

Uninsured Motorist Protection (UMP) in British Columbia: Essential Coverage and Important Facts You Need to Know

Uninsured Motorist Protection (UMP) is insurance coverage in British Columbia that provides financial protection to drivers who are involved in accidents with uninsured or underinsured motorists. It helps cover medical expenses, and other losses resulting from the accident.

Here are four facts you may not know about this type of coverage:

1. UMP COVERAGE VARIES BY PROVINCE IN CANADA.

Each province has its own regulations and requirements regarding UMP, including the minimum coverage limits. It is important to check the specific rules and regulations in your province to understand the scope of coverage provided.

2. IN CANADA, UMP TYPICALLY COVERS BODILY INJURY CLAIMS RATHER THAN PROPERTY DAMAGE CLAIMS.

This means that if you are injured in an accident with an uninsured motorist, UMP can help cover your medical expenses, rehabilitation costs, and lost wages. However, coverage for damage to your vehicle may be limited or excluded.

3. TO FILE AN UMP CLAIM IN CANADA, YOU TYPICALLY NEED TO REPORT THE ACCIDENT TO YOUR INSURANCE PROVIDER AS SOON AS POSSIBLE.

You will need to provide details of the accident, including the other driver's information (if available)

and any police reports. Your insurance company will then investigate the claim and determine the coverage and compensation you are eligible for.

4. UMP CLAIMS IN CANADA CAN SOMETIMES BE COMPLEX AND MAY INVOLVE LEGAL PROCEEDINGS.

If the uninsured driver is identified or located, your insurance company may take legal action against them to recover the costs incurred. It is recommended to consult with an experienced insurance professional or legal advisor to navigate the claims process and understand your rights and options.

In conclusion, Uninsured Motorist Protection (UMP) in British Columbia is a crucial insurance coverage which helps mitigate the burden of medical expenses and other losses resulting from such accidents. However, it's important to note that UMP coverage varies by province in Canada, with each province having its own regulations and requirements. While UMP typically covers bodily injury claims rather than property damage claims, it is essential to report the accident to the insurance provider promptly and provide necessary details for the claim investigation. UMP claims can be complex, and in cases where the uninsured driver is identified, legal proceedings may be involved. Seeking guidance from insurance professionals or legal advisors is advisable to navigate the claims process effectively and understand one's rights and options.



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