



Commercial Collision Repair program guide

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1. Scope

Commercial Collision Repair Program Participants (“Participants”) and ICBC commit to working cooperatively to establish an effective and efficient business relationship that benefits our mutual customers (“Customers”). Participation in the Commercial Collision Repair Program (the “Program”) is voluntary for commercial collision repair facilities that meet and maintain the Program requirements and sign the Commercial Collision Repair Program Agreement (the “Agreement”).

The Program:

- supports industry in providing Customers with efficient, cost-effective repairs that meet the highest industry standards for safe, proper repairs
- creates efficiencies by removing obstacles and improving workflow
- may provide Participants with access to business systems and software to estimate repairs to ICBC Customer vehicles, and
- recognizes the investments that Participants make in training, equipment, productivity and customer service.

Participants must adhere to policies, procedures and instructions applicable to commercial vendors set out on the ICBC MD business partners page (the “Partners Page”), this Program Guide (the “Guide”) (together referred to as the “Manuals”), and the Agreement. Where conflicting requirements occur in the Manuals, the provisions of the Guide take precedent. Where there are conflicting requirements between the Manuals and the Agreement, the Agreement takes precedent.

1.1. Benefits

The benefits of the Program include:

- ICBC and Participants working together to continuously improve service efficiency to Customers
- opportunities for increased facility efficiency
- reduced repair cycle times for Customers, from date of the accident to completed repair
- Participant eligibility to receive maximum labour rates set out on the Partners Page as amended from time to time, and
- enhanced marketing and exposure for Participants.

2. Application Criteria

A commercial collision repair facility interested in applying into the Program is required to meet necessary qualifications as stated in this Guide. Each location of the repair facility, company or franchise must qualify separately.

2.1. Good standing

All Program applicants and Participants must meet ICBC's definitions of "good standing" as follows:

Good standing means that a facility, including its estimating staff and management:

- complies with and has a history of compliance with all regulatory and contractual obligations relating to operation of a material damage facility
- is not subject to any form of sanction, suspension or disciplinary censure relating to the operation of a material damage facility, and
- demonstrates a history of trustworthy relationships with business suppliers and insurance providers.

2.2. Trust

Applicants must demonstrate a level of trust between their management and/or ownership and ICBC, evidenced to ICBC's satisfaction, by a documented history of:

- compliance with the Manuals by facility management within the previous twelve months, or
- successful management in the collision repair industry, or equivalent experience as determined by ICBC, for a continuous period of one year within the last three years.

Note: References and/or a business plan may be requested for review.

2.3. Business operations

All Program applicants and Participants must:

- be solvent and meet their financial obligations to third parties as they become due
- have no outstanding tax demand, garnishing order or court order against them
- not be the subject of a proceeding for bankruptcy or the relief of creditors that has not been discharged
- pay Program administration fees as may be outlined on the Partners Page, and
- have not used any of ICBC's proprietary marks without authorization.

Applicants and Participants are required to provide ICBC with details that support their ability to meet application criteria and the minimum requirements outlined in the Guide through the "Entegral" link on the Partners Page. Entegral is an external application in which Participants' profiles are entered and maintained.

2.4. Commercial Collision Repair Agreement

To be granted entry into the Program, all Participants must be approved by ICBC and must sign the Agreement. The Agreement effective date is the date the Participant is granted entry into the Program.

Unless directed otherwise by ICBC, Participants that are terminated from the Program (whether by choice or by ICBC) must wait at least 12 months following termination before reapplying. Reapplications must follow the first time application process.

3. Applicants

3.1. First time applicants

First time applicants may be approved if they meet the minimum Program requirements in this Guide and on the Partners Page, including but not limited to business standing, personnel, training, facility and equipment requirements, as well as the terms and conditions of the Agreement.

All first time applicants must provide their individual location information.

3.2. Sale and acquisition of a Program facility

ICBC's consent is required to maintain Program participation when there is a change of ownership or control of a Participant's facility.

