



Enhanced Accident Benefits Reference Guide

April 1, 2026

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Key Principles of Enhanced Care

For those injured in a crash on or after May 1, 2021, ICBC is required, by law, to advise and assist individuals with making their claim and endeavour to ensure that every person is informed about, and receives, all the benefits to which they are entitled. ICBC Recovery Specialists are available to support ICBC customers through their claim every step of the way.

ICBC Enhanced Accident Benefits (EAB) cover medical care and treatment needed to recover, no matter who is responsible in the crash. EAB are not available for expenses unrelated to injuries sustained in the crash.

While EAB does not have an overall maximum limit, some of the benefits are subject to benefit limits, as per the table. When there is other insurance funding available, ICBC EAB is last payer unless otherwise noted on the table.

To request reimbursement for an expense of an approved EAB, the customer must submit their receipt(s) to ICBC within 180 days of incurring the expense.

Refer to the your Guide to Enhanced Accident Benefits in the [Quick links](#) section of this document for benefit limit amounts.

Disclaimer: This publication is a supplemental resource for community groups or organizations that offer programs and support to ICBC customers who have been injured in a crash. The information in this publication is intended to provide general information only and is not intended to provide coverage, legal or professional advice. We have used plain language to help understand the Enhanced Accident Benefits and to describe some of the laws related to Enhanced Accident Benefits. Eligibility for benefits is determined by applicable law. Customers must follow the more detailed wording and requirements of current applicable laws and regulations, even if they contradict the wording and requirements set out in this publication. Information in this document is subject to change without notice.

Enhanced Accident Benefits

EAB Regulation, Part 5, Health Care, Rehab & Related Benefits — Division 1	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Health care benefit</p> <p>Reimburses or funds health care treatment or services (including Acupuncture, Counselling, Chiropractic, Kinesiology, Massage therapy, Occupational therapy, Physiotherapy & Psychology) which lessen an injured customer’s disability, facilitate their recovery, or prevent a decline in function.</p>	Yes	Yes	Yes
<p>Prosthesis & orthosis benefit</p> <p>Covers the purchase, rental, repair, replacement, fitting or adjustment of a prosthesis or an orthosis. Reimburses the costs for a worn item, including glasses, dentures and hairpieces that are required due to a crash-related injury, or to replace the customer’s existing prosthesis or orthosis damaged in a crash.</p>	Yes	Unlimited ¹	No
<p>Medical equipment benefit</p> <p>Reimburses the costs for medical equipment, including wheelchair, mobility aid, hospital-style bed, bowel and bladder equipment, an aid for communication, personal hygiene and self-care equipment, transfer equipment, and a ventilator required due to a crash-related injury, or for a purchase to replace a customer’s clothing damaged in the motor vehicle crash.</p>	Yes	Unlimited ¹	No
<p>Medication and medical supplies benefit</p> <p>Reimburses expenses for the purchase of medication, dressings, IV bags, and other medical supplies required due to a crash-related injury. ICBC can consider reimbursement of extraordinary costs related to operating required equipment.</p>	No	Unlimited ¹	No

¹All expenses claimed must be reasonable.

Enhanced Accident Benefits

EAB Regulation Part 5, Health Care, Rehab & Related Benefits — Division 2	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Vehicle adaptation or acquisition benefit</p> <p>Rehabilitation benefit that provides customers with funding to obtain a vehicle or adapt a vehicle, or both, if they have a permanent disability as a result of a crash.</p>	No	Unlimited ¹	No
<p>Principle residence alteration or relocation benefit</p> <p>Reimburses the customer for costs required following a crash to alter the injured customer's principle residence or to relocate the customer where alteration is not feasible.</p>	No	Unlimited ¹	No
<p>Secondary residence alteration benefit</p> <p>Funds to adapt a catastrophically injured customer's secondary residence following a crash, or to relocate the secondary residence where adaptation is not feasible.</p>	No	Unlimited ¹	No
<p>Attendant care for employment benefit</p> <p>Funds an attendant to allow a customer injured in a crash who is unable to work without assistance to return to work. Separate from Activities of Daily Living Benefit. Must result in net-savings (i.e. Income Replacement benefit is reduced in an amount greater than the cost of an attendant).</p>	No	Unlimited ¹	No
<p>Rehabilitation benefit</p> <p>Covers general rehabilitation, under which ICBC may provide funding towards anything which it determines to be necessary or advisable to contribute to the rehabilitation of a customer.</p>	No	Unlimited ¹	No
<p>Family counselling</p> <p>Provides support and counselling services for family members of a customer whose crash related injuries result in life-altering changes or significant emotional impact for the family.</p>	Yes	Yes	Yes

¹ All expenses claimed must be reasonable.

