

ICBC's Low Velocity Impact Program

When an accident is reported, ICBC will investigate and determine whether the accident is a Low Velocity Impact (LVI). If ICBC deems a collision to be an LVI they typically will write a letter to those involved and state that

“the information currently available to ICBC, including the minimal nature of the impact forces involved in the collision, as well as your physical condition at the time of the accident, has led us to believe that the accident did not result in any compensable injury”

ICBC's LVI program is not the law.

Just because ICBC says a collision was Low Velocity does not mean that no injury occurred. A person can walk away without a scratch from a catastrophic collision and on the other hand be seriously injured in a “minor” collision. ICBC's LVI program does not govern your ability to make an injury claim. If you sustained real injuries in a motor vehicle collision, whether or not that collision was low or high velocity, you have the right to claim compensation. A court, not ICBC, will ultimately decide if you were injured and what compensation you are entitled to.

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What Is ICBC's LVI Program?

ICBC will have their internal “LVI” committee review a claim to determine if it falls within their LVI criteria. If they conclude in the affirmative ICBC will take the position that no compensable injury exists.

There are 4 criteria ICBC will consider in determining whether a collision is an LVI:

1. Was the transfer of forces to the occupant of 8 kmph or less?
2. Do pre-existing health problems, injuries or conditions exist that make it more likely that a person could have been injured?
3. Is there an objective injury that warrants compensation?
4. Are there any extraordinary circumstances which should be brought to the committee's attention?

Can ICBC Accept That I Was Actually Injured In An LVI?

Yes, depending on the answers in response to ICBC's LVI criteria, they may accept that an injury occurred. Even if ICBC initially denies a claim on the basis of their LVI program, they will consider new information. If new evidence that addresses one of ICBC's LVI considerations is presented to ICBC after an initial denial, ICBC's LVI committee must re-evaluate the claim. The result of this may be ICBC accepting that a compensable injury occurred.

What If ICBC Maintains Their Denial Of Claim?

If ICBC denies compensation on the basis of their LVI program, you have the right to seek compensation through the courts. You can initiate the court process either by yourself or, [if you prefer](#), with the help of a lawyer. If you need to find a lawyer in your area who can advise you with respect to an LVI claim, [contact Erik Magraken \(250-381-5353\) to arrange a free consultation.](#)