The current owner of the facility must provide ICBC with written notice of their intention to sell and an application from the purchaser with supporting documentation, which may include resumes and a business plan for first time applicants, at least 30 days before the closing date.

Failure to meet this timeline may result in ICBC withholding its consent to approve the purchaser as a Participant and to assign or reissue the Agreement.

Purchasers must meet the minimum requirements set out in the Application Criteria section of this Guide. ICBC may consent to the assignment if the purchaser is able to continue to meet the Program requirements in this Guide, including but not limited to business standing, personnel, training, facility and equipment requirements, as well as the terms and conditions of the Agreement. At its sole discretion, ICBC may withhold its consent or impose conditions on its consent.

4. Program Requirements

4.1. Facility

To successfully enroll and maintain their status in the Program, each facility must ensure that:

- the customer reception area is separate from the repair area(s), with its own direct entrance, and
- all areas accessible to customers are kept clean, sanitary, professional and welcoming to all customers and ICBC employees.

Each facility must comply with all applicable:

- building codes, regional district and/or municipal by-laws
- Provincial and Federal legislation
- privacy legislation including but not limited to the Freedom of Information and Protection of Privacy Act (“FIPPA”)
- WorkSafeBC occupational health and safety requirements, and
- environmental regulations including but not limited to the Waste Management Act, Ozone Depleting Substances and Other Halocarbons Regulations.

4.1.1. Management and Administration

Facility management personnel approved at the time of acceptance into the Program must be maintained for a minimum of six months after Program entry. A Participant may request approval of additional or alternate management personnel from time to time.

A Program contact must be appointed as the prime contact/focal point between ICBC and each Participant regarding all day-to-day operational Program interactions. The contact must be assigned full authority to give and receive all communications regarding the Program and to grant approval on required information and decisions.

4.1.2. Collection of Personal Information

ICBC is authorized to collect personal information, pursuant to section 26 of FIPPA, for the purposes of reviewing staff qualifications and qualifying the repair facility as a Participant in the Program.

Participants enter ownership information and staff qualifications in Entegral, and must advise employees working on ICBC claims that the information below will be shared with ICBC.

The following information is stored in Entegral and is accessible to ICBC employees that handle program administration and performance.

The following information is stored and is accessible to ICBC employees that handle program administration and performance.

Personal information	Business contact information
<ul style="list-style-type: none">• Apprentice number• Apprentice status• Certification document• Certification expiry date• Date of employment or active in role• Description of training• Driver's licence number• Percentage of ownership (facility owners only)• Signing officer• Trade qualification number• Training certificate document• Training certificate number	<ul style="list-style-type: none">• Automotive trade designation• Business address• Business email• Business phone number• Employee name• Primary business contact

4.1.3. Hours of Business

Participants must, at a minimum, maintain business hours in alignment with local ICBC Claims offices ("Program Hours"), typically 8:30 am to 5:00 pm, from Monday to Friday.

ICBC should be advised of any closures due to unforeseen circumstances to reduce possible delays for Customers.

4.1.4. Vehicle and Key Storage

Facilities must have secure storage for all Customer vehicles. If the secure storage capacity of the Participant's facility does not meet that facility's vehicle volume, off-site secure storage must be provided. Addresses of any off-site storage facilities must be included on the Participant's garage and commercial general liability policies. Key storage, including drop-off boxes, must be safe and secure. Mail slots are not acceptable.

4.2. Computer Technology

Participants must ensure that they are technologically capable of maintaining communication with ICBC including but not limited to having an email account with an internet service provider that is compliant with FIPPA. Participant use of business systems must also comply with FIPPA.

Participants must meet and maintain, at their own cost, ICBC's minimum technology requirements, which are published on the Partner's Page. If a Participant is using a facility management system, the recommended hardware and software, if any, should be used. ICBC may conduct inspections to ensure that minimum technology requirements are met.

Important: The minimum requirements are subject to change at any time. The cost of any technological updates or upgrades is the sole responsibility of the Participant.