Enhanced Accident Benefits

EAB Regulation, Part 5 — Health Care, Rehab & Related Benefits — Division 3	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Activities of daily living benefit</p> <p>Funding or reimbursement for essential personal and household activities of daily life which the customer performed prior to the motor vehicle crash but is unable to do because of their injuries. There are higher benefit limits for those who sustained a catastrophic injury and for those who sustained a catastrophic injury plus require continuous supervision.</p>	Yes	Yes	Yes
EAB Regulation, Part 5, Health Care, Rehab & Related Benefits Division 4	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Transportation</p> <p>Reimburses expenses for a customer who was injured in a motor vehicle crash, and must travel to receive treatments, medical assessments, or examinations, including private vehicle costs (mileage, parking, tolls), bus or train, air or ambulance.</p>	No	Unlimited ¹	No
<p>Lodging & meals benefit</p> <p>Reimburses for meal expenses (breakfast, lunch, dinner) and lodging (commercial or private) for a customer who was injured in a motor vehicle crash, and must travel to receive treatments, medical assessments, or examinations.</p>	No	Yes	Yes
<p>Transportation, lodging and meals for critical care benefit</p> <p>Reimburses costs for up to two people to attend to a critically injured customer who is hospitalized due to injuries from a motor vehicle crash.</p>	No	Yes	Yes
EAB Regulation, Part 5, Health Care, Rehab & Related Benefits — Division 5	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Recreation benefit</p> <p>Reimbursement for expenses to support a customer who is catastrophically injured or permanently impaired as they re-engage in recreational activities after a motor vehicle crash, to reduce their isolation and re-introduce them to leisure activities.</p>	No	Yes	Yes

¹All expenses claimed must be reasonable.

Enhanced Accident Benefits

EAB Regulation, Part 5, Health Care, Rehab & Related Benefits — Division 6	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Clothing damaged as a result of crash</p> <p>Clothing expense for cleaning, repairing, or replacing clothing damaged as a result of the motor vehicle crash only if one of the following applies: the clothing cannot be adequately repaired or cleaned, or the cost of replacement is less than the cost of repair and cleaning.</p>	No	Yes	Yes
<p>Clothing allowance for wheelchair, prosthetic, or orthosis benefit</p> <p>The clothing allowance for customers using a wheelchair, prosthesis, or orthosis benefit, reimburses the customer for the purchase, repair, replacement, fitting, or adjustment of clothing they need for use with a wheelchair, prosthesis, or orthosis, they require due to a motor vehicle crash.</p>	No	Yes	Yes
<p>Telecommunication expenses benefit</p> <p>Reimburses long distance charges incurred to arrange medical exams or appointments, as well as telecommunication expenses incurred during a customer's stay in hospital due to crash-related injuries.</p>	No	Yes	No
<p>Appointment expenses benefit</p> <p>Reimburses expenses (fees or disbursements for preparing documents and fees to file documents with a court in relation to the appointment) incurred to appoint a guardian, trustee, or committee, if a customer requires one by law due to crash-related injuries, and does not have one on the date of the crash.</p>	No	Unlimited ¹	No
<p>Transportation from hospital</p> <p>Reimburses or pays for transportation expenses incurred when a customer injured in a crash is discharged from hospital.</p>	No	Unlimited ¹	No

¹All expenses claimed must be reasonable.

