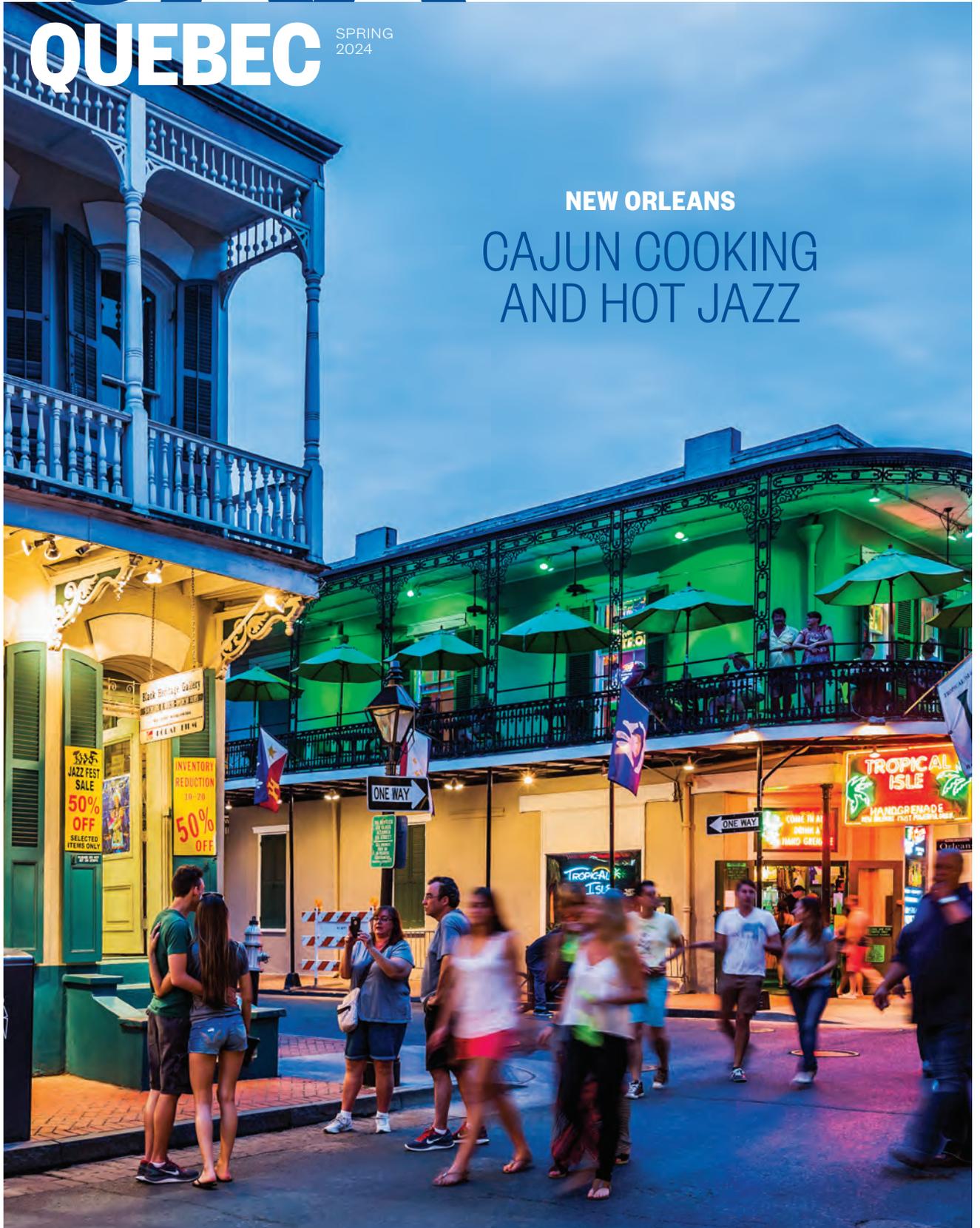


# CAA

- TRAVEL** Head for Occitania
- HOME** Intergenerational housing
- MOBILITY** Prolong your car's lifespan
- INSURANCE** Travel insurance and your health

**QUEBEC** SPRING 2024

## NEW ORLEANS CAJUN COOKING AND HOT JAZZ





# Give ... and **receive**

Gift the CAA-Quebec card to your loved ones.  
You'll earn up to **25 CAA Dollars**.

→ **Enjoy the offer**  
[caaquebec.com/gift](http://caaquebec.com/gift)

**1-877-832-6744**  
Quote code RP24.



Rebate amounts to 25 CAA Dollars for enrolling a primary member and 10 CAA Dollars for enrolling an additional member (a person aged 14 or over living at the same address as the primary member, or a child of the primary member living at a different address if aged 24 or under and a full-time student). The membership offered must be a CAA Classic membership or higher. This offer cannot be combined with any other. Other conditions apply. Visit [caaquebec.com](http://caaquebec.com) for a complete description of the services, discounts, products, benefits and regulations associated with a CAA-Quebec membership. CAA-Quebec and its partners reserve the right to modify or terminate the services and benefits at any time, in whole or in part, without prior notice.

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The entire magazine is available on [CAAQUEBEC.COM](http://CAAQUEBEC.COM). Follow us on social media to ask questions, consult our tips and advice pages, and interact with our community!

## The torch has been passed, the work must go on

My first weeks at the helm of the organization have filled me with delight and satisfaction. I feel privileged to meet devoted and engaged people, who are proud of their work.



Those are the words I use when I meet the people who, week by week, try to make your everyday life easier. As I discover the strength of the CAA-Quebec network and the exceptional qualities of our staff, I believe more than ever in the importance of offering you a memorable and satisfying experience each time you call on us for help. Whether it's responding to a tow truck appeal at -20°C or helping you plan your next getaway, and everything else in between like renewing your car, home or travel insurance, I get the clear sense of a superb working community. In short, my first weeks at the helm of the organization have filled me with delight and satisfaction. And I feel privileged to meet devoted and engaged people, who are proud of their work.

### **Evolving to better assist you**

The current economic and social climate poses great challenges for everyone, individuals and businesses alike. Sensitive to this reality, we at CAA-Quebec pledge to remain attuned to your needs, to stand at your side in a rapidly-changing world, and to stay actively involved in our communities. Each and every member can expect this reaction from us.

### **Marie-Soleil Tremblay**

President and CEO

### **120 years' legacy**

After my recent arrival, I have realized that your confidence in the familiar blue-and-red oval logo is due to the happy mix of talent and commitment seen every day from individuals bent on making a difference. The facts speak for themselves: CAA-Quebec now has more than 1,360,000 members, which means that one in every four Quebec households is a steadfastly loyal CAA-Quebec member.

I salute the exceptional dedication of my predecessors, including Richard Lachance who leaves behind a healthy and forward-looking operation.

Building on more than a century of history is the challenge that I'm taking on. With enthusiasm and determination, I will put my energy and ideas into the service of the CAA-Quebec of today and tomorrow.

It's an honour to undertake this journey *for* you – and *with* you.

Thank you for your constant loyalty. Enjoy the magazine!

# Your choice of COMBO

\$ **6** + tx

\$ **5** + tx

\$ **6** + tx



**Chargrilled cheeseburger with Couche-Tard chips, any flavour, 66 g, homestyle chicken sandwich or chicken tenders and a medium size Polar Pop**

**Limited time offer**

\* In all participating Couche-Tard stores, subject to product availability, while supplies last. This offer cannot be combined with any other offer. Valid on the medium size Polar Pop, additional charges apply when purchasing a large size. All products must be purchased on the same transaction. Single at regular retail price. Taxes are extra.

**Couche-Tard**



**Show your membership card and take advantage of your benefits at Couche-Tard.**

**rabais dollars**  
CAA

# Go renos!

Kitchen, bathroom, basement, bedroom... Our partners will help you save on renovations for any room in the house.



## Find reliable contractors

Take advantage of an impeccable service, regardless of the scope of renovations.

Enjoy **3 percent off**, up to \$100, with the CAA-Quebec network of approved home suppliers.



## Get the right tools

No need to spend a fortune or clutter your space. **Save 10 percent on renting a wide range of quality tools and equipment at Location d'Outils Simplex.**



## Add a touch of colour

Have fun and give new life to your favourite room. **Get 25 percent off paint products (Bétonel, Dulux and Glidden) and 10 percent off accessories at Bétonel Dulux.** You'll also receive a **3-percent rebate in CAA Dollars on these same products at the regular price.**



## Avoid water damage and maximize your home comfort

Take advantage of a turnkey service. **Save up to \$72 on the rental or purchase of a new 40-gallon or 60-gallon water heater from HydroSolution.** Also, the first three monthly payments are free when you sign your heat pump rental contract.



## Upgrade your kitchen

It's definitely possible to combine what's useful with the pleasant and stylish! **Enjoy a 5-percent discount on the last price displayed for kitchen accessories and small household appliances at Stokes, in store or online.**



## Do the work when it suits you best

With task lighting, you can even put off doing some things until after dark. **Obtain 5 percent in CAA Dollars on purchases made at the CAA-Quebec Boutique.**

**rabais  
dollars**

Show your CAA-Quebec card and save at nearly 3,000 points of sale.

You'll get instant discounts, accumulate CAA Dollars and enjoy the benefits of your membership.

[CAAQUEBEC.COM/DISCOUNTS](http://CAAQUEBEC.COM/DISCOUNTS)



# From Roadside Assistance to Auto Insurance



## Take advantage of your member benefits

### Roadside Assistance

In Canada and the United States

### Advisory Services

Unlimited calls

### Approved Auto Repair Services

Rebates in Dollars CAA

### Auto Insurance

Discount on your premium

# Interactions

Here is the first edition of your *Interactions* pages. Members, this section is for you! Share what makes your heart sing, your questions, suggestions, testimonials and other matters of interest.



## Regarding the article “Ice damming on your roof: what to do” (Winter 2023)

“Your article was interesting and suggests practical ways to clear ice dams. However, it’s still possible to prevent ice formation on the roof once and for all. Since the formation is mainly caused by heat loss and poor attic ventilation, proper insulation and adequate air circulation could probably eliminate this problem.”

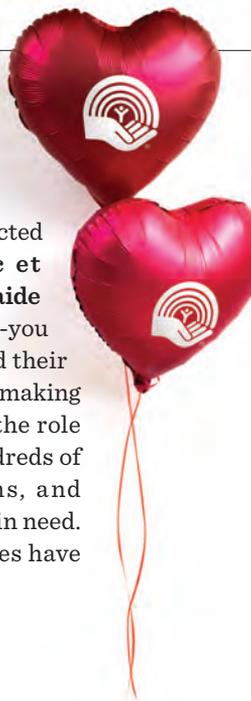
**YVES GALARNEAU, ST-SÉVERIN, BEAUCE**

—> Absolutely! As mentioned in the text, ensuring proper attic insulation and ventilation can definitely correct the situation for good. For example, adding insulation – like sealant, weatherstripping, spray foam, perforated soffits, baffles or static vents – to the ceiling will quickly stop heat from migrating to the attic, thereby preventing ice dams before they occur. Thanks, Yves Galarneau, for the first-rate suggestion.

## Community

### Bravo and thank you to our employees!

Our annual internal campaign collected \$58,617 for **Centraide Québec et Chaudière-Appalaches** and **Centraide of Greater Montreal**. A big thank-you goes to the employees who invested their own time in soliciting colleagues and making them aware of the importance of the role Centraide plays in supporting hundreds of community-based organizations, and through them, thousands of people in need. Since 1996, CAA-Quebec employees have raised over \$350,000 for Centraide.



## Q&A —> Patricia from Sherbrooke wonders if she should buy the mortgage-loan insurance proposed by her financial institution.

Nothing obliges you to get insurance from the same lender who is providing your mortgage, whether it is to finance your house, condo or cottage. But it’s essential to protect your investment and the financial health of your family. Note that the only beneficiary of a mortgage-loan insurance is the lending institution, and that the premiums are fixed while the protected value decreases with each payment.

On the other hand, with personal life insurance, you can determine the duration and amount of coverage, choose your beneficiaries and even keep your insurance contract if you switch mortgage lenders. But you will probably have to fill out a medical questionnaire. In short, there are benefits to both types of protection. Take the time to weigh the pros and cons before making your choice.



