



## **INSURANCE CERTIFICATE CONDITIONS**

If a Financial Responsibility filing number is not shown on this Combined Non-Resident Commercial Vehicle Permit and Insurance Certificate (Certificate), insurance coverage shall be provided by this Certificate, and when validated, this Certificate confirms insurance coverage as set out below is in force until the expiry date as shown on this Certificate pursuant to the Insurance (Vehicle) Act (the Act) and the regulations pursuant to the Act (the Regulations) for the use and operation by the registered owner and driver of the vehicle described on a highway in British Columbia in accordance with the terms and conditions of this Certificate.

In consideration of the payment of the fee prescribed for this permit, permission is hereby granted to the registered owner identified on the face of this Certificate and the driver to use and operate the vehicle(s) described, in accordance with the provisions of the Commercial Transport Act and the terms and conditions shown on this permit, and while displaying on the windshield, a sticker issued pursuant to this permit.

In consideration of the insurance premium paid for this Certificate, basic Third Party Legal Liability (Insurance (Vehicle) Regulation Part 6), Enhanced Accident Benefits (the Act Part 10) and Basic Vehicle Damage Coverage (the Act Part 11), are provided by this Certificate in accordance with the Act and the Regulations to the registered owner and driver for the term of this permit while the described vehicle is used or operated on a highway in British Columbia according to the terms of this permit. Insurance coverage provided pursuant to this Certificate is excess to any other insurance coverage covering the vehicle(s) shown on this Certificate. If a Financial Responsibility filing number is not shown on this Certificate, this Certificate when validated, is deemed to constitute a filing under Section 106 of the Motor Vehicle Act as required by Section 6(7) of the Commercial Transport Act.