

# ump and excess ump - coverage and benefits

<p>Why do we have UMP and the Excess UMP Policy?</p>	<p>Provides coverage if an insured is injured or killed by the owner or operator of an underinsured vehicle and the insured is not at fault for the crash</p>
<p>Where does UMP coverage come from?</p>	<ul style="list-style-type: none"> <li>• Included in Basic Autoplan when you license and insure a vehicle in BC or hold a valid BC driver's licence</li> <li>• Excess UMP is an optional special coverage policy that may be purchased for \$25/year</li> </ul>
<p>Who is covered by UMP and the Excess UMP policy (APV334). How much is the coverage?</p>	<ul style="list-style-type: none"> <li>• The named insured and all members of their household, while an occupant of any vehicle (other than their own) or as a pedestrian or cyclist</li> <li>• Provides coverage up to a maximum of \$1 million per person</li> <li>• Excess UMP increases the coverage to \$2 million per person</li> </ul>
<p>Does UMP also provide coverage when an at-fault motorist has no insurance?</p>	<p>Yes; There are limitations to the coverage if the crash occurs outside of BC - ICBC must always follow the laws of the jurisdiction of where the crash occurred</p>
<p>What about underinsured funds in other provinces and the U.S.?</p>	<ul style="list-style-type: none"> <li>• Some provinces and states may have funds to protect innocent motorists, pedestrians and cyclists when injured in a crash due to uninsured motorists</li> <li>• The out-of-province fund pays first, and any amount paid is deducted from the ICBC UMP/Excess UMP available</li> <li>• UMP and Excess UMP limits are also reduced by the amount available under the at-fault driver's TPL limit and other deductions. i.e. Accident Benefits, WorkSafe, EI benefits or any other insurance policy</li> </ul>
<p>Can an individual purchase UMP if they do not have a B.C. driver's license, own a B.C. licensed vehicle, or live with someone who does?</p>	<ul style="list-style-type: none"> <li>• Yes, they can purchase a Special Autoplan Policy (APV284), which provides \$1 million to \$2 million in UMP coverage</li> <li>• Brokers can order the APV284 directly from ICBC's Underwriting Department</li> </ul>
<p>Did you know?</p>	<ul style="list-style-type: none"> <li>• The Excess UMP policy can only be issued to an individual – not to joint owners, a company, society, or association</li> <li>• Members of the household are not covered by the named insured's Excess UMP policy while operating their own vehicle. They must purchase their own policy.</li> <li>• Non-household members also have Excess UMP coverage when they are occupants of a motor vehicle owned by or leased to the named insured shown on the Excess UMP Policy.</li> </ul>