**SUZANNE MICHAUD**  
Vice-President  
– Insurance,  
CAA-Quebec



PHOTO: ©ERIC MYRE

## Testimonial

# I explore with my teenage son!

It all started with an intriguing ad for *explore* travels I had seen in an issue of *CAA-Quebec Magazine*. I promptly went online and spotted a bike-tour package called *Bretagne: Rouler la Liberté*. Thinking it would appeal to my 13-year-old son, Marco, I booked the trip for the two of us with CAA-Quebec Travel Counsellor Sandra Maheu in Brossard. We rode 30 to 55 kilometres a day on electric bikes. The journey was demanding enough, but not overly so. The French locals were courteous along the way, the hotels comfortable and our bags transported from one stage to the next. It was an extraordinary bonding experience between mother and adolescent son.

Along the bike path, we oohed and aahed at breathtaking vistas like the Emerald Coast and its picture-perfect villages, the town of Fougères and its medieval fortress that reminded us of Vieux-Québec, the magical Mont-Saint-Michel and its bay teeming with history and monuments.

The trip was thoroughly enjoyable, enhanced by scrumptious croissants, famous crepes Bretonnes and delectable restaurant meals. Now back home, Marco and I feel transformed by a life experience that we are unlikely to forget.

**GENEVIÈVE FORTIER, CANDIAC**



## Worst Roads update

Several roads identified as problematic during the 2023 Worst Roads campaign will soon benefit from short- and medium-term investments. For example, the City of Gatineau is investing \$805,000 to re-asphalt Rue Georges, ranked number one on our 2023 Top Ten list. Consult the *Public Interest* tab in the *On the Road* section of our website for more details or to check the dates of this year's campaign. Now get ready to cast your vote!



## Regarding the article "Keep an eye out for these new brands" (Winter 2023)

"Don't you think it's socially unacceptable these days to publish the photo of a vehicle careening recklessly through pools of water? Haven't we yet realized that publicizing this kind of behaviour is reprehensible when it comes to protecting the environment? As long as it goes on, we'll never see the end of the problem! Please, for our children's sake..." **JEAN GAUDET, SUTTON**

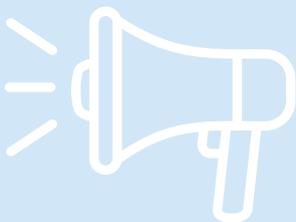
—> You raise a very important point, Jean Gaudet. It's true that the choice of this photo doesn't reflect our commitment to promoting responsible consumer behaviour. We put considerable effort into the selection and content of our articles in order to present sustainable solutions which will collectively reduce our carbon footprint. Frankly, this particular image escaped our keen eyes. Comments like yours spur us on as we fine-tune our contents to better reflect the concerns of our members. Thank you.

## Our thanks

### Tribute to Richard Lachance

The Board of Directors, management and employees of CAA-Quebec express their deep gratitude to Richard Lachance who is retiring after 10 busy years as President and CEO.

All those who had the privilege of collaborating with Mr. Lachance will remember his professionalism, composure and kindness. These qualities allowed him to meet several major challenges with great success and will further strengthen the organization's solid foundation. His tenure will remain engraved in our collective memory. We wish him good health and a well-earned retirement.



### Take the stage at Interactions!

This section is reserved for our devoted readers. Write to [MAGAZINECAAQUEBEC@CAAQUEBEC.COM](mailto:MAGAZINECAAQUEBEC@CAAQUEBEC.COM) to ensure the magazine will always reflect your personal interests.

Members whose comments are published will receive **75 CAA Dollars**. Join the discussion!

### Process streamlining continues at CAA-Quebec: it's a must

Have you ever heard of Lean Six Sigma? Essentially, it's a chain-production method, popular in the automobile industry then adapted for application in the service industry since the 2000s. It is used in fields as varied as insurance, service centres, billing and data processing. In its quest for innovation and process improvement, CAA-Quebec has been training Lean Six Sigma agents since 2019.

Our most recent "graduate" is Evelyne René, a certified Green Belt for her work on optimizing our marketing printing process. The work of her team has helped to identify time wasters and streamline certain steps to facilitate respect for deadlines and the delivery of visual proofs that highlight standards from the outset. Thanks to the targeted aspect of this method, each improved process brings us closer to our members and their individual needs.



**Congratulations to Evelyne René for obtaining her Lean Six Sigma (Green Belt) certification. She is shown here with her coach and mentor, Jean-Sébastien Cotton, Director of Continuous Improvement and Customer-Data Management.**

WINNING PHOTO



**Photo contest**

**EAGLE BEACH, ARUBA** —> The fofoti tree is emblematic of Aruba, embodying resilience and determination in the face of adversity. Despite arid soil and strong winds, the fofoti stays solidly rooted, attesting to its resistance. And one of Aruba’s magnificent strands, Eagle Beach, is famous for its unforgettable sunsets. One Happy Island is, without a shadow of doubt, among my all-time favourite spots on the planet.

**ANDERSON CISNERO, TROIS-RIVIÈRES**

Send your favourite photo of a trip undertaken with Voyages CAA-Québec (maximum 5 megabytes) to [CAAQUEBEC.COM/CAAQUEBECMAGAZINE](http://CAAQUEBEC.COM/CAAQUEBECMAGAZINE) before March 6, 2024, along with a description of roughly 60 words. You’ll have a chance of seeing it published in the next issue, and win **75 CAA Dollars**.



The War Amps

Protect your keys and support amputees with a War Amps key tag. The Key Tag Service can save you hundreds of dollars in replacement costs.



Order free key tags at [waramps.ca](http://waramps.ca)



## Restaurant suggestions

### Le Chalutier MLM, Laval

“A varied menu of traditional fare at very reasonable prices.” JANINE RENAUD, LAVAL

### Kitchen Galerie, Montreal

“What a great find, thanks to MTLàTABLE 2023! Outstanding and friendly service. Well thought-out menu with amazing options.”

BERNARD HAMEL, MONTREAL

### La Menthe Poivrée, Montreal

“Excellent value for the money. The wait staff makes you feel right at home. A great find!”

NATALIE GAUDREAU, MONTREAL



Le Capitole Hôtel



Monsieur Jean - Hôtel Particulier

## Two new Diamond-designated hotels in Quebec City

They are Le Capitole Hôtel and Monsieur Jean - Hôtel Particulier. Both have made the coveted list of CAA/AAA Four-Diamond establishments in 2023 for meeting the highest standards of quality, namely the comfort and cleanliness of the facilities, and the magnificent views they afford. See the complete list of Four- and Five-Diamond hotels and restaurants at [CAAQUEBEC.COM](http://CAAQUEBEC.COM).



## AUTOMOBILE ET TOURING CLUB DU QUÉBEC (A.T.C.Q.)

### NOTICE OF ANNUAL GENERAL MEETING OF MEMBERS

Notice is hereby given that an annual general and meeting of members of the Automobile et Touring Club du Québec (A.T.C.Q.) (the “Corporation”) will be held at Holiday Inn & Suites Montreal Centre-Ville Ouest situated at 1390 René-Lévesque Boulevard West, in Montreal, Province of Québec, H3G 0E3, on Thursday, April 25, 2023, at 11:30 a.m., for the following purposes:

1. To receive the Management’s reports;
2. To receive the Corporation’s financial statements for the fiscal year ending on November 30, 2023, together with the auditor’s report thereon;
3. To elect Directors;
4. To appoint the Corporation’s auditor and authorize the Directors to establish the auditor’s compensation; and
5. To deliberate on any other item that may be duly submitted to the meeting or to any adjournment thereof.

Quebec City, January 15, 2024

Me Sophie Gagné  
Corporate Secretary

# YOUR new look™ IS AWAITING YOU

Book an eye exam today on [newlook.ca](https://newlook.ca)



**rabais  
dollars**  
CAA  
QUEBEC

**2% back in  
CAA Dollars\*\***

when you buy any regular-priced prescription glasses, non-prescription sunglasses, contact lenses, lenses only, and accessories.

**10% off\*\***

regular-priced prescription glasses, non-prescription sunglasses, lenses only, and accessories.

**25% off\*\***

a second pair of regular-priced prescription glasses. The discount applies to the lower-priced pair of the two.†

Eye examinations by optometrists available on-site | External prescriptions accepted

## newlook™

\*\*Conditions: CAA Dollars are calculated on the receipt amount after discounts are applied. The second-pair discount applies only if the first pair purchased are prescription glasses. The discount is applicable on the less expensive pair. Offer is valid for members and their family members residing at the same address. It does not apply to Oakley brand products (Oakley lenses and glasses). It does not apply to glasses purchased online. It cannot be combined with any other discount or promotion. Offer valid until December 31st, 2024. Jacinthe Laurendeau, optician.

Thanks to CAA-Quebec, Jacques and Valérie **saved over \$175** by taking care of themselves!



**HEALTH AND RELAXATION DISCOUNTS:**

- Over **\$10 off** skin care products<sup>1</sup>



- Nearly **\$20 off** the purchase of smoothies<sup>4</sup>



- **\$30 off** a hotel and relaxation package in Quebec<sup>2</sup>



- Nearly **\$20 off** the cost of a hearing assessment<sup>5</sup>



- Over **\$70 in discounts** and almost **15 CAA Dollars back** on the purchase of glasses<sup>3</sup>



- Over **\$25 off** an annual gym membership<sup>6</sup>



**\$175**, that's more in savings than the cost of a membership!

All prices listed in this ad are subject to change without prior notice. **1.** 15% off 3 products totalling \$71.97 before taxes at Omy Laboratoires. **2.** \$30 off the purchase of an Origine artisans hôteliers package worth a minimum of \$250 on caaquebec.com. **3.** 2% back in CAA Dollars and 10% off the purchase of prescription eyeglasses valued at \$737.93 at New Look. **4.** 15% off a box of 30 Evive smoothies valued at \$131.25 before taxes. **5.** 20% off a hearing assessment conducted by an audiologist practising in a Lobe network clinic worth nearly \$100. **6.** Free recurring payment on annual Nautilus Plus gym membership valued at \$695.50.

CAA-Quebec and its partners reserve the right to modify or terminate services and benefits at any time, in whole or in part, without prior notice. Further details at caaquebec.com.

# Keep your card close, it'll pay off!

Save at nearly  
**3,000 locations**  
with your membership card.



→ Enjoy  
**instant discounts.**

→ Earn  
**CAA Dollars back.**

Check out all the offers at  
[caaquebec.com/discounts](http://caaquebec.com/discounts).

**rabais**  
**dollars**

# Travel

Inspiration, information and valuable advice to assist you in preparing your next dream trip!



## I've booked it all!

Now's the time to reserve for your summer getaway – at least your accommodations and car rentals whether here in Quebec or south of the border. Travel booking windows are lengthening, and the advantage in doing this now is that you can be sure to get exactly what you want and on the dates you had in mind. You'll find our booking platform on the homepage of the *For Your Travels* section of [CAAQUEBEC.COM](http://CAAQUEBEC.COM).



