ICBC Autoplan Brokers Vs. Buying Insurance Online: What's Better?

If you live in Burnaby and drive a car, you already know one thing — you must have insurance before you get on the road. In British Columbia, this means getting ICBC Autoplan insurance.

But here's where many people get stuck: Should you go to an Autoplan broker or just renew online? Both options work, but which one is better? Don't worry — in this blog, you will get the answers you are looking for.

What Is ICBC Autoplan, And Why Do You Need It

ICBC (Insurance Corporation of British Columbia) is the government's insurance company. Every driver in B.C. must buy Basic Autoplan insurance.

Basic Autoplan covers things like:

- If you damage someone's car or property in an accident
- If you hurt someone or someone hurts you in a crash
- Hit-and-run accidents
- If the other driver doesn't have enough insurance

You can also buy extra protection, such as:

- Collision coverage – fixes your car if you cause an accident
- Comprehensive coverage – protects against theft, fire, vandalism, storms
- Higher liability limits – protect you if claims are big

So, getting insurance is not optional; it's the law. The important question is: Where should you buy or renew it — with a broker or online? In this scenario, you have two options.

Option 1: Autoplan Brokers

Autoplan Brokers are the agents who help you get insurance. There are many Autoplan brokers in Burnaby, so finding one is easy. They:

- Explain what each coverage means
- Add drivers to your policy
- Tell you about discounts you might not know
- Help you if you have questions or a claim later

Option 2: Buying Or Renewing Online

If your situation is simple — same car, same drivers, no changes- then you can log in to ICBC's website and renew from home. It's quick, you can do it anytime, and you don't have to travel.

Common Problems Drivers Face In Burnaby

Many drivers run into these issues when getting insurance:

- **Confusing words** – "deductible," "liability," "optional coverage" can be hard to understand
- **Paying too much** – People sometimes miss discounts or buy coverages they don't need
- **Long waits** – Insurance Broker offices can be busy, and waiting takes time
- **Online mistakes** – Clicking the wrong option online can cause wrong coverage
- **No help after an accident** – Some people don't know who to call or what to do

The good news? All these problems can be solved — if you know which option to choose.

Broker Vs. Online: Simple Comparison

What You Need	Brokers	Online
Personal Help	You get advice face-to-face	You are mostly on your own
Best For	Complicated cases: new drivers, coverage changes, leased cars	Simple renewals with no changes
Time & Convenience	Takes time to visit, but you get expert help	Very quick, can do anytime
Finding Discounts	The broker knows all current discounts	You must check yourself
Mistake Risk	Low – broker double-checks paperwork	Higher if you click the wrong options
Claim Support	A broker can guide you through claims	You must contact ICBC directly

Practical Tips To Get An Auto Insurance Renewal

Here's how to avoid mistakes and save money:

1. **Check Online First** – See if your policy is eligible for online renewal.
2. **Use the ICBC Estimate Tool** – Find out how adding drivers or changing coverage affects price.
3. **List Drivers Correctly** – Anyone who drives regularly should be listed to avoid claim problems.
4. **Ask for Discounts** – Safe driver? Low kilometres? Anti-theft device? Don't miss out on savings.
5. **Compare Costs** – Get an online price, then ask a broker for the same setup and compare.
6. **Start Early** – Don't wait until your insurance expires. Plan 2–3 weeks before.
7. **Keep Proof** – Save all emails, receipts, and papers, whether you buy online or from a broker.

Which Is Better: An Insurance Broker Or Online?

There's no single answer. It depends on your situation.

- **Choose Online Renewal** if:
  - You have no changes
  - You want to save time
  - You are confident in reading policy details

- **Choose Broker** if:
  - You are adding drivers or changing cars
  - You are unsure about coverage
  - You want expert help and advice

Many smart drivers use a **mix of both:** check prices online first, then visit a broker only if something is confusing.

Final Thoughts

Whether you go online or visit an Autoplan broker, the most important thing is to get the **right coverage at the right price** — and do it **before your policy expires**.

If you're confident and your situation is simple, online renewal saves time. But if you want peace of mind, personal advice, and someone to guide you through claims, a broker is worth the visit.

Your car, your choice — just make sure your coverage fits your needs before you begin travelling.

Contact Details

#14 - 5901 Broadway, Burnaby, BC V5B 2Y1
(604) 999-2727
(604) 570-0498
info@hydeparkins.com

Google Map