4.3. Equipment and Materials

Participants are required to have equipment onsite capable of completing safe, proper repairs. Please refer to the Partners Page for a current list of the minimum required tools and equipment.

Important: The minimum equipment requirements are subject to change at any time. The cost of any updates or upgrades is the sole responsibility of the Participant.

4.4. Training and certification

4.4.1. Certification of technicians

All technical personnel working on ICBC claims must hold a British Columbia recognized trade qualification or be a registered apprentice in the applicable trade, which may include the following:

- Auto Body & Collision Technician
- Automotive Refinishing Technician, or
- Automotive Refinishing Prep Technician.

4.4.2. Technical training

Participants are required to maintain training for technical personnel that enables the completion of safe, proper repairs.

Please refer to the Partners Page for additional technical training requirements, if any.

Motor Vehicle Body Repair technicians utilizing the anchoring, pulling and electronic measuring system(s) must obtain up-to-date training provided by the equipment manufacturer, if applicable.

Automotive Painter and Automotive Refinishing Prep technicians all require manufacturer approved refinish product training that is up-to-date and specific to the product being used in the facility.

All Participants should keep personnel up to date on available training for products used in the facility.

4.4.3. Program administrative training

ICBC may provide Program administrative training (“Program Training”) for Participants. Staff members who access ICBC systems, as well as the facility manager and the owner(s) or their authorized representative, may be required to complete the Program Training.

If required by ICBC, Participants must ensure that at least one staff member who has received the Program Training is on site at all times during Program Hours to write complete and accurate estimates in accordance with Program standards.

4.5. Safe, Proper Repairs

Participants are required to complete safe, proper repairs. Participants must follow manufacturer repair procedures related to structural panel repair or replacement (including, but not limited to, reinforcement bars, welded or bonded panels), supplemental restraint systems (SRS), and advanced driver assist systems (ADAS), when applicable.

Prior to accepting any work, the Participant must determine whether their facility is capable of performing safe, proper repairs in accordance with the Manuals, and manufacturer repair procedures where applicable. If the Participant is incapable of doing so, the Participant must refuse the claim. A Participant that circumvents ICBC Procedures or manufacturer repair procedures, where applicable, may be referred to ICBC’s Supplier Conduct Committee, which may result in suspension of Program benefits or termination from the Program.

When there is a conflict between ICBC policies and manufacturer repair procedures, the ICBC policies prevail. Examples include repairing alloy wheels or utilizing recycled or aftermarket parts. Manufacturer position statements, including but not limited to those relating to mechanical components, may require additional review between the Participant and ICBC.

4.6. Repaired Vehicle Inspections

ICBC reserves the right to conduct repaired vehicle inspections at its discretion. Participants must:

- demonstrate the ability to conduct safe and proper repairs
- be proficient in the use of all shop equipment, and
- complete all operations listed on final estimate/invoice

Participants with three or more failed repaired vehicle inspections may be removed from or denied entry to the Program.

4.7. Repaired Vehicle Warranty

Participants must provide a limited warranty to vehicle owners on ICBC claims (the “Warranty”). This Warranty:

- certifies that repairs are performed to the Safe, Proper Repair standards outlined in this Guide, and
- applies up to the period of time as specified by the parts supplier and/or outlined in “Standards of Performance” in the ICBC Material Damage Claims Procedures.

Warranty exclusions may include but are not limited to damage caused by or resulting from wear and tear, or improper maintenance or care of the vehicle.

Participants are given an opportunity, with the Customer’s consent, to promptly correct substandard repairs under the Participant’s warranty, absent extraordinary circumstances.

Alternatively, in situations where extenuating circumstances exist, the Participant can arrange to have repairs corrected at a secondary Program facility with the Customer’s authorization. A written agreement is required between the secondary Participant and the original Participant regarding the terms of the Warranty and the corrective repairs.

