



No-Fault Accidents

This Info Sheet provides basic information on no fault accidents;
it is not meant to be a substitute for legal advice.
If you are unsure of your rights, seek legal advice.

ICBC sometimes deems a car accident a “no fault accident”. There is a difference between a “no-fault accident” and “no-fault” benefits.

“No-fault accidents”

A “no-fault accident” means that no one is at fault for the accident; for example, where there was unavoidable black ice on the road or a deer ran out in front of a vehicle, causing you to lose control of your vehicle and crash into the ditch. However, a prudent driver would be alert to driving conditions and the possibility of a deer jumping onto the road. A better example of a truly no-fault accident would be lightning striking, with no warning. In that case, ICBC would not be able to blame anyone for the accident.

“No-fault accidents” are rare.

If ICBC says you were involved in a “no-fault accident”, you should contact us immediately. Judges often do not agree with ICBC’s assessment of fault and ICBC might be unfairly restricting your ability to get the compensation you deserve.

“No-fault” benefits

“No-fault” benefits are different than no-fault accidents and include coverage for:

1. people at fault who caused the accident;
2. innocent victims who are not at fault; and
3. people who have been in an accident where there is no fault.

Therefore, if you are in a “no-fault accident”, caused the accident or are an innocent victim of an accident, you are entitled to ICBC’s Accident Benefits for medical care and income loss.