## 2024 TRAVEL TRENDS

### A real return to basics

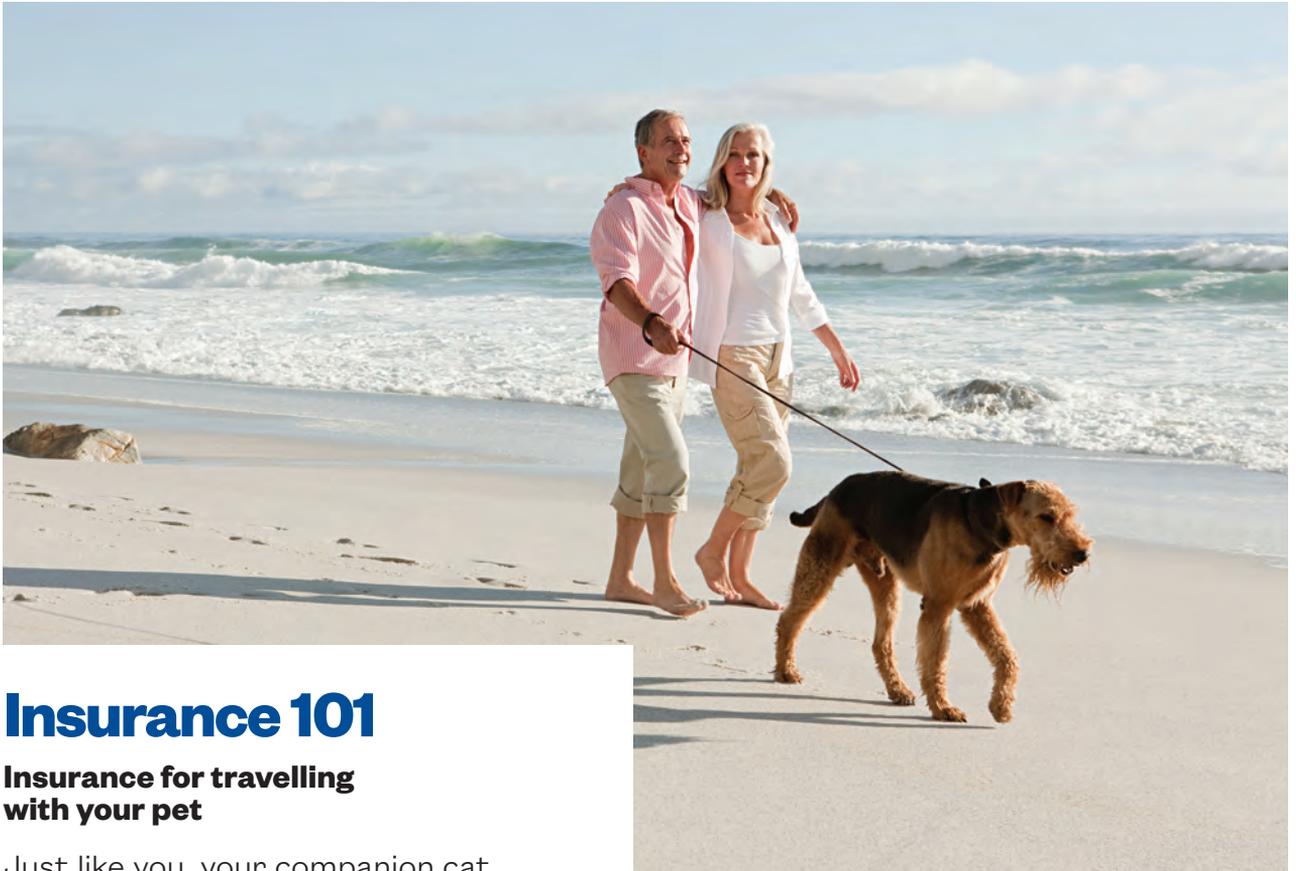
What kind of experience are travellers looking for this year? Here are the top four trends:

- **MEANINGFUL TRAVEL:** An invitation to “go native” in the destination country, immersing oneself in the local way of life and experiencing the customs and culture that make that place unique.
- **RESPONSIBLE TRAVEL:** It's about travelling with an environmental and social conscience – using eco-friendly accommodations and transportation facilities. On their part, tour packagers prioritize the welfare of individuals and the preservation of Planet Earth.
- **CULINARY TRAVEL:** As the name implies, food takes centre stage – from street food to fine dining. Travellers will sample every aspect of their destination's terroir, including food and wine, farmers' markets and culinary workshops.
- **WELLNESS TRAVEL:** The goal here is to restore body and mind, to relax and reboot. The ideal in this situation is to jettison the hustle and bustle of everyday life.

These trends can assume a variety of forms: solo journeys or group travel, river or ocean cruises, all-inclusive packages, and so on. What's key is to find the particular theme and itinerary that best suit you, and this is where a CAA-Quebec Travel Counsellor will come in handy. You can book an appointment online at our website's *For Your Travels* section.

For a taste of destinations, consult our series of international recipes, inspired by CAA-Quebec's *explore* travel collection.





## Insurance 101

### Insurance for travelling with your pet

Just like you, your companion cat or dog is not immune to health problems, whether they're at home or on the road.

A pet insurance plan can make veterinary bills more manageable and offer your pet adequate treatment if it becomes sick or injured. Some plans may take care of veterinary costs overseas, others may pay for repatriation in case of serious problems or even offer assistance services if your pet is lost or dies. It all depends on the contract you signed.

For example, CAA-Quebec offers pet insurance in partnership with Pets Plus Us, which includes protection when you travel with your dog or cat. The insurer can pay for veterinary care resulting from an accident or a health condition eligible in Canada and the United States. The insurer may also reimburse you (up to a pre-established amount) in case of trip cancellation or interruption if your pet requires emergency treatment.

#### What about travel insurance?

Certain travel insurers offer pet-care coverage. CAA-Quebec Travel Insurance will reimburse up to \$300 for emergency veterinary services in the event one or more of your pets suffers accidental bodily injury while with you during your trip.

Visit [CAAQUEBEC.COM/EN/FOR-YOUR-INSURANCE](http://CAAQUEBEC.COM/EN/FOR-YOUR-INSURANCE) to get a quote for travel insurance or pet insurance.



## Roadside Assistance at your fingertips

In the event of a mishap on the road, **we'll be there for you!**

- **Request** Roadside Assistance
- **Track** the status of your request
- **Find** an Approved Auto Repair Service Location nearby



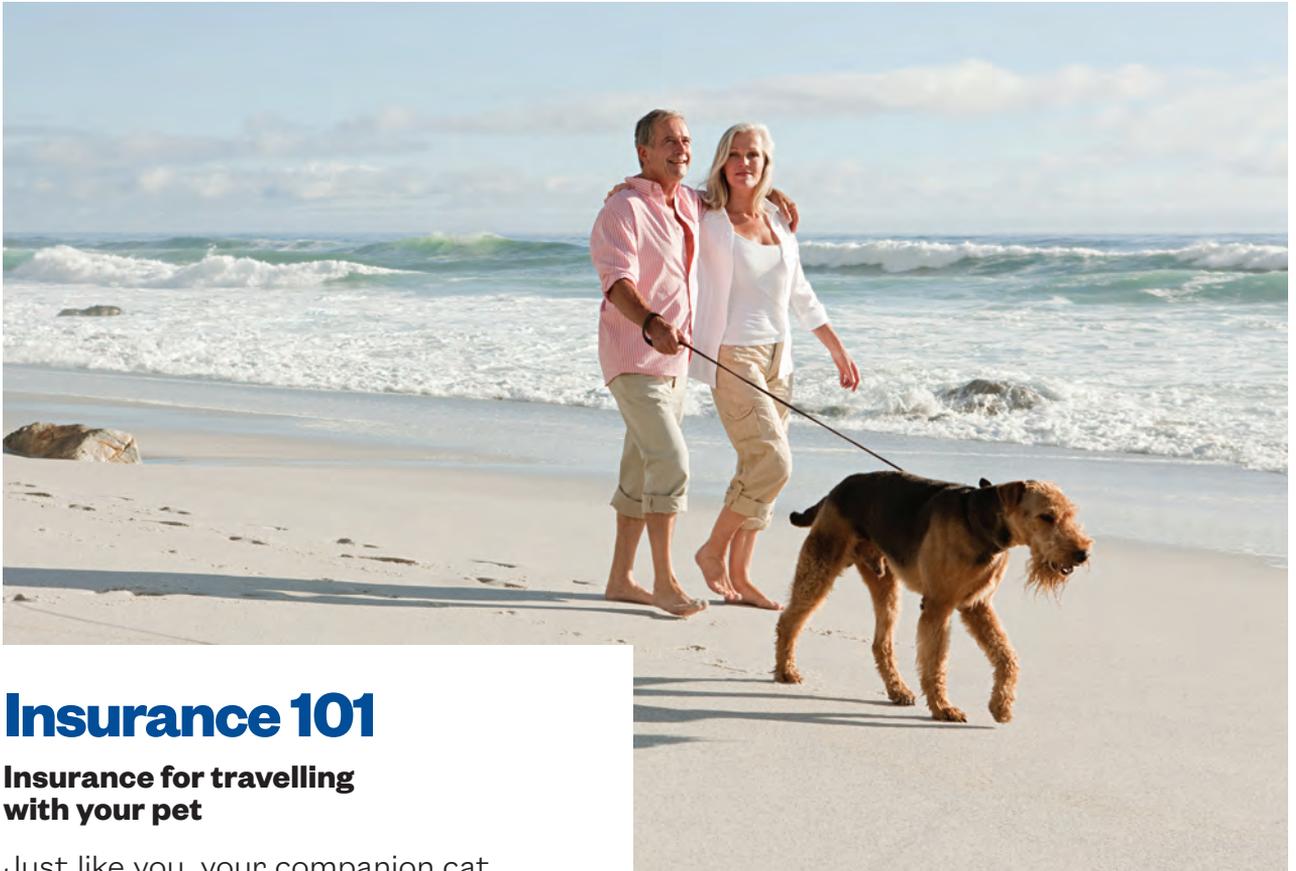
Download the CAA Mobile App now!



App Store



Google Play



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For example, Pets Plus Us insurance, distributed by CAA-Quebec, includes protection when you travel with your dog or cat. The insurer will pay for veterinary care resulting from an accident or a health condition admissible in Canada and the United States. The insurer will also reimburse you (up to a pre-established maximum) in case of trip cancellation or interruption if your pet requires emergency treatment.

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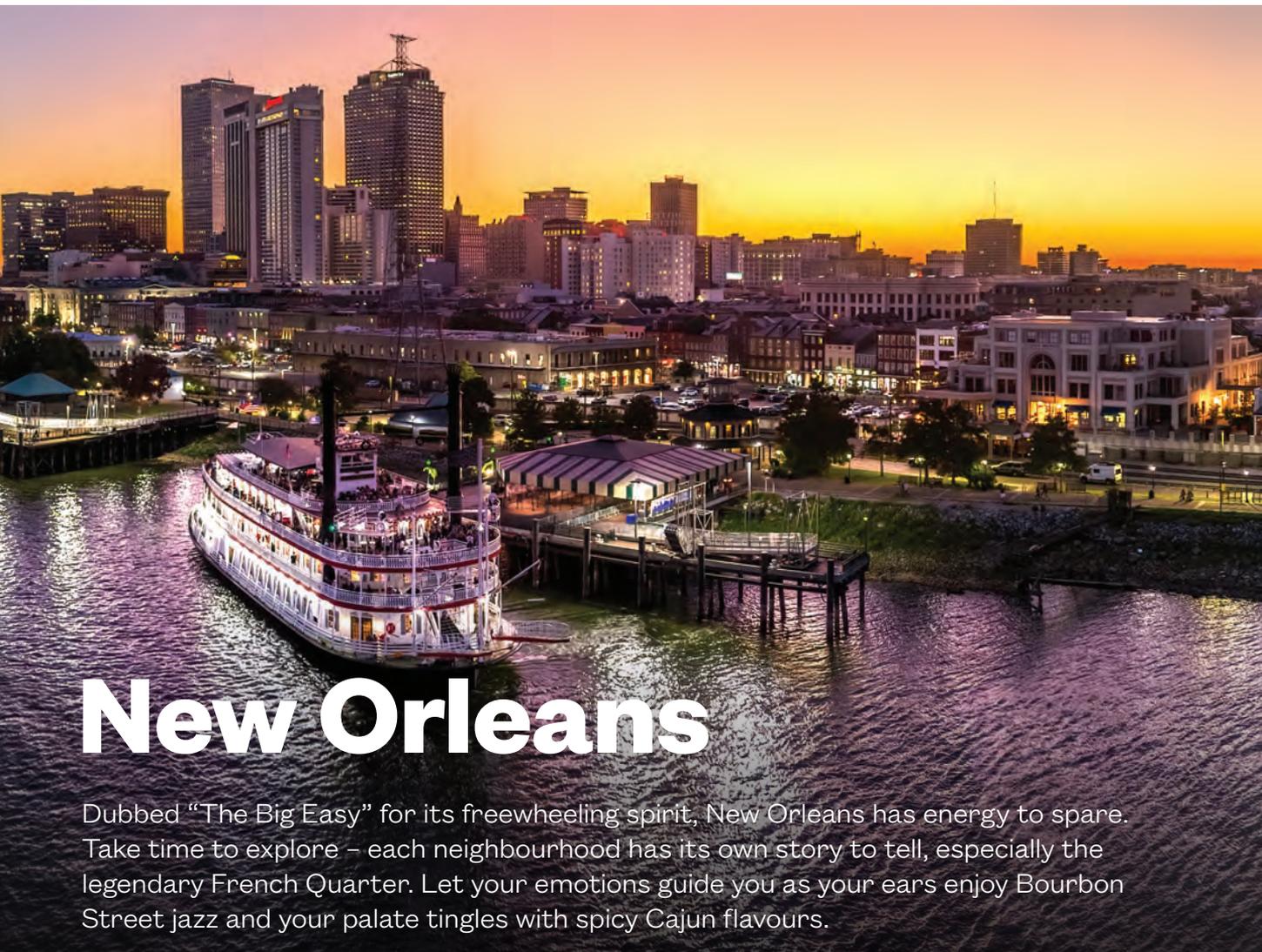
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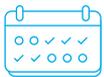
Download the CAA Mobile App now!





