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Overview of the injury claims and recovery process

We're here to help any British Columbian injured in a crash access the care they need. Here's what to do when you've been injured in a crash.

1. Report your claim to ICBC

You should report your claim to ICBC as soon as it's safe to do so. You'll need a claim number to start your pre-approved treatments, which will be generated for you as soon as you submit your claim.

You can report a claim 24 hours a day, seven days a week.

Our online claims service is the fastest way to report your claim, but you can also call us at **604-520-8222** or at **1-800-910-4222** if you are outside of the Lower Mainland.

Have this information ready:

- Your BC Services Card or your online banking credentials (to verify your identity when reporting your claim online).
- Your driver's licence and vehicle information.
- The date, time and location of the crash.
- Any photos or video footage of the crash.
- The contact information of anyone who was involved or witnessed the crash.
- Any crash related receipts for expenses you have already incurred for possible reimbursement.

[Report a claim](#)

2. Complete your medical disclosure authorization form (if needed)

Your health care provider may need to speak with us about your injuries. For example, if your injuries require treatment beyond your pre-approved Enhanced Care coverage, your provider can speak with us to get that treatment covered.

But to do that, you need to grant permission for them to disclose your medical information to us. Make sure to complete your [medical disclosure authorization form](#) and submit it through the online claims service.

3. Start your treatment right away

Enhanced Care through ICBC automatically covers you for pre-approved treatments for 12 weeks from the date of your crash. Make sure you book your treatments right away to take full advantage of your pre-approved coverage.

[See your pre-approved treatments under Enhanced Care.](#)

4. Determine your other insurance and benefit providers

If you have been injured in a crash and have coverage from another provider, your other insurance may be the primary (first) payer for some expenses and/or income replacement. For example, you may have purchased an extended health care plan individually or be covered by your workplace. Speak with your claim representative to help determine what will be covered by your other insurance providers.

- If you were injured while on the job (for example, while driving a work vehicle), WorkSafeBC will cover your treatments as the primary (first) payer. [Visit the WorkSafeBC website](#) to report your claim or get more details.
- If you're waiting to hear back from WorkSafeBC on the status of your claim, we can usually provide coverage for treatments so that you can progress with your recovery. Speak to your claim representative if this is the case for you.
- If you must take time off work and are eligible for Employment Insurance (EI) benefits, you will need to use your EI benefits before ICBC can provide income replacement benefits. [Visit the Government of Canada website](#) to see if you qualify for EI sickness and injury benefits.

5. Save all receipts related to your claim

Some expenses can't be billed directly to ICBC. Some of your medical providers may also require you to pay upfront.

If you incur any expenses because of your crash, make sure to hang on to your receipts and invoices. You can submit them for reimbursement consideration through the online claims service within 180 days of the expense. Approved expenses will be reimbursed to the level of our approved rates (exclusive of user fees).

You can get reimbursed faster by [signing up for direct deposit](#).

6. Communicate with your ICBC recovery specialist every 2 to 3 weeks

Staying in touch with us about your injuries helps us manage your claim more smoothly. Your recovery specialist will reach out to you once we've processed your claim, but it's also important to keep them informed about any changes to your treatments or recovery. We recommend reaching out to them by phone or email every 2 to 3 weeks, even if it's just to say things are going fine.

7. Talk to your health care provider if your recovery is taking longer than expected

Enhanced Care pre-approves your treatments for the first 12 weeks after your crash because most injuries heal and recover within that time. But if your recovery is taking longer, you might qualify for a benefit extension.

Talk to your health care provider to assess your injuries and what additional treatments you might need. Then they can talk to us to get those treatments covered.

[Learn more about benefits for injuries that last beyond 12 weeks.](#)

8. Let us know when you recover and return to your previous abilities

When you return to your previous level of function, meaning you can once again do the same daily tasks you could do before your crash, make sure to let your ICBC recovery specialist know.

Quick links

- [Your guide to Enhanced Accident Benefits](#) 📄
- [Medical disclosure authorization form](#) 📄