



THE “PROTECT YOUR ASSETS” DRIVER’S PROTECTION POLICY

UNDERWRITTEN BY THE ECHELON GENERAL INSURANCE COMPANY OF CANADA

- The new PYA policy was designed to protect you and your assets if you are involved in an accident and face possible personal liability because you may have committed a certain type of driving offence.
- In the province of British Columbia, if you are charged and convicted of a “Specified Driving Offence”, your third party liability insurance may be voided.

What are some of those Specified Driving Offenses

- Dangerous operation of a motor vehicle
- Impaired Driving from alcohol or legal drugs including legal medication
- Operating a motor vehicle with an unregistered or unlicensed trailer attached
- Criminal negligence causing death or bodily injury - no intentional acts

How do you Qualify to Purchase this Policy

To be eligible for this coverage you must be 25 years of age or older, have a valid Driver’s license, not had any suspended or cancelled drivers licenses in the past 5 years, and are free of any convictions for any of the specified driving offenses covered under this policy.

Legal and Defence Costs Benefit of \$50,000 Included in all PYA policies

- **Rules about distracted driving are evolving - please don’t drive distracted.**

Notice: The PYA Drivers Asset Protection Policy does not pay fines or penalties of any kind, nor does it reduce or negate any criminal convictions

Speak with an Integris representative today!

ICBC MOTOR VEHICLE RELATED BREACHES

A Breach is like a violation of an ICBC term or condition. The Breach Offences described below are deemed in Section 55 of the Insurance (Vehicle) Regulation and automatically result in the driver's losing ICBC's indemnity.

- Driving while impaired by alcohol or by legal drugs, Criminal Code (Canada)
- Driving while impaired by alcohol or by legal drugs, Insurance (Vehicle) Regulation
- Dangerous Driving
- Failure to Provide a Sample of Breath or Blood
- Failure to stop at the scene of an accident
- Operating a vehicle while towing an unlicensed trailer
- Criminal negligence causing death
- Criminal negligence causing bodily harm
- **Distracted Driving** - Distracted Driving is not a driving offence in and of itself. However, it can easily lead to an accident which in turn becomes a driving offence. There are three main causes of Distracted Driving:
 - **Visual:** taking your eyes off the road.
 - **Manual:** taking your hands off the wheel.
 - **Cognitive:** taking your mind off driving.

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