# New Orleans

Dubbed “The Big Easy” for its freewheeling spirit, New Orleans has energy to spare. Take time to explore – each neighbourhood has its own story to tell, especially the legendary French Quarter. Let your emotions guide you as your ears enjoy Bourbon Street jazz and your palate tingles with spicy Cajun flavours.



## When to go

- In February and March, Mardi Gras is extravagant celebrating galore: parades and floats, flamboyant costumes and live music.
- In April and May, the city comes alive with the New Orleans Jazz & Heritage Festival. It's an ideal time to be dancing in the streets!



## Where to stay

- **The French Quarter:** This iconic area never sleeps and has a unique atmosphere.
- **Marigny/Bywater:** Adjacent to the French Quarter, this bohemian part of town is very trendy, featuring colourful Creole cottages and a vibrant arts scene.
- **Uptown/Carrollton:** This district is known for magnificent homes, fabulous shopping and terrific dining along Magazine Street.



## What to eat

- Don't leave New Orleans without sampling gumbo (a thick seafood soup), jambalaya (a rice dish with meat or seafood and vegetables), shrimp po' boy (fried shrimp stuffed in crusty baguette), charbroiled oysters at Drago's and turtle soup at Brennan's.



## Getting around

- **On foot:** Many streets are closed to cars.
- **Bicycle:** The city is flat, making it easy to navigate.
- **Streetcar:** This mode of transit is not exactly efficient, but oh-so charming and redolent of a bygone era. Don't miss the world's oldest specimen, travelling along St. Charles Avenue.



## We love these locations

### Café du Monde

The ultimate stop for hot beignets and chicory café au lait.

800 DECATUR STREET

### City Park

One of the oldest and largest parks in the country, with something for everyone: a botanical garden, 800-year-old oak trees, cafés, museums, rides for kids of all ages, a golf course, biking and walking paths, and more.

1 PALM DRIVE

### Preservation Hall

Traditional New Orleans jazz club, open nightly since 1961.

726 SAINT PETER STREET

### NOLA Brewing Company

A pioneer craft brewery, offering beer on tap and scrumptious homemade pizzas.

3001 TCHOUPITOULAS STREET



**SOPHIE LABELLE**  
Assistant Director,  
CAA-Quebec Travel  
— Montreal Centre

### SOPHIE'S FAVOURITE SPOT

**During our stay in New Orleans, we toured three sugar plantations: Destrehan, Oak Alley and Laura (far and away my favourite). Our guide was fabulous, well versed in the plantation's history and the family who lived there. The experience was engaging, and not more than an hour from the city. If you don't have a car, excursions can be arranged.**

## TOP FIVE must-dos

- Enjoy a lunch-and-jazz cruise on the Mississippi River aboard the steamboat *Natchez*.
- Take a nighttime voodoo-themed tour of New Orleans and its spookiest graveyards.
- Spend time on Bourbon Street in the French Quarter – a feast for ears and taste buds, by day or night.
- Soak up the captivating music of Louisiana – jazz, zydeco, blues – at the New Orleans Jazz Museum and Louis Armstrong Park.
- Learn how to use Cajun spices and cook alligator meat at the New Orleans School of Cooking.



## Bring a piece of New Orleans home

- Mardi Gras souvenirs: masks as well as gold, green and purple bead necklaces
- Cajun hot sauce and spices (like Joe's Stuff, from the New Orleans School of Cooking)
- A Bourbon Street sign
- Creole pralines



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# Travelling with a preexisting medical condition

Having travel insurance is recommended so that you have no worries concerning, among other matters, fees for medical care in case of an accident. But what if you have a preexisting medical condition? Can you even get travel insurance? If so, how and at what price?

BY — LYNE BOISVERT

## What's a "preexisting medical condition"?

Generally speaking, insurers define it as a major or minor health condition, stable or unstable, that is already known at the time of purchasing travel insurance and might require medical treatment or follow-up. Examples of preexisting medical conditions include cardiovascular and respiratory disease, hypertension, diabetes, cancer, pneumonia, or a surgery scheduled to take place before a trip.

## Coverage and stability period

If you meet the insurer's eligibility requirements, then you can buy travel insurance. Note, however, that some insurers won't insure you if your medical condition is serious or terminal, or if your doctor advises against travelling.

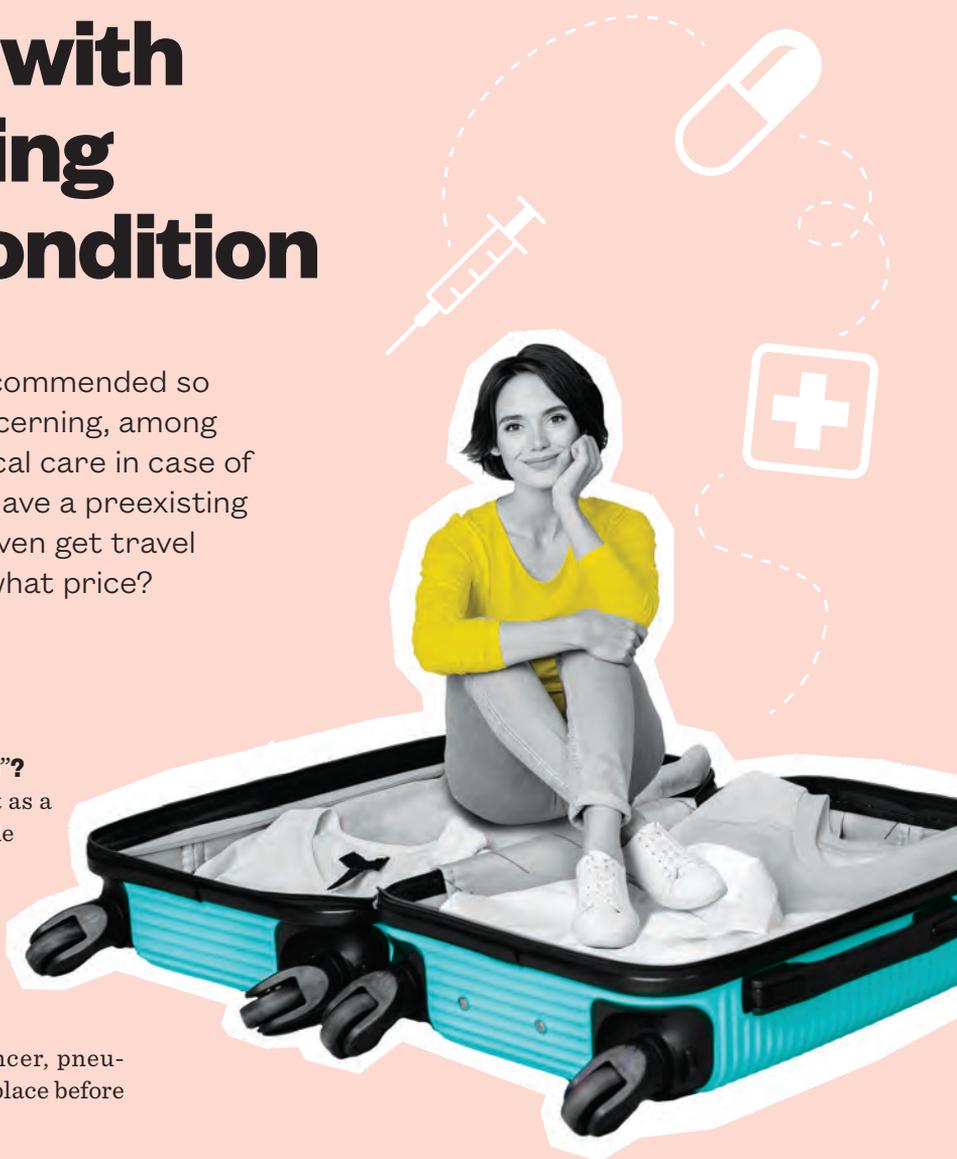
A preexisting medical condition may be covered if it's considered stable by the insurer. Generally speaking, stability means there has been no change in treatment over a given period of time determined by the insurer. Other stability requirements may include a planned doctor's visit or a scheduled surgery.

Nadia Goyette, Insurance Assistant Director at CAA-Quebec, explains: "At CAA-Quebec, the stability period varies depending on the traveller's

age. It ranges from three to six months, or one to several years for specific conditions. With regard to other conditions, like trip-cancellation insurance, there's no required stability period."

On the other hand, certain unstable conditions, like chronic obstructive pulmonary disease (COPD), may be excluded from coverage because the risk to make a claim is too high. In this case, you can still buy a policy whereby you'd be reimbursed for claims unrelated to the excluded condition (for example, for a fracture or gastroenteritis).

Coverage amounts differ from one insurer to the next, but never travel outside Canada without a minimal coverage of at least \$1-million.



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## Insurance premiums

Rates vary depending on the traveller's age and trip duration. "At the time of procuring insurance, disclose any condition or illness, significant or not, from which you suffer or have already suffered, to avoid refusal of coverage in case of hospitalization or emergency medical care due to a recurrence during the trip," advises Goyette.

For a premium surcharge, certain insurers offer an optional personalized protection to fully cover your health condition excluded by a standard policy. Either you or your doctor may be requested to provide additional medical details.

## Credit-card insurance

Several credit cards do provide insurance coverage for unforeseen events during a trip. It's important to read the latest insurance terms and conditions of your card issuer. "More often than not, some limitations or exclusions apply," says Goyette. "Some cards insure only you, the cardholder; others shorten the coverage period once you've reached a certain age. You may also be required to pay for all your bookings with the card to benefit from its insurance coverage."

## Reminders

- IDENTIFY YOUR NEEDS.** If you have group insurance at work, find out what it covers so you can buy additional coverage for what it omits.
- BE HONEST WITH THE INSURANCE AGENT OR BROKER.** Your preexisting medical conditions and age must be disclosed to determine your coverage eligibility.
- SHOP AND COMPARE.** Terms, coverage amounts and premiums vary from one company to another. Ask if the quote you're given is guaranteed and, if so, for how many days. This will give you time to get quotes from other insurers.
- READ YOUR TRAVEL INSURANCE POLICY CAREFULLY.** An ounce of prevention is worth a pound of cure. Is there a deductible in case of a claim? Will you have to pay up front for on-site care and then get reimbursed later? What reasons are admissible for trip cancellation or interruption?



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# Local getaways

In this brand-new section, we introduce three unique getaway experiences in different regions of Quebec. Whether you're a history buff, terroir enthusiast or fervent nature lover, let inspiration work its magic.

BY — JULIE PERREAULT

## Territoire Charlevoix

### La Malbaie, Charlevoix

Territoire Charlevoix totally redefines the concept of wilderness camping, offering an immersive experience that combines the pleasures of relaxation, nature and convenience. Campers can take full advantage of the unspoiled environment while still enjoying the rustic amenities that are so carefully integrated with their natural setting.

Three formulas are on offer: “wild campsites,” “campsite islands” and “refuges.” Wild campsites are set in the wilderness to allow campers “contact with nature and its tranquillity” but with easy access to “sanitary blocks” and campfire sites. Campsite islands are set on wooden platforms and equipped with a panoramic shelter so as to admire the surroundings. Refuges are rustic and streamlined wooden cabins with generous windows conducive to forest bathing.

Each campsite is equipped with a stove and the resort provides the firewood. A laid-back experience and all the necessities you need are guaranteed!

[TERRITOIRECHARLEVOIX.CA](http://TERRITOIRECHARLEVOIX.CA)



© ÉTIENNE BOISVERT

## Domaine Enchanteur

### Notre-Dame-du-Mont-Carmel, Mauricie

Temperature permitting, get out your skates and head for the Domaine Enchanteur in Mauricie. Awaiting you are 15 kilometres of icy trails criss-crossing a pine-covered landscape. It's a great way to feel the forest's embrace.

You can admire the fauna and flora while still getting a workout. The trails are illuminated, so it's possible to skate at night, but don't forget your headlamp or flashlight.