The Participant is responsible for resolving workmanship issues involving a sublet repairer (someone contracted by the Participant).

5. Commercial Collision Repair Network Locator

ICBC uses an external customer facing locator displaying the Participant facility's location geographically based on the Customer's preferred location and search parameters. Participants may be listed on ICBC's Repair Network Locator.

If provided to ICBC by the Participant, the locator also displays and can be filtered by the following information:

- facility contact information and business hours
- value added services such as pick up and drop of locations and/or online repair status updates, and
- languages spoken at the facility.

6. Performance Management and Audits

ICBC may conduct such performance management activities as may be required for efficient program administration, as determined by ICBC.

File audits are performed to determine whether a Participant is complying with the Agreement, and Program policies and standards. Participants may be asked to produce original invoices or other documentation for audit purposes.

Note: Audits are independent of the estimate review and authorization process.

6.1. Frequency/Triggers

ICBC may initiate audits for any Participant at its discretion or based on specific triggers, including:

- where variances/compliance concerns may be serious enough to warrant further investigation to determine if the issues are isolated or systemic and related to poor estimating and/or business practices
- customer complaints/concerns, or
- regularly scheduled or ad hoc audits.

6.2. Audit Outcomes

Audit results are made available to the Participant. Audit outcomes may result in follow-up in the form of additional Audits, but they may also be used to support consequences, where applicable, such as suspension of Program benefits or termination from the Program.

6.3. Supplier Conduct Committee

ICBC's Supplier Conduct Committee reviews circumstances where a supplier creates reputational, financial or other risk for ICBC due to not following procedures, performance standards or contractual obligations.

ICBC may take all manner of action against the Participant, regardless of their past performance or Audit history, including but not limited to:

- moving the Participant to a reduced rate
- suspending the Participant's Program benefits, or
- terminating the Participant from the Program.

If the Participant's status in the Program is terminated, they can reapply at the discretion of and as directed by the Supplier Conduct Committee, and must go through onboarding as a first time applicant.

6.4. Termination of the Agreement

If the Participant is provided notice that they will be terminated from the Program they should refer to their Agreement for more details.

7. Program Administrative Guidelines

7.1. Program Administrative Processes and Responsibilities

When processing an ICBC claim and/or estimate, the Participant must:

- complete and submit an estimate or supplement of the vehicle damage, and
- repair the Customer's vehicle according to the ICBC-approved estimate.

Note: ICBC reserves the right to modify the estimate at any time to correct any non-compliance with the Manuals related to the estimate and correct any payment made, if applicable.

7.2. Limitation Periods

7.2.1. Two Year Limitation Period (Date of Loss)

There is a two (2) year limitation period on all ICBC claims from the date of loss.

When retrieving a claim assignment for an estimate or supplement, the Participant must verify the date of loss. If more than two years have passed, the Participant must contact ICBC for further instructions.

If an ICBC Customer presents a claim number that is nearing the two year limitation period, the following procedure applies if:

- sufficient time remains to complete all vehicle repairs and submit the estimate to ICBC for payment, then the Participant may proceed as usual.
- there is a question as to whether or not vehicle repairs can be completed and the estimate submitted for payment to ICBC before the expiry of the two year limitation period, the Participant must contact ICBC for instructions.

Note: Estimates submitted for payment after the two year limitation period may not be paid by ICBC.

8. Estimates

8.1. Submitting an Estimate or Supplement Prior to Commencing Repairs

ICBC may refuse payment for some or all estimate operations completed if repairs are commenced prior to ICBC authorization of an estimate or supplement.

ICBC may provide Participants with access to certain business systems and software that allow them to provide estimates for ICBC Customers' vehicles.

Once an estimate has been approved by ICBC, the repairs have commenced and there are no concerns about exceeding the maximum repair amount, the Participant may authorize a sublet provider to continue with repairs when unforeseen supplement(s) are identified. This excludes additional judgement time repair operations and/or repair versus replace decisions.

