
First Session, Forty-third Parliament
4 Charles III, 2025
Legislative Assembly of British Columbia

BILL M 224

**INSURANCE (VEHICLE)
AMENDMENT ACT, 2025**

Sheldon Clare

Explanatory Notes

CLAUSE 1: *[Insurance (Vehicle) Act, section 163]* extends the time period within which an individual can make a claim for benefits in respect of a catastrophic injury.

CLAUSE 2: *[Permanent Impairment Regulation, section 2]* reduces the number of amputations required for an insured to sustain a catastrophic injury.

BILL M 224 – 2025

INSURANCE (VEHICLE) AMENDMENT ACT, 2025

HIS MAJESTY, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:

Insurance (Vehicle) Act

1 *Section 165 of the Insurance (Vehicle) Act, R.S.B.C. 1996, c. 231, is amended by adding the following subsection:*

- (6) Despite any provision of this Act or any other enactment, the time period within which to make a claim for benefits in respect of a catastrophic injury sustained on or after May 1, 2021 ends on the later of the following:
- (a) the date on which the prescribed time period ends; or
 - (b) the date that is two years after the coming into force of this subsection.

Permanent Impairment Regulation

2 *Section 2 (2) (b) of the Permanent Impairment Regulation, B.C. Reg. 61/2021, is amended by striking out “two” and substituting “one”.*

Commencement

3 The provisions of this Act referred to in column 1 of the following table come into force as set out in column 2 of the table:

Item	Column 1 Provisions of Act	Column 2 Commencement
1	Section 1	The date of Royal Assent
2	Section 2	May 1, 2021