If skating doesn't appeal, the trails are also designed for hiking and snowshoeing. Skates, sleds, ski poles and snowshoes are available to rent.

[DOMAINEENCHANTEUR.COM/EN](http://DOMAINEENCHANTEUR.COM/EN)



© ÉRABLIÈRE CHARBONNEAU

## L'Érablière Charbonneau

### Mont-Saint-Grégoire, Montérégie

Spring in Quebec is synonymous with sugaring off. Maple-craving visitors can make merry at Érablière Charbonneau in Mont-Saint-Grégoire, which will kick off the season on February 24. In addition to the traditional sugar-shack meal, complete with maple-taffy tasting on snow, you'll have a chance to visit the maple-sap evaporating room.

Then it will be time to work off all those extra calories by hiking, snowshoeing or cross-country skiing on Mont-Saint-Grégoire's trails (December to March). Children can safely avail themselves of outdoor playgrounds and, come March, enjoy the mini-farm.

For a small surcharge, the entire family can try out the Uplå maze of aerial trampolines, slides and tunnels. Note that this activity is offered only on weekends in the fall, winter and spring, but is offered daily during the summer.

[ERABLIERECHARBONNEAU.QC.CA/EN/MAPLE-GROVE](http://ERABLIERECHARBONNEAU.QC.CA/EN/MAPLE-GROVE)

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Prices and product descriptions were accurate as of December 22, 2023. Prices include the contribution to the Compensation Fund for Customers of Travel Agents, which is free of charge as of January 1, 2024. Prices are in Canadian dollars and are per person based on double occupancy. They include taxes, international flights and transfers mentioned in the itinerary, accommodations (inside staterooms for cruises unless otherwise indicated), meals listed in the itinerary, certain excursions, certain activities, and other transportation listed in the itinerary as well as government and port fees. Prices are subject to availability and supplier conditions. For general terms and conditions and product details, please visit [caaquebec.com/travel](http://caaquebec.com/travel). **1.** Rebate in CAA Dollars is available to CAA-Quebec members only. It is established according to the time of booking and the price of the trip. Conditions apply. **2.** The services of a CAA-Quebec Travel host are available with a minimum number of passengers. **3.** Groups for tours and river cruises are generally limited to 30 people.



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Bike riding near Basilique Saint-Sernin in Toulouse



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Café Maurice on Rue de la Pomme, Toulouse



D'artagnan statue and Tour d'Armagnac in Auch

© S. DAUDRAG



© LOIC BEA

Foray into the town of Montesquieu-Volvestre



Magnificent sunflower field in the Gers

© GREGORY LUMINOT

# HEAD FOR OCCITANIA

Nestled between the Pyrenees and the Mediterranean, this region of France sounds exotic, but first and foremost it is magical! Let's explore it step by step lingering, of course, in its very core – called the Gers – for one of the most beautiful journeys ever.



View of Canal Royal, in the port city of Sète



Rue du Taur, Toulouse



Hiking the Chemin de l'Impératrice toward the port of Venasque in Haute-Garonne



## JULIETTE'S FAVOURITE SPOT

On the other side of Plage de la Corniche in Sète, l'Étang de Thau is another magical place, swarming with birds. It's the largest body of water in the Occitania region. The oysters of Bouzigues are divine!

— JULIETTE RUÉR  
Editor, CAA-Quebec Magazine

## A region where all landscapes meet

Before going to Occitania, a region about as large as Ireland, you will need to make a few choices: You can hike over the Pyrenees foothills, succumb to the maritime charm of Sète, sunbathe on the beaches of Montpellier, follow the white horses of Camargue, admire the Cévennes mountains, explore the arid limestone plateaus called Les Causses, venture into the meadows of Aubrac or, away from the sea in the hollow of a great plain, fall for the irresistible sweetness of the Gers, which is what I did!

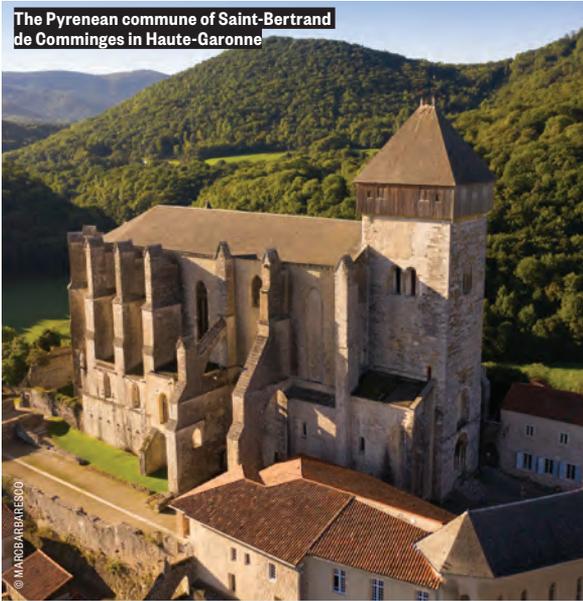
## A majestic entranceway

My first point of entry is Toulouse, the capital of Occitania. I instantly fall in love with La Ville Rose, whose brick facades look orangey under the southern sun. Between the Canal du Midi and the Garonne, people hum the songs of singer and native son Claude Nougaro around Place du Capitole, in the winding streets and alleys, so that *le vent d'autan* – the southerly wind purported to drive everyone crazy – won't trouble city dwellers!

Here, rugby and good food are taken very seriously. People scour the sidewalk Marché Cristal on Boulevard de Strasbourg or inhale the scent of newly mowed hay at Fromagerie Xavier, where cheese-and-wine tastings are held every Thursday. And then there's Marché Victor Hugo, France's oldest covered market, which opens at the crack of dawn except on Mondays. Toulouse sausage reigns supreme at this spot, foie gras comes in a wide variety of sizes, and duck in every shape and style. Cahors and Banyuls wine, onions from Cévennes, Bouzigues oysters... You'll want to try them all. And you can! The market's top floor is reserved for restaurants.

The arc of history, too, is a passion in Toulouse, from the earliest traces of civilization to the city's current leadership in aeronautics. At the bend of a square is Basilique Saint-Sernin, Europe's largest remaining Romanesque church and one of its most beautiful. Near the Garonne, Hôtel d'Assézat (currently closed for renovations, but its splendid courtyard remains open to visitors) is a masterful example of Renaissance

The Pyrenean commune of Saint-Bertrand de Comminges in Haute-Garonne



© MARBARBARESCO

## Discover Occitania with CAA-Quebec Travel

**SELF-DRIVE (ROAD TRIP)** —> Getaway to Occitania:  
Departures between May 1 and October 31, 2024  
**SLOW TRAVEL** —> All Things French in Périgord:  
Departures May 23 or September 19, 2024

architecture, home to a wealthy merchant of the pastel plant, or woad, used to make a blue dye deemed “fit for a king” and that made a fortune for Occitania. Incidentally, the compacted ball of shredded woad leaves is called a *cocagne*, hence the expression *Pays de Cocagne* referring to Occitania. History is also reflected in the bilingual street names – in French and original Occitan (or *langue d’oc*). After all, Occitan is still spoken every day and taught (alongside French) in the region’s Calandretas, or bilingual schools.

### A land of history and myth

Occitania’s heritage is unusually rich. These fertile agricultural lands are dotted with wonders. Take the Pont du Gard, the Roman three-tiered aqueduct bridge said to have been in use for six centuries and that is now a UNESCO World Heritage Site. Or there is the Millau Viaduct, the world’s tallest and longest cable-stayed bridge that is suspended over the Millau valley and the Tarn river. The stark beauty of the Saint-Bertrand-de-Comminges Abbey stirs the heart. The oak choir stalls in Auch’s Cathédrale Sainte-Marie resemble a church within a church. And what can I say about the clifftop village of Rocamadour, or the picture-perfect commune of Saint-Cirq-Lapopie set far above the Lot river? The majestic medieval town of Carcassonne is yet another UNESCO World Heritage Site and the circular village of Martres-Tolosane still carries on its centuries-old faïence (glazed earthenware) tradition.



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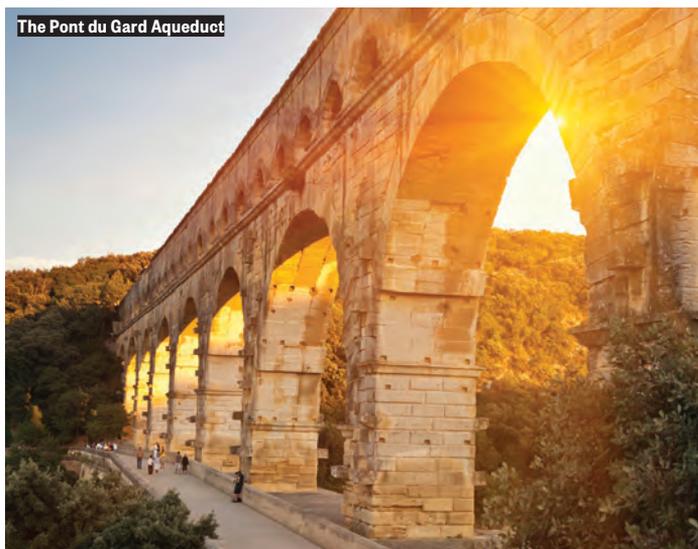
Aerial view of central Toulouse and Couvent des Jacobins

**A PLACE TO STAY** —> Les Bruhasses, a charming 18th-century guesthouse run by a Gascon-Québécois couple in the town of Condom. [LESBRUHASSES.FR/EN](http://LESBRUHASSES.FR/EN)

**BRING A PIECE OF OCCITANIA HOME** —> A bottle of Armagnac from Domaine d'Arton or a bottle of Pillow Mist by Graine de Pastel.

[ARTON.FR/EN](http://ARTON.FR/EN) / [GRAINEDEPASTEL.COM](http://GRAINEDEPASTEL.COM)

**TRENDING IN FRANCE** —> Late 19th-century *guinguettes* (popular open-air cafés or dance halls) are back in fashion in every corner of France. In Toulouse, Guinguette Turbine – that overlooks both picturesque Pont-Neuf and the grand Hôtel-Dieu Saint-Jacques – serves delicious tapas. [TURBINE-BAZACLE.FR](http://TURBINE-BAZACLE.FR)



The Pont du Gard Aqueduct

## MARIE-PIERRE'S FAVOURITE SPOT

**The Pont du Gard beckons to be seen from every angle. I walked through the water channel at the top of the bridge then later sat back at the site's magnificent terrace to admire its immense splendour while savouring local delicacies.**

— MARIE-PIERRE LÉVESQUE  
Marketing Assistant Director at CAA-Quebec

This part of the world is replete with medieval half-timbered houses, even in the smallest of villages. Traversed by Compostela pilgrim routes and dotted with fortresses dating back to the Templar Knights and traces of Gaulish *oppida* (settlements), Occitania is an archaeological hunting ground.

History aside, there are enduring traditions. In the village of Rieux-Volvestre, it's the three-day Papogay Festival. The tradition dates back to the Hundred Years' War when France was defeated by English armies. The French were considered inadequate archers, so it was determined they should receive more training. In Rieux-Volvestre today, "training" involves a metal parrot called the Papogay, which is attached atop a 45-metre mast for archers to target. The candidate who succeeds in knocking the bird off its perch is crowned Papogay King.

A beloved Gascon hero is Charles de Batz de Castelmore, better known as d'Artagnan,

born near Lupiac in the Gers. He was a real-life Musketeer fighting for Louis XIV and romanticized in the novel *The Three Musketeers*. His statue now stands proudly on the landing of the grand staircase linking the historic town to the new town of Auch, capital of the Gers.

### A sweet slice of life

To appreciate the Gers, take a stroll along Rue Principale in Lectoure, from Cathédrale Saint-Gervais-et-Saint-Protais to Château des Comtes d'Armagnac. When you arrive on the promontory at the end of the village, you'll be rewarded with a magnificent view over the Gers valley: hills and dales, thickets and meadows in every shade of green and yellow, all under a deep blue sky. Imagine a French version of Tuscany!

There's plenty to do and enjoy in the Pays de Cocagne: Armagnac, black ham, hiking, tiny bistros serving decadent Gascon salads. This vacation spot is enriching and so much more!

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# Home

We inform you on all aspects of housing: home renovations, maintenance, buying or selling, and more.