If the Participant has elected to sublet a portion of the repair (e.g. a wheel alignment) prior to submitting the estimate or supplement, they must be able to substantiate the damage by:

- taking photos
- making estimate notes
- retaining the damaged part, or
- providing supporting documentation to ICBC.

8.2. Quality of Estimate

Commencement of work prior to receiving ICBC approval, or failure to follow estimating guidelines and procedures may result in ICBC refusing payment entirely or paying the estimate based on available supporting information and images, at ICBC's discretion.

Customers should not be billed for any claim-related charges (relating to the most recently approved estimate and/or supplement) where the charges in question are the subject of a dispute between ICBC and the Participant. For clarity, this does not apply to circumstances where the Customer has explicitly authorized a non claim-related repair or the Customer-directed repair is not included on the estimate.

For each supplement the part prices should be updated so an accurate repair cost is available. The estimate submitted for payment is required to be:

- cost-effective
- aligned with manufacturer repair procedures, as applicable, in accordance with the Manuals
- complete, and
- accurately reflecting the insured damage to the Customer's vehicle.

Note: Unnecessary and excessive supplements (e.g. missed visible damage to external panels) may trigger application of performance management mechanisms.

A Participant must be able to justify their decisions related to judgment time, repair versus replace and use of original equipment manufacturer (OEM) parts rather than alternate parts. Some factors that are considered are:

- parts availability
- shipping
- loss of use, and
- cycle time.

The use of recycled, aftermarket or exchange parts should be considered on all estimates. If a Participant identifies an incorrect ICBC-generated estimating entry, the Participant is responsible for correcting the issue. It is the Participant's responsibility to ensure that all estimates that they submit for payment are complete and accurate, while being fair and reasonable.

In addition, supplement requests for additional visible repair time originally assessed by the Participant may not be approved. Exceptions to this may include hit and run claims, or related damage hidden by other attached parts on the same panel.

Note: The use of recycled major mechanical components must be authorized by ICBC prior to installation.

8.2.1. Pull to Determine Repairability

If a Participant decides an initial pull is required to determine repair versus replacement of a panel, the Participant must obtain prior approval from ICBC.

8.2.2. Parts Selection

The use of recycled, aftermarket, exchange parts on an estimate should be considered. The Participant must be able to justify why a more expensive part was utilized (e.g. shipping delays and rental costs). Participants should be able to support their decision for the purposes of an estimate authorization or Audit.

8.3. Additional Estimate Form Requests (Suffix)

There may be occasions where other claim related operations require another estimate form or "suffix", also known as a 'B' Sheet. This may include items the facility cannot repair or replace (e.g. the stereo is damaged or stolen, or parts are on back order). When a suffix is required, the Participant must contact ICBC and ICBC creates the appropriate suffix.

Important: The original suffix estimate (the 'A' Sheet) must be submitted prior to requesting an additional suffix (the 'B' Sheet). Failure to submit the original suffix estimate prior to the creation of the new suffix 'B' Sheet may prevent the system from accepting the original suffix estimate, which requires the original suffix estimate to be recreated.

8.4. Documenting Multiple Claims

When a Participant is directed to process multiple claims simultaneously, they must prepare and submit each estimate in sequence from oldest date of loss to most recent, using the following order.

1. The claim with the oldest date of loss (the “Original Claim”): Complete the estimate as if no other claims exist.
2. The claim with the second oldest date of loss: Do not include damage included on the Original Claim. Include differences not accounted for on the Original Claim (e.g. if the Original Claim had paint on the hood panel and the subsequent claim requires repair time, the repair time without paint can be added).
3. Subsequent claims must only include claim-related damage not included on previous claim estimates.

