



Claiming Benefits for Accidents Involving Cyclists

This Info Sheet provides basic information on Personal Injury Claims and Accident Benefits for for accidents involving cyclists; it is not meant to be a substitute for legal advice.
If you are unsure of your rights, seek legal advice.

Innocent Cyclists Injured by At-Fault Drivers	<p>As an innocent cyclist injured by an at-fault driver or motorcyclist, you may be covered by a private/group extended health or disability income loss benefit plan, if you have one. You may also make a Personal Injury Claim, as well as a claim for ICBC Accident Benefits for medical care and income loss, whether or not the vehicle actually hit you.</p> <p>For more information on making these claims, see our Info Sheet 1, <i>Making a Personal Injury Claim – Innocent Victims of Accidents</i>; Info Sheet 2, <i>Claiming ICBC Benefits for Medical Care and Rehabilitation – Any Injured Person</i>; and Info Sheet 3, <i>Claiming ICBC Benefits for Income Loss and Homemaker Expenses</i>.</p>
At-Fault Cyclists Injured by Innocent Drivers	<p>If you were an at-fault cyclist injured by the innocent driver of a car or motorcycle, you may be covered by a private/group extended medical or income loss benefit plan, if you have one.</p> <p>You would also be able to claim ICBC Accident Benefits for medical care and income loss, but you would not have a Personal Injury Claim.</p>
Innocent Drivers Injured by Cyclists	<p>As an innocent driver or motorcyclist injured because of an at-fault bicyclist, you may make a claim under a private/group extended medical or income loss benefit plan, if you have one.</p> <p>You may also make an ICBC Accident Benefits claim for medical care and income loss. A Personal Injury Claim against the cyclist is possible, but would likely be limited.</p> <p>Cyclists are usually not insured unless they have private or house insurance covering them as cyclists.</p> <p>In most cases, a Personal Injury Claim would have to be paid by the cyclist, significantly limiting the amount of compensation you may expect to receive.</p>
Innocent Cyclists Injured through No One's Fault or Because of a Roadway Hazard	<p>If you were an innocent cyclist injured through no one's fault, you would have to rely on any private/group extended medical or income loss benefit plan coverage you may have.</p> <p>You would not have an ICBC Accident Benefits claim or a Personal Injury Claim.</p> <p>As an innocent cyclist injured because of a roadway hazard, you might have a claim against the city, municipality or other government body responsible for the roadway.</p> <p>If you are ever in this situation you must seek legal advice immediately because very short and strict deadlines apply.</p>