## Choosing a prepurchase building inspector

While not mandatory, a prepurchase inspection is highly recommended. A qualified inspector must:

- be a member in good standing of a relevant professional order, such as architect, technologist or engineer;
- hold errors-and-omissions liability insurance;
- have reliable references, and be willing to share them with you;
- know your neighbourhood and its particularities well, especially its types of soil;
- produce a detailed report backed up with photos and even videos.

Besides helping you choose the right inspector from our network of Approved Residential Suppliers, CAA-Quebec Residential Advisory Services will also answer any questions you may have about the type of work to be done.

And while it's very tempting to skip this step so you won't "miss out" on a property, especially in today's sellers' market, remember that as a buyer you're responsible for visible defects at the time of the transaction even if you're not well-versed in construction. The pre-purchase inspection should be a condition of your purchase offer. You can choose within 7 to 10 days to buy or pass on the property based on how satisfied you are with the inspector's findings. Inspection costs vary in terms of the type and size of the property, but any amount would be minimal compared with the problems and repairs such inspection might have spared you.

## Spring snow removal: what, when and how

It's often at winter's end that snow and ice accumulation can wreak havoc. Here's when and how to act.

**ROOF:** Remove the snow if you notice warping on your ceiling, cracks appearing in walls or doors starting to jam. Using a roof rake tool, remove the snow from the top down. Roofing specialists (including those approved by CAA-Quebec) offer roof-snow removal services.

**SHED:** If snow must be cleared from your house roof, it must also be removed from your shed, even before you tackle the house!

**TEMPORARY SHELTER:** Clear away any accumulated snow that exceeds six to eight centimetres in depth from the shelter roof. Clear both sides at the same time using a telescopic shovel or broom.

**PATIO:** For safety reasons, remove snow in front of doors and windows (to allow for easy escape in case of a fire). A wooden deck must be cleared using a plastic shovel to prevent damaging the deck. Ideally, you should clear icy snow with an accumulation of more than 30 centimetres. The same goes for the area surrounding your in-ground swimming pool.

**ABOVE-GROUND SWIMMING POOL:** Use a plastic shovel to remove snow and ice that has accumulated on the pool, copings and skimmer. Start at the edges of the pool and finish in its centre.

And if, despite all your efforts, damage or a break has occurred, contact your insurer at once to know what coverage is included in your home insurance policy.





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## INTERGENERATIONAL HOUSING

# One roof, two homes!

Given the aging population, housing shortages and spiking real-estate prices, more and more people are considering multigenerational living. It's a practical solution to be sure, but before diving in, here are some useful insights and factors to consider.

BY — JACQUELINE SIMONEAU

Revenu Québec defines an intergenerational house as “a single-family home in which an independent dwelling has been created, allowing a number of generations of the same family to live together while preserving their privacy.” While the two dwellings have the same mailing address and taxed as a single unit, they have separate entrances. The secondary dwelling may be an added storey or an annex to the main house, a living space above the garage or a converted basement.

This living concept has several benefits. Besides cost considerations (access to property ownership, savings on mortgage payments or housing costs, sharing of living expenses), intergenerational cohabitation reinforces family ties, eliminates social isolation, offers a sense of security for aging parents and facilitates mutual aid services.



### Meeting everyone's specific needs

Living together means getting along harmoniously, agreeing on rules and sticking to them. A discussion is essential to ensure that everybody's needs are met. These will include the living-space area that will comprise a common or separate entrance; establishment of parameters for cohabitation and privacy (including the sharing of tasks and expenses, common or separate meals, noise management, and more); and a game plan if an occupant wishes to sell or move out. There will also be a need to negotiate satisfactory accommodations before undertaking any work on the property. In the final analysis, clear communication will be your principal ally in living with extended family.

### Legal and zoning considerations

"Regulations may differ from one municipality to the next, especially with regard to the surface area and location of the dwelling," says architectural technologist Luc Gendron, founder and president of Habitation Plani-Conseil. "Some municipalities prohibit this type of housing outright." In addition, you'll require city permits for the work that will be done. Important to know: Most municipalities forbid renting out the dwelling to strangers when the occupant ceases to live there.

### Budget

Set a realistic budget. "The costs of converting a single-family residence into an intergenerational property vary according to the project type," says Gendron. "A minimum ballpark figure, at current prices, is \$150,000, not including interior-design work. Obviously, turning a basement into a suite is cheaper than adding an annex or storey to the house since basic structures like walls and floors are already in place. Another consideration is determining who is responsible for capital outlay and construction costs. Will they be shared between the families? Some people prefer to own the property outright and rent the dwelling to their relatives. Others opt to share the property and mortgage."

### Subsidies and tax credits

Currently, there are no subsidies for the construction of this type of housing. But a federal tax credit exists for families looking to add a secondary dwelling to their homes to accommodate aging parents 65 years and older or an adult relative with a disability. Available since January 1, 2023, this credit provides a one-time 15-percent tax refund, up to \$7,500, for renovation or construction costs of up to \$50,000. You may also be eligible for other existing federal and provincial tax credits for home renovations. Be sure to look into these programs.

### Plan your project

Whether it involves the construction of an annex, an extra storey or the conversion of an existing space, we highly recommend working with a structural expert, an architect or an architectural technologist. New construction definitely requires a multidisciplinary architecture-and-design firm that can offer a comprehensive plan for your specific needs. Take the time to shop around for a reputable firm or building expert.



### Living expenses

It's also necessary to establish how future expenses will be shared (repairs, maintenance, electricity, Internet, taxes, and so on). One of the benefits of intergenerational cohabitation is that occupants can split expenses as well as save on what it would cost for a senior residence.

## Home insurance

If you are the owner-occupant of a single-family house that includes an independent dwelling lived in exclusively by members of your family, and if both dwellings are considered as one address with a single utility bill and taxed as a single unit, discuss your situation with an insurance agent or broker in order to ensure that all occupants are covered under your



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## ENJOY SAFETY AS YOU AGE

# Adapt your home

The majority (73 percent)\* of Canadians 60 years and older want to live independently in their own homes for as long as possible. As our health conditions change over the years, now is as good a time as any to adapt our homes to suit future needs. Here's how.

BY — JACQUELINE SIMONEAU

### Circulation spaces

Replace the original door hinges with expandable ones to accommodate passage of a wheelchair or walker. President of Ordre des Ergothérapeutes du Québec (OEQ) Alexandre Nadeau suggests installing accordion or bi-folding doors. He also advises you remove all doorsills to prevent falls and replace doorknobs with easier-to-grasp levers.

### Lighting

Poorly lit corners are often the cause of falls, so make sure all rooms are brightly lit. Nadeau recommends using rocker rather than round switches. You'll also appreciate luminous switches or better still, motion sensor switches that turn the light on when someone enters the room. Tip: Place switches at shoulder height to avoid potential back or upper-arm pain.

### Bathroom and kitchen

Install grab bars next to the toilet, as well as in the shower and bathtub. "They're indispensable in case of mobility issues resulting from arthritis or hip injuries, for example," Nadeau says. "But make sure the designated walls are sufficiently solid. If not, the walls must be reinforced."

If space permits, opt for a separate shower and bathtub. "A curbless or roll-in shower is recommended because it makes it easy to transfer from wheelchair to shower bench," notes Nadeau. A low-entry walk-in tub, for easy entry and exit, could also be beneficial.

Move the laundry room from the basement to the ground floor. If space is at a premium, place the washer and dryer in a closet (compact models are easily available). For sinks, opt for single-lever faucets.



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Increase storage space by adding sliding shelves and drawers. This allows you to see contents at a glance without bending or stretching. For kitchen cabinets, opt for T-Bar or D-Shape pulls, which are easier to grip than knobs.

#### Home automation

Integrate smart home automation into your everyday life including surveillance cameras, smart thermostats, remote-control lighting, smart locks and fall detectors. Nadeau says these intelligent interconnected devices will make your life easier, allowing you to remain safe and secure in your home for a long time.

#### Home exterior

Check the condition of the steps around the house and handrails of your balconies. They must be building-code compliant. It's also a good idea to install a bench between the porch and the driveway in case you need to sit down or want to deposit items you may be carrying.



## When buying a home

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# Green building going strong

Adopting eco-friendly practices helps create a greener, healthier and more sustainable environment. And it's much less complicated than you'd think. Read on.

BY — JACQUELINE SIMONEAU

Green building refers to the practice of renovating or building a home in a manner that minimizes, and in some cases eliminates, negative impacts on the environment. It includes energy efficiency, water conservation, improving air quality, using sustainable materials, and recycling construction and demolition waste. These core principles make it possible not only to ensure maximum benefits, but also to bring down housing costs. Conceiving such a project, however, requires careful research and planning.

## Foundation

According to Ecohome co-founder and general director Emmanuel Cosgrove, a growing number of green homes are built on slab foundations and have no basement. It's an interesting way to limit both concrete use and construction costs.

## Materials

The emphasis is on renewable, sustainable, minimally processed and non-toxic materials, including bio-sourced products like wood, cork, hemp and cellulose wadding. Builders are also encouraged to use recovered materials and buy locally. Cosgrove recommends using cellulose for insulation, for example. Made from recycled newsprint and other paper-waste products, cellulose is cost-effective and efficient. Cosgrove also advises replacing asphalt shingles with metal roofing, which costs more up front but lasts longer. Other suggestions include using plywood or wood paneling for walls and hardwood, linoleum or smoothed concrete for floors. These products are clean and long-lasting.

## Energy efficiency

There are several ways to maximize energy efficiency when building a house. The simplest is to position most windows so that they face southward. This way the home will benefit from passive solar energy generated by the absorption of sun rays through the windows and the reception of maximum natural light. According to Cosgrove, this concept will help reduce heating bills by 15 to 20 percent. In the summer, install awnings over south-facing windows to prevent rooms overheating from direct sunlight, then reorganize landscaping in affected areas outside.

Two other elements essential for an eco-energy home are triple-pane windows and above-standard insulation. For example, a Novoclimat-certified home saves 20 percent on energy costs compared with a house that complies with the Quebec construction code. A wall-mounted high-energy-efficient heat pump would also be an asset. “It provides both heat and air conditioning and consumes less energy than baseboard heaters,” affirms Cosgrove. “Therefore, it’s advantageous to use a heat pump for most of the year and reserve the regular heating system for very cold days.”

If you plan eventually to install photovoltaic solar panels for electricity production, now is the time to prepare your home to be accommodating at the construction stage. You’ll find instructions and other useful information in the Solar Ready guide published by Natural Resources Canada. Simple preparations made today will save you money at installation time.

## Water management

This is a key principle in green construction. Simple gestures like installing dual-flush toilets and faucet aerators can make a big difference. Look for plumbing products with the WaterSense label, proof that these are more water-efficient than conventional products and have met the stringent criteria of the U.S. Environmental Protection Agency (EPA) for product performance.



© ECOHOME

**TO BE ELIGIBLE FOR THE NOVOCLIMAT FINANCIAL ASSISTANCE PROGRAM** —> the home must: be built by a contractor certified as Novoclimat or Novoclimat Sélect-Maison; be registered with the Novoclimat program before constructions starts; and meet the program’s requirements, including being newly built for residential purposes, being located in Quebec and having electricity or residual forest biomass as the main energy source.

## Is an eco-home more expensive?

It’s a fact: A green home does require a larger investment than a conventional home. But its superior energy efficiency and durable materials mean it’s cheaper to maintain and heat or cool. “You can draw a parallel with electric vehicles,” says Cosgrove. “They’re more expensive up front, but the price difference will be recouped because you won’t have to pay for gas.” In short, a well-thought-out eco-home will result in a good return on investment.

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## Financial aid

There are different government grant programs like Novoclimat and Rénoclimat to help reduce the cost of building an eco-home. Energy suppliers like Hydro-Québec and financial institutions also dispense different reimbursements and discounts. In addition, several municipalities offer tax breaks on purchasing a LEED (Leadership in Energy and Environmental Design)-certified home. This international rating system is a symbol of excellence in green construction and design, as well as resource management and environmental protection.