8.5. Digital Images

Participants must take clear digital images that accurately identify vehicle damage to ensure consistent documentation including the following:

- vehicle identification number (VIN)
- Motor Vehicle Inspection (MVI) decal
- photos taken from perspectives showing all four (4) corners of the vehicle
- overall perspective of the vehicle’s interior
- detailing condition and options
- odometer reading
- hour meter
- driver door interior trim panel
- any exterior model or sub-model emblems
- claim related vehicle damage
- all unrelated damage
- relevant aftermarket equipment
- for hit and run claims only, overall and close-up images with a yardstick (yardstick image requirement can appear in another image), and
- additional photos to support requests for additional parts and labour on supplement.

For comprehensive and hit and run claims, close-up images of all damaged areas must be taken. For example, interior damage on vandalism claims, single directional damage, straight line damage to wheel or tire, bumper height damage, etc. For animal impact claims, images should include evidence of impact (e.g. animal fur or fecal matter).

Participants should consider lighting, use of camera flash, eliminating glare and utilizing tools such as stripe boards to highlight damage that may be difficult to view digitally.

Participants must submit all required images to ICBC along with the relevant estimate.

8.6. Estimate and Supporting Documentation Requirements

Participants must submit all estimates and supporting documentation in the form of either original hard copies or clear, legible digital copies.

The following documentation must be submitted when the Participant submits an estimate for payment:

- a copy of the latest version of the estimate available at the time the repaired vehicle is delivered to the Customer, including the fully completed “Customer’s Statement” and “Certificate of Repair” where applicable
- invoices for all parts used in the repair of the vehicle (OEM, aftermarket and recycled part invoices must have claim number noted on them)
- all sublet invoices obtained during repairs
- wheel alignments and/or computerized reports detailing:
 - claim number
 - all measurements
 - make/model/year of vehicle
 - vehicle identification number (VIN) and/or license plate
- pre-repair vehicle scanning and diagnostics scan results, and
- ADAS calibration confirmation (sublet invoice detailing operation performed), if applicable.

Upon request by ICBC, Participants may be required to provide:

- a copy of the statement of account, receipt/work order or credit/debit card transaction slip displaying the method and amount of Customer’s portion paid and
- copies of the proof of purchase, warranty and product maintenance requirements to support aftermarket or dealer-applied rust inhibitor, paint protection or fabric protection, etc.

8.7. Betterment, Allowances, Cash Settlements and Back Ordered Parts

8.7.1 Betterment and Allowances

For betterment and allowances, Participants must make estimate comments, or contact ICBC for direction prior to submitting the estimate. ICBC reviews the estimate and any Participant comments to determine the appropriate next steps and advise the Participant accordingly.

Note: Betterment and allowances apply to all estimates regardless of customer responsibility.

8.7.2. Cash Settlements

If the Customer requests a cash settlement for part or all of the claim, the Participant must advise ICBC, who contacts the Customer.

If a cash settlement agreement is made, ICBC or the Participant must complete a supplement to the estimate incorporating the cash settlement changes.

8.7.3. Back Ordered Parts

For back ordered parts, refer to Additional Estimate Form Requests (Suffix) section in this Guide. If a part is on back order, it cannot be included in an estimate or supplement that is submitted for payment.

8.8. Consistency of Damage with Loss Type

On all comprehensive claims the Participant must confirm whether or not the damage appears consistent with the circumstances of the claim that the Customer has provided to ICBC, and advise ICBC of any inconsistencies. The types of losses include the following:

8.8.1. Animal Impact

Evidence of consistency with animal impact includes but is not limited to:

- minor impact-type damage, or
- animal fur or fecal matter on the vehicle.

8.8.2. Vandalism

Evidence of consistency with vandalism includes but is not limited to:

- key scratches
- blunt impact as a result of a minor impact,

8.8.3. Theft from Vehicle

Evidence of consistency with theft from vehicle includes but is not limited to:

- indications of forcible entry into the vehicle and resulting damage, or
- resulting damage that would occur from the attempt of a theft either of the vehicle or a part of it.

8.8.4. Other

Evidence of consistency with other type of damage includes, but is not limited to, minor impact-type damage such as that caused by a baseball hitting the vehicle.

