP & 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. |
| 1. Submission of invoices | District | Submit paid invoice to SPP for reimbursement less the $1000 deductible. |
| 1. Settlement | SPP & District | SPP will issue a Statement of Damage for the District to sign, executed document will be exchanged for the settlement funds. |

**Scenario Outline 3**

SD vehicle sustains windshield damage and requires replacement. This is a case where the SD only needs to report the incident to SPP if the costs to repair the windshield are greater than $1000.

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| 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. |
| 1. Repair/replacement | District | If not repairable, District must authorize and approve replacement. District pays approved costs to shop directly. |
| 1. Submission of invoices | District | 1. Repair cost less than $1000? Nothing further required. 2. Repair cost greater than $1000?   Submit new SPP claim reports via online incident reporting form at: [www.incident-request.org](http://www.incident-request.org)  Attach a copy of the paid invoice with claims submission. |
| 1. Settlement | SPP | Reimbursement less $1000 will be sent directly to the District (no signed Statement of Damage required). |