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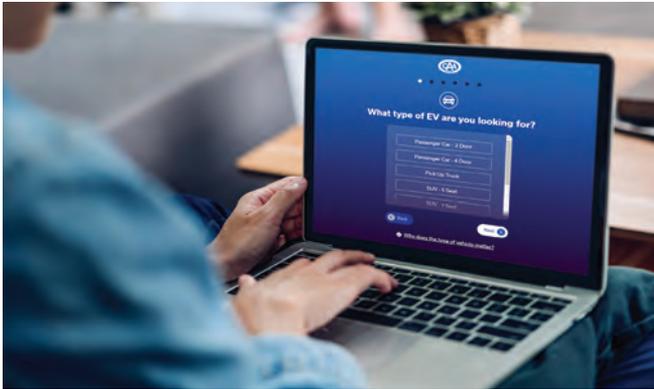
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- Consult the EV road tests driven by our two automotive experts Jesse Caron and Maxime Dubois at [CAAQUEBEC.COM/ELECTRIC-MOBILITY](http://CAAQUEBEC.COM/ELECTRIC-MOBILITY). You'll also find multiple tips and tricks as well as our podcast discussing electric vehicles (available only in French).
- Participate in our EV test-drive events held in different cities across the province. Accompanied by one of our automotive experts, you can test three vehicle types: classic hybrid, plug-in hybrid and fully electric. You'll also have an opportunity to pull in to a public charging station and be shown how it works. Stay tuned for upcoming dates and cities in the program through our social networks and our monthly newsletter.

And if you have further questions, contact our Mobility Advisory Services (by telephone or online). Our experts are standing by. Call as often as you like – it's included in your membership.



SCAN THE QR CODE TO ACCESS  
THE EV BUYING GUIDE INTERACTIVE TOOL

## Auto-show season is upon us

### CAA-Quebec at the Quebec City and Montreal Auto Shows

Again this year, CAA-Quebec teams up with Roulons Électrique and Leviton to introduce its EV road tests at the *Quebec City International Auto Show*, to be held this March 5 to 10 at ExpoCité. About 10 vehicles will be available for free test drives on a first-come, first-served basis. We urge you to act quickly as the activity is very popular – as attested by the large number of attendees who took up the same offer last January at the *Montreal International Auto Show*. These tests perfectly fulfill one of CAA-Quebec's self-appointed roles, which is to prepare and usher its members and the general public into the electric mobility age, a choice that, starting in 2035, will become mandatory in Quebec, at least as far as new light vehicles are concerned.

### Montreal Electric & Plug-in Hybrid Vehicle Show

This three-day show will take place at the Olympic Stadium from April 19 to 21. It's an opportunity to check out and test-drive EVs, examine and compare the latest electromobility innovations showcased by hundreds of exhibitors. Visit the CAA-Quebec booth to attend interactive conferences hosted by our automotive experts. In addition to hosting two French-only presentations – “Vos questions sur les VE, nos trucs et astuces!” and “Acheter un VÉ d'occasion... et bien le conserver” – the experts will answer questions from the audience, on topics ranging from EV-battery lifespan and battery-charging issues to what EV drivers should expect come winter. CAA-Quebec members get \$2 off when they present their membership card at the box office.



## SUSTAINABLE FUELS

# From F1 to your car

Who better to test sustainable fuels than Formula One drivers? The world's most prestigious motor-racing competition is ready to oblige!

BY — NADINE FILION

This is not the first time F1 has spearheaded an innovation in the automotive industry. In the 1980s, it initiated the use of the carbon-fibre monocoque chassis. In the 1990s, it was the semi-automatic transmission. And more recently, F1 initiated the kinetic-energy recovery system (KERS).

This time the focus is on 100-percent sustainable fuel. Come 2026, all F1 single-seaters will be required to run on it as part of F1's plans to be Net Zero Carbon by 2030. To quote F1 Chief Technical Officer Pat Symonds in the 2023 Grand Prix Canada Official Program: "We know it's important to find solutions for future mobility, and F1 has the necessary technology and qualified personnel. In our opinion, this could be a turning point in reducing greenhouse gases (GHG) in the automotive industry and beyond."

## What is sustainable fuel?

In an interview with the F1 portal *France Racing*, Symonds explains that sustainable fuels certainly emit CO<sub>2</sub>, but it's a CO<sub>2</sub> "that's already present in the atmosphere or that would have resulted in the atmosphere anyway."

In short, we're talking about a fuel that produces no new polluting emissions because it comes from existing and responsible sources such as household waste or non-food biomass. It could even be produced from carbon that has been captured directly from the atmosphere, a technology that the British-Columbia-based company Carbon Engineering is developing.

But it takes more than just a carbon-neutral product. The fuel that will power the next generation of F1 hybrid engines must pack the "same punch worthy of this motorsport pinnacle," says Symonds.

Note that the new engines propelling the single-seaters that will inaugurate the F1 2026 season will be three times electrically more powerful than current hybrid models. It is also expected that the new sustainable fuel will be of such energy density that the racing stables will be able to consume 20 to 30 percent less and still see their 1,000+ horsepower models cross the finish line.





### Available soon at a service station near you?

Formula One has entrusted sustainable-fuel development to the Saudi oil company Aramco, but its regulations will allow teams to explore their own alternative solutions. “As with everything else in F1,” says Symonds, “the competition will show us who can come up with the most efficient way forward.”

A high-performance carbon-neutral fuel that could replace gasoline or diesel? It’s tempting to say this would be too good to be true for ordinary motorists. Au contraire, Formula One actually aspires to democratize the fuel when the time comes, bringing it to local service stations and into road vehicles without having to modify such vehicles.

### Did you know?

F1 cars typically do not have catalytic converters (CATs). These devices are used to convert toxic pollutants into slightly-less toxic emissions. Without CATs, emissions of hydrocarbons (HC) and carbon monoxide, among others, are unavoidable.

Sylvain Légaré, CAA-Quebec automotive analyst and auto-racing enthusiast, therefore, believes that Formula One would also benefit from working on the development of a fume-sanitization system for modern race cars.



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And of course, you have access to **Roadside Assistance** regardless of the type of vehicle you drive, whether electric or gas-powered.



# Is your car lease ending? What's your next step?

The long-term lease agreement for your vehicle will soon expire. In a context where the shortage of both new and used vehicles is gradually resolving, is it better to buy the car or return the keys to the dealership? The following points will help you weigh your options.

BY — LYNE BOISVERT





### End-of-lease buyout

If you have a long-term lease on a new car, chances are it includes an option to buy the car at a predetermined price once the lease ends. The buyout price reflects the car's residual value and all applicable fees (also spelled out in the lease agreement). Other factors to consider include the car's market value, mileage, maintenance history, whether or not it's been involved in an accident, plus its level of wear and tear.

If the car still suits your needs, has low mileage, is reliable and in excellent condition, then it makes sense to buy it. It will be less expensive than leasing another new car, especially if its residual value is lower than its market value. And you'd probably make a profit should you resell it later.

### Returning the car to the dealership

If the leased car no longer suits your needs, or if another model has since caught your eye, then you'd probably want to turn over the keys when the lease is up. But don't come to this decision at the last minute. Give yourself at least a month to have the car inspected – at the dealership or a CAA-Quebec's Authorized Vehicle Inspection Centre – to know what repairs are necessary and then have them done at a garage of your choice.

At the end of the lease, the car will be carefully scrutinized by the dealership or an auto-inspection firm (on behalf of the lessor). "Excessive wear and tear, visual damage (like dents, scratches or stains), poor maintenance or major modifications made to the vehicle will require compensation from you," says CAA-Quebec Mobility Analyst Sylvain Légaré. "Note if your vehicle was seriously damaged in an accident, because it would be better if the lessor, rather than you, absorb the depreciation cost."



### Accommodation sale

When the lease ends, if you have decided to buy a new vehicle and have found a buyer for the leased car, you could initiate what's called an accommodation (or convenience) sale – all of which is carried out by the same automobile dealership.

Légaré explains: "The advantage of an accommodation sale is that you could get a better sale price for your used car and only pay sales taxes on the difference between the purchase price of your new car and the resale price of your current car. For example, if your new car costs \$50,000 and your old car sells for \$20,000, you'll be taxed on \$30,000." With regard to the sale of the leased vehicle, you'll have to reimburse the lessor (the dealer) the amount of the buyout option, and pocket any surplus.

For the dealer, an accommodation sale is a good sales incentive while the purchaser of the used vehicle will be spared a trip to the SAAQ to formalize the transaction. What's more, since it's a dealer who will officially sell the car, the buyer will benefit from the dealership legal warranty.

Once you've decided to buy out or return the leased vehicle, inform your insurer promptly so your file can be updated.

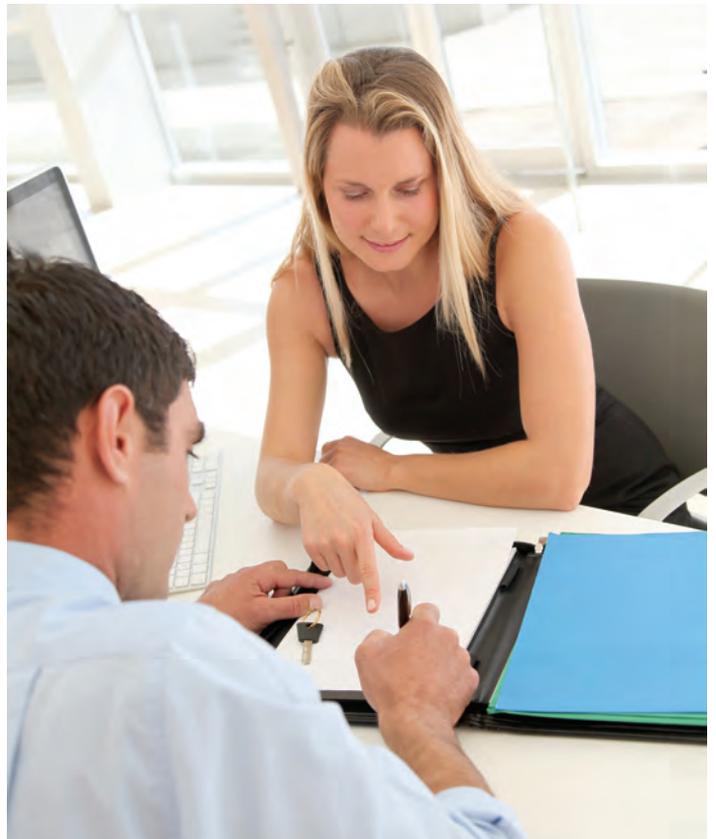
## What's lease-return insurance?

Bought at the time of lease signing, this insurance will cover excessive damage estimated between \$2,500 and \$10,000. Lease-return insurance may be worth it if you often park downtown or if you do a lot of driving, since the risk of damage to the bodywork is higher. It will certainly minimize your out-of-pocket costs at the end of the lease.



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# SNOW

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# 12

## tips to extend your car's lifespan

Today's vehicles can be driven for up to 300,000 kilometres without requiring major repairs, provided they get the proper care.

Here are our maintenance tips.

BY — NADINE FILION





### 01 Follow the maintenance schedule in the owner's manual

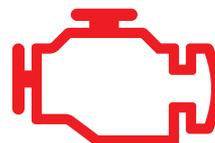
To ensure that your vehicle's manufacturer's warranty is upheld, it's essential to follow the recommended maintenance schedule scrupulously. Once the warranty has expired, keep track of your annual mileage and the road conditions where you drive (like city streets, highways, gravel roads) so as to gauge the maintenance pace required for your vehicle. Refer to your owner's manual for maintenance tips and answers to your questions, and observe the frequency of oil and filter changes.

### 04 Choose quality parts

Stay away from the cheapest auto parts listed in the catalogue, dubbed "disposable" by Jesse Caron. "Go for intermediate quality at the very least," he recommends, "or higher if your budget allows." Has the original shock-absorber set lasted 10 years? That is a good indicator of the lifespan of quality auto parts. Furthermore, if you decide to sell your vehicle sooner than expected, you may be able to get a better price (assuming you will have kept invoices and receipts as proof of maintenance and repair).



### 02 Respond quickly to the "check engine" and other warning lights



If the "check engine" light comes on, have the car checked as quickly as possible. It's important to find the cause. If the light has already been on, how would you know should another, more critical, problem arise?

### 03 Check the oil and fluids, and have your vehicle inspected

An inspection carried out by your trusted mechanic (or at a CAA-Quebec's Authorized Vehicle Inspection Centre) can reveal little details that, if fixed promptly, will prevent costly major repairs. Between inspections, make a point to check the fluids regularly. "If the transmission fluid looks muddy or brown, act quickly and replace it or your automatic gear will slip," warns CAA-Quebec auto expert Jesse Caron.