8.8.5. Inconsistent Damage Indicators

Indications that damage is not consistent with the above types of loss includes but is not limited to:

- severe impact-type damage resulting from impact with a vehicle or stationary object
- wood, concrete or other abrasive type residue in damage area, or
- evidence of numerous scratches caused by branches.

Note: Collision claims do not require confirmation of type of loss.

8.9. Unrelated Damage or Damage Not Consistent with Loss Details

Unrelated damage includes any damage that may not be related to the current loss. If a Participant identifies unrelated damage or damage that is not consistent with the loss details provided by ICBC, the Participant must contact ICBC. All unrelated damage must be identified, documented (including photos) and reviewed with the Customer.

Note: ICBC determines the appropriate action and follows up with the Participant.

8.10. Hit and Run Claims

If the damage is not consistent with a hit and run, ICBC will contact the Customer to determine next steps, which may involve an ICBC appointment for the vehicle to be viewed. If the estimate contains damage that is inconsistent or unrelated to the reported loss, Participants must follow the procedures listed in this Guide under Unrelated Damage.

Important: Do not wash, mark, alter or dismantle the vehicle for any hit and run claim prior to receiving approval from ICBC to commence repairs.

8.11. Total Theft Claims

Non-driveable Total Theft Recovered Claims are not typically sent directly to a Participant's facility. If this claim type arrives without prior notice from ICBC, the Participant must contact ICBC to discuss next steps.

8.12. Depreciation

Depreciation applies to all estimates regardless of Customer responsibility or percentage of fault. Vehicle repairs may include the replacement or repair of items that wear out during the life of the vehicle. The normal wear and tear of a part results in a decrease in value known as depreciation, and applies but is not limited to the following items:

- mechanical parts
- tires
- electronic components
- electronic sound and communication equipment
- complete repaints (depreciation on complete paint jobs includes paint and labour operation, RE and I of parts and parts required due to painting, i.e., scripts), and
- major mechanical operations in which labour makes up a large portion of the total cost (e.g. engine rebuilds).

Participants must identify when a part requires depreciation.

8.13. Total Loss

The Participant must complete an accurate and thorough estimate, including supplements. If the Participant submits a supplement that includes damage that could have been identified earlier in the estimating or repair process and the vehicle becomes a total loss as a result, ICBC may refuse payment for some or all estimate operations completed.

If the Participant cannot complete an accurate estimate due to unknown or hidden damage and believes the vehicle may be a total loss, the Participant should contact ICBC to discuss estimate or supplement submission.

8.14. Aftermarket Equipment

The Participant must make best efforts to source aftermarket equipment, where applicable, which may include but is not limited to:

- sound and/or telecommunication equipment
- vehicle security alarm system, or
- any equipment that is permanently attached.

If the part...	Then the Participant must...
is damaged	<ul style="list-style-type: none">• obtain the part(s) price, and• advise ICBC if depreciation applies.
is missing as a result of a collision claim or has been stolen as a result of a comprehensive loss.	<ul style="list-style-type: none">• contact the Customer to request the original invoice, or part model and number, and• research and advise ICBC of the part's price and any depreciation that may be applied.

8.15. Referring the Customer to ICBC

The Participant must refer the Customer to ICBC when the:

- Customer requests a cash settlement
- Participant suggests a cash settlement.

Participants may refer Customers to ICBC for assistance if the Customer raises concerns relating to:

- the amount of depreciation determined by ICBC
- the coverage, accident details, and/or liability
- the nature and/or extent of old damage.

9. Advertising

9.1. Approval of advertising content

Participants wanting to use the ICBC Repair Network logos or to otherwise promote the Program or services related to ICBC claims in advertising of any type are required to contact ICBC's Supplier Programs & Administration department for approval.

Such advertising is not permitted without ICBC's written approval of all advertising content, including web sites and social media. For more information, Participants may refer to the Agreement, or talk to a Supplier Programs Coordinator.

Questions?

Please contact your your Material Damage Account Representative.