Enhanced Accident Benefits

EAB Regulation, Part 6 — Family and Caregiver Benefits	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Family enterprise benefit</p> <p>Reimburse expenses incurred by a family enterprise due to a family member's inability to provide their regular unpaid services to the family enterprise as a result of an injury caused by a motor vehicle crash.</p>	No	Yes	Yes
<p>Caregiver benefit</p> <p>A weekly benefit to a customer injured in a crash whose main occupation is providing care to another person or persons on an unpaid basis.</p>	No	Yes	Yes
<p>Persons caring for others</p> <p>Reimburses expenses incurred to provide care for the customer's dependants that they could no longer provide due to crash-related injuries.</p>	No	Yes	Yes
EAB Regulation, Part 7 — Death Benefits	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Death benefit (spouse, dependant with disabilities, child and parent)</p> <p>The payment to the surviving spouse(s), and dependent(s) of the customer who died as a result of or from injuries related to a motor vehicle crash.</p>	Yes	Yes	Yes
<p>Funeral expenses benefit</p> <p>Reimburses the estate of the deceased customer for funeral expenses when their death was a result of a motor vehicle crash.</p>	No	Yes	Yes
<p>Grief counselling</p> <p>Provides support and counselling services for family members of a deceased customer when their death was a result of a motor vehicle crash.</p>	Yes	Yes	Yes

¹All expenses claimed must be reasonable.

Enhanced Accident Benefits

EAB Regulation, Part 8 — Catastrophic Injuries	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Prescribed governments, agencies, public bodies, and entities</p> <p>Coverage beyond a coverage sub-limit or the expenses listed in Enhanced Accident Benefits. Allows ICBC to bridge a funding gap where the customer is waiting for funding or services from a Government agency, and ICBC considers it advisable to pay. ICBC can exceed a sub-limit or otherwise pay for something not included in Enhanced Accident benefits if doing so results in a net-reduction.</p> <p>Extended benefit for catastrophically injured</p> <p>Reimburses customers with crash-related catastrophic injuries for extraordinary travel and accommodation costs incurred, such as travel and accommodation costs for a required attendant.</p>	No	Yes	Yes
EAB Regulation, Part 9 — Expenses for Volunteers	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Expenses for volunteers benefit</p> <p>Reimburses volunteers or good Samaritans for the cost of clothing or property that is damaged or destroyed as result of providing assistance, or any expense incurred while providing assistance during a motor vehicle crash that resulted in injury to a customer.</p>	No	Yes	Yes
Permanent Impairment Regulation	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Permanent impairment benefit</p> <p>Provides payment to a customer when they have permanent anatomical, physiological, or cognitive impairment as a result of their crash-related injuries.</p>	Yes	Yes	Yes

¹All expenses claimed must be reasonable.

Enhanced Accident Benefits

Income Replacement, Retirement Benefits & Benefits for Students and Minors Regulation (IRB)			
IRB Regulation, Part 6 — Retirement Income benefit	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Income replacement benefit</p> <p>Income replacement benefits are available after a 7 day waiting period, when a customer's injury from a motor vehicle crash disables them from working.</p>	No	Yes	Yes
IRB Regulation, Part 2 — Entitlement	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Retirement benefit</p> <p>Provides retirement income security to a customer who was disabled in a motor vehicle crash and is unable to work and contribute to their retirement pensions in full.</p>	No	Yes	Yes
IRB Regulation, Part 9 — Benefits for Students & Part 10 — Benefits for Minors	First Payer	Benefit Limit	Yearly benefit limit adjustment
<p>Loss of studies benefit</p> <p>Minors attending kindergarten, elementary, or secondary school, and students attending post-secondary school, may be eligible for the loss of studies benefit when they are unable to begin or continue their studies due to injuries sustained in a motor vehicle crash.</p>	No	Yes	Yes

¹All expenses claimed must be reasonable.

Definitions

Benefit limit: The maximum amount payable.

Consumer Price Index: Every year, on April 1st, ICBC adjusts the fees and benefit limits, including health care services, Income Replacement Benefits and Activities of Daily Living Benefits which are outlined in [Enhanced Accident Benefits Regulation](#). At least every 5 years, the government must initiate a review of the fees and benefit limits.

First payer: ICBC pays first, unless it is a claim involving WorksafeBC, a self-insured federal vehicle or a non-BC government vehicle.

Last payer: ICBC customer must seek coverage from other available sources before submitting receipts for any shortfall to ICBC, and ICBC pays the remaining costs, which are subject to being reasonable. Note: always applicable to a WorksafeBC claim, a self-insured federal vehicle or a non-BC government vehicle.

Quick links

[Disputes and appeals \(icbc.com\)](#)

[If you want to take legal action \(icbc.com\)](#)

[Income top-up brochure](#)

[Income Replacement Benefit brochure](#)

[What to do after a crash-wallet card \(icbc.com\)](#)

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