### 05 Wax your car twice a year

Your car's bodywork will benefit in the long run from a good layer of protective wax, applied twice a year – preferably in the fall and spring. The application must be methodical and carried out in accordance with the instructions provided by the product manufacturer; “otherwise, you’d be wasting your time and your car will get little benefit,” recommends Caron. “And choose an overcast day for the job because sun and heat don’t mix well with this type of treatment.”



### 06 Rustproof your car

Rustproof treatment will help extend your car's lifespan. And anytime is a good occasion to do it. Rustproofing is even recommended for a leased car that you might consider buying when the lease expires. Does your dealer not recommend rustproofing your EV because doing so could void the carmaker's warranty? “This is not true,” says Caron. “You’ll be hard-pressed to find such a stipulation in most car owner’s manuals.”



### 07 Soften rubber seals

When getting your car ready for summer and winter, coat the rubber seals (doors, trunk, tailgate, sunroof) with a silicone-based lubricant to prevent them from drying out or freezing, which could cause water leaks in the cabin. You'll also have much less difficulty opening the doors following a spell of freezing rain.




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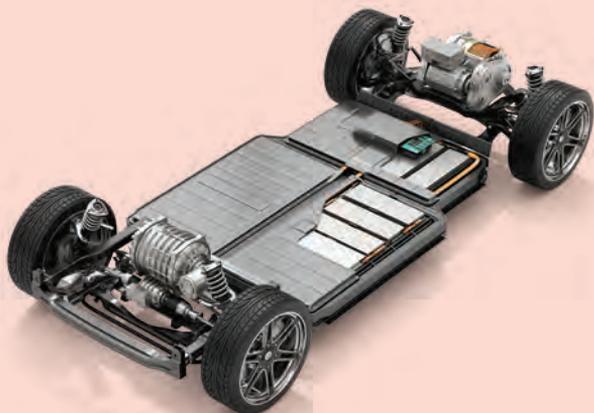


### 08 Maintain your electric vehicle's brakes

Brakes on electric vehicles are generally less stressed due to their regenerative braking technology, especially those equipped with the “One-Pedal Drive” function. The brake system should be inspected at least once a year. “The inspection must include disassembling the caliper and removing the brake pads to make sure that nothing sticks and to prevent rust,” says Caron. “Such problems would easily wipe out the savings on fuel you’ve achieved with your EV.”

### 09 Monitor your EV's air-conditioning system

In an electric vehicle, a malfunctioning air-conditioning system can have more severe consequences than in a gas-powered vehicle, as it also plays a role in the thermal conditioning of the battery, maintaining it at an optimal temperature. A flaw in your EV's air-conditioning system can jeopardize the proper functioning and lifespan of the battery.



### 10 Wash your car on a regular basis

Keep the car spick and span, winter and summer alike. Use high-pressure water to rinse every part, especially the cracks and crevices, wheel wells, and undercarriage where dirt and salt build up in winter. If you use an automatic car wash facility, don't skimp on the undercarriage wash option.



### 11 Use an engine block heater in winter

Starting a car in cold weather is what wears out the vehicle's mechanical components the most. The oil thickens as the temperature drops and doesn't flow as well, the engine must work harder and fuel combustion is less efficient. A block heater will come in handy, as it preheats the components before the engine gets going. You'll gain at every level: A cabin that warms up faster, better fuel economy (by 15 percent for the first 20 kilometres) and a car that will serve you well for a longer time.





## 12 Choose reliable vehicle brands

When shopping for a new or used car, look for brands with proven reliability. Discuss your options with CAA-Quebec Mobility Advisory Services or consult annual surveys on the topic. Road tests conducted by CAA-Quebec experts will provide you with unbiased advice.



### CAA-Quebec Members

Our Mobility Advisory Services can answer your questions on car maintenance, whether you drive an EV or a gas-powered vehicle. Don't hesitate to contact our experts, it's included in your membership. You'll get 3 percent back in CAA Dollars on the invoice amount for car-maintenance work done at a CAA-Quebec Approved Auto Repair Service. Head to Antirouille Métropolitain for an rustproofing treatment. You'll get 5 percent off the regular price of a full rustproofing treatment.



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## 2024 GENESIS ELECTRIFIED GV70

**PRICE:** \$84,500 (not eligible for govt. rebates)

**PROS** —> Impressively quiet ride, powerful and linear acceleration, rich finish, excellent equipment/price ratio, comfortable ride and front seats, unparalleled warranty and service promise.

**CONS** —> Only average range, agility reduced by battery weight, non-progressive mechanical braking, tight rear seats, no “base model” version.

The Electrified GV70 is the third fully electric model from Genesis, whose lineup also includes the Electrified G80 sedan and the GV60 compact crossover. Unlike the latter, which features an architecture dedicated to electric models, the electron-powered GV70 is an adaptation of the gas-powered version. Hyundai’s luxury division offers one single, fully equipped variant for \$7,500 more than a 3.5T Prestige internal combustion model, with an announced range of 383 kilometres..

We’ve already seen Genesis hit a home run with the combustion-powered GV70, undoubtedly one of today’s most recommendable compact luxury SUVs. This electric version brings a layer of smoothness, silence, and responsiveness that only adds to the everyday enjoyment of driving this vehicle. While the loss of agility on winding roads is unlikely to bother its target buyers, its hardly competitive range could raise a few eyebrows.

### TESTED MODEL

**ENGINE** — Front and rear electric motors with 77.4 kWh lithium-ion battery (429 hp; Boost mode: 483 hp)

**TRANSMISSION** — 1-speed automatic (direct drive)

**DRIVETRAIN** — All-wheel drive

**CLAIMED RANGE** — 383 km

**RECHARGING** — From 10% to 80% charge: 1 hr 13 min (50-kW fast-charging, manufacturer data) or 7 hrs 54 min (240-volt charging, Natural Resources Canada)

**TEST TEMPERATURE** — 8°C to 26°C

**TESTED ENERGY CONSUMPTION** — 22.3 kWh/100 km (equivalent to 2.5 L/100 km)



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## 2024 HONDA PILOT

**PRICE:** \$53,650 to \$65,850

**PROS** —> Gentle, smooth and fairly economical V6 engine, spacious and welcoming interior, comfortable ride, logical controls and displays, very good visibility, good reputation for reliability.

**CONS** —> Clumsy road handling, steering too light, jerky transmission at low speeds, trivial finish for the price, not available in an electrified version, hefty monthly payments.

Honda has redesigned the bulk of its SUV lineup for 2023, including the Pilot. For this fourth generation in 20 years, the midsize SUV sports the brand’s most recent visual codes, in both the front end and the dashboard. The mechanical features have undergone a more timid evolution, meaning that the V6 is still fitted under the hood and is not yet supported by any form of electrification. In line with the rest of the range, the TrailSport version we tested remains unchanged for 2024, with the exception of a \$1,000 price increase.

Whether it’s a TrailSport version or not, the new Pilot still relies on the features of comfort, space, and reliability that have contributed to the model’s reputation. The presence of a V6 under the long, flat hood ought to delight lovers of quietness and towing, without incurring a disadvantage at the pump compared to the many turbocharged four-cylinders on the market. However, the market is full of models that are more agile and luxurious or better equipped than the biggest Honda, often for a lower price.

### TESTED MODEL

**ENGINE** — 3.5-litre V6 (285 hp)

**TRANSMISSION** — 10-speed automatic with manual mode

**DRIVETRAIN** — All-wheel drive

**TEST TEMPERATURE** — 9°C to 24°C

**TESTED FUEL ECONOMY** — 10.7 L/100 km



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## 2024 HYUNDAI KONA

**PRICE:** \$28,523 to \$41,723

**PROS** —→ Expanded trunk and rear seating areas, logical controls, improved soundproofing, solid road handling, plenty of storage space (N Line), blind-spot monitoring as standard.

**CONS** —→ Hesitant 8-speed transmission, turbo lag (N Line), limited rearward visibility, steep price hike, increased consumption.

Hyundai's Kona accounts for more than a quarter of the automaker's sales in Canada. As such, the manufacturer is counting heavily on the second-generation model to consolidate its momentum in the country. To this end, the main focus has been on aligning the Kona with other subcompact SUVs when it comes to size, safety and technology. The two already familiar gasoline engines are still on the program, as is the 100-percent electric variant expected in early 2024. To no one's surprise, the price leaps considerably across the lineup.

The Kona 2024's daring exterior may promise a revolution, but the new generation is actually more of a progression. Space, comfort, soundproofing, versatility: Hyundai has improved several aspects of its most popular model, but the underlying features haven't changed much. In fact, Hyundai seems to have thrown in the towel on the fuel efficiency of its gasoline versions, which are now less efficient than their outgoing predecessors. Although the electric motor will undoubtedly save the day, it will also add to an already hefty bill.

### TESTED MODEL

**ENGINE** — 1.6-litre turbo 4-cylinder (190 hp)

**TRANSMISSION** — 8-speed automatic with manual mode

**DRIVETRAIN** — All-wheel drive

**FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA)** — 9.1 L/100 km

## 2024 SUBARU CROSSTREK

**PRICE:** \$31,190 to \$39,190

**PROS** —→ Efficient all-wheel drive, supple ride, well-adapted 2.5-litre engine, reasonable fuel consumption, comfortable seats, spacious interior.

**CONS** —→ Imprecise on-centre steering, complexity of certain controls, lean in turns, prices on the rise, reliability to be ascertained.

The Crosstrek launches into model-year 2024 with a restyled exterior. Subaru is talking third generation even though the mechanicals and platform of its best-selling Canadian model have undergone only minor changes. Still closely related to the compact Impreza, also renewed, the brand's smallest crossover advances mostly in terms of technology and safety. An Onyx version replaces the Outdoor and it now shares its 2.5-litre engine with the Limited. Both the manual transmission and the plug-in hybrid variant have been retired.

Why change a winning formula? That's probably what Subaru repeats each time a vehicle comes up for renewal. The 2024 Crosstrek maintains the practical size, sturdiness and secure drive that have built its renown, along with a newfound level of serenity. However, as on other recent Subaru models the all-inclusive centre screen represents a setback in terms of ergonomics, and imprecise straight-line tracking becomes annoying on long trips. Despite all, the Crosstrek remains one of the most appealing small SUVs, provided reliability does not become an issue.

### TESTED MODEL

**ENGINE** — 2.5-litre horizontally-opposed 4-cylinder (182 hp)

**TRANSMISSION** — Continuously variable automatic with manual mode

**DRIVETRAIN** — All-wheel drive

**TEST TEMPERATURE** — 12°C to 26°C

**TESTED FUEL ECONOMY** — 7.6 L/100 km





## 2024 TOYOTA PRIUS PRIME

PRICE: \$41,809 to \$50,564

**PROS** —> Realistic electric range, abundant power in both electric and hybrid mode, agile and composed road comportment, comfortable front seats, improved sound insulation, attentive finish.

**CONS** —> Compromised visibility, tight rear seating, higher consumption, lower trunk capacity, complex touchscreen, sharp price increase.

While Toyota began selling the Prius plug-in hybrid a decade or so ago, the Prius Prime name first appeared in 2017. The model renewed for 2023 is officially the second generation of the car and an exterior clone of the non-plug-in Prius. The quasi-exotic styling accompanies a reworked cabin and a 50-percent to 80-percent increase in all-electric range, depending on the version. Power also gets a boost, but at the expense of fuel economy in hybrid mode.

Toyota has taken a strange turn with this renewed Prius, be it plug-in or not. The automaker has placed a lot of emphasis on styling, power and dynamics; in terms of visual and driving enjoyment, it has hit the mark. Unfortunately, it is to the detriment of two of the pioneering hybrid's key virtues: versatility and fuel economy. Considering the sharp increase in price, determine your needs and do the math before signing on the dotted line.

### TESTED MODEL

**ENGINE** — 2.0-litre 4-cylinder with electric motor and 13.6 kWh lithium-ion battery (220 hp)

**TRANSMISSION** — Continuously variable automatic

**DRIVETRAIN** — Front-wheel drive

**CLAIMED ELECTRIC RANGE** — 64 km (XSE model)

**COMPLETE CHARGE** — 4 hrs (240-volt charging)

**TEST TEMPERATURE** — 10°C to 24°C

**TESTED FUEL ECONOMY** — 3.4 L/100 km



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