

CAA

QUEBEC

TRAVEL / HOME / MOBILITY / INSURANCE

SPRING 2021

TRAVEL
TRAVELLING IN
THE NEW NORMAL

HOME
RESHINGLE YOUR ROOF

MOBILITY
FINDING THE RIGHT MECHANIC

TELEWORKING

**A NEW KIND
OF OFFICE**



caaquebec.com



Time spent with family is an opportunity to take care of yourself

These uncertain times may lead to negative emotions or anxiety.
Regularly engaging in physical activities that you enjoy,
especially outdoors, could help you feel better.

[Québec.ca/gettingbetter](https://quebec.ca/gettingbetter)

 Info-Social 811

Editorial

- 2** TODAY'S THE DAY TO THINK ABOUT TOMORROW'S INSURANCE

Travel

- 4** PHOTO CONTEST
▶ Chute Manitou, Rivière-au-Tonnerre
- 6** INFORMATION
▶ What's new in travel insurance?
- 11** INSPIRATION
▶ Dream now, travel later
- 14** REFLECTIONS
▶ Travelling in the new normal

Home

- 30** FOR THE CONSUMER
▶ Your first home: Rent or buy?
- 36** SPECIAL FEATURE
▶ Practical guide to teleworking
- 41** ADVICE
▶ Get ready for the spring thaw
- 44** GUIDE
▶ Reshingle your roof

Mobility

- 46** FOR THE CONSUMER
▶ Used cars: Four steps to finding the best deal
- 50** ADVICE
▶ Repair or replace a broken windshield?
- 54** ZOOM
▶ Finding the right mechanic
- 57** ROAD TESTS



30 YOUR FIRST HOME: RENT OR BUY?

CAA-Quebec and You

- 19** FRONT & CENTRE
▶ Discover and download our new app
- 20** NEWS
▶ Cycling infrastructure: Rethinking our roads for everyone's benefit
▶ Visit our new online boutique
▶ #UNPLUGANDDRIVE: Using humour to tackle a serious issue
▶ Five ways to celebrate the fifth anniversary of CAA-Quebec's damage-insurance agency
▶ Many "worst roads" finally repaired
- 23** MY NO-STRESS CARD
▶ Five ways to maximize the CAA-Dollar Discount Program
▶ Membership in CAA-Quebec also brings...
▶ Selling a used vehicle: Be careful when granting power of attorney
▶ Member testimonial: A simple slip-up, but the resulting stress was all too real
▶ You asked us
▶ The Assistant for legal advice: My landlord has increased my rent by 5 percent. Is that legal? What can I do about it?
▶ CAA Dollars Discount Program: Setting up your home office
- 29** HOW TO REACH US

COVID-19 ALERT: HEALTH AND SAFETY FIRST

The contents of this issue were finalized and went to press in late January, reflecting information available at that precise moment regarding the COVID-19 pandemic. Government guidelines therefore supersede all travel proposals and ideas contained therein.



The entire magazine is available at CAAQUEBEC.COM. Follow us on social media to ask questions, consult our tips and advice pages, and interact with our community.

TODAY'S THE DAY TO THINK ABOUT TOMORROW'S INSURANCE



© CATH LANGLOIS PHOTOGRAPHE

SPRING – WHICH OFTEN COINCIDES WITH CLEANING – IS THE PERFECT TIME TO REVIEW AND UPDATE OUR INSURANCE NEEDS.

A handwritten signature in black ink, appearing to read 'R. Lachance', written over a white background.

Richard Lachance
President and CEO

On the enthusiasm scale, insurance is a topic that clearly ranks far below that of your dream travel destination. Unfortunately, insurance and its annual renewal date is an inescapable fact of life. It's important to know exactly what protection you need so you can pay the right premium to ensure sufficient coverage.

The current situation is a reminder of how quickly life can take an unexpected turn. Since the start of the pandemic, what has changed? Is it our driving habits? Has telecommuting impacted our home routine? Will travel transform? What about life insurance?

Spring – which often coincides with cleaning – is the perfect time to review and update our insurance needs.

At CAA-Quebec, our operative word is transparency. Aside from offering monthly payments, we also take pride in explaining the different conditions of an insurance policy. That is where advisory services come into play. The goal is to present our products so that they can be understood by each and every client. We want to be sure that he/she will make the right choice according to their individual needs. The same transparency is applied in all our dealings with the general public.

By demystifying insurance and providing the right information, we can make a difference for our insurance clients. After all, a trust-based relationship is built upon a thorough knowledge of the protections and risks for which such insurance is assumed.

A growing team in an evolving industry

We've recently celebrated the fifth anniversary of our insurance agency. It has grown from 10 damage-insurance agents to more than 60 fully-fledged professionals today. By insuring with us, you'll enjoy the peace of mind for which CAA-Quebec has been renowned these past 115 years, and counting.

We're proud of our achievements thus far – and the future bodes well even as the insurance industry confronts major challenges, obliging us to constantly update our products. The challenges of COVID-19, natural disasters, climate change, transportation electrification and automation all demand action. They are good reasons for us to start thinking today about the insurance landscape of tomorrow – for you and *with* you.

TRY IT!

YOU WILL SIMPLY LOVE IT.



HOUSE BLEND



CAPPUCCINO



CAFFÉ LATTE



MOCHACCINO



ESPRESSO



HOT CHOCOLATE

EVERY DROP OF FUEL COUNTS.*

0 to
34⁹⁹
litres

1¢
per
litre

35 to
54⁹⁹
litres

2¢
per
litre

55
litres and more

3¢
per
litre

rabais
CAA
dollars

*OFFER VALID ON ALL TYPES OF FUELS SOLD AT PARTICIPATING COUCHE-TARD STORES, UPON PRESENTATION OF THE CAA MEMBER CARD. FOR CAA CLASSIC, CAA PLUS® AND CAA PREMIER® MEMBERS, THE REBATE IS CALCULATED ON THE BASIS OF THE NUMBER OF LITRES OF FUEL PURCHASED PER TRANSACTION: 0 TO 34.99 LITRES: 1¢ BACK IN CAA DOLLARS PER LITRE OF FUEL, 35 TO 54.99 LITRES: 2¢ BACK IN CAA DOLLARS PER LITRE OF FUEL, 55 LITRES OR MORE: 3¢ BACK IN CAA DOLLARS PER LITRE OF FUEL. CAA PLUS® RV AND CAA PREMIER® RV MEMBERS GET 3¢ BACK PER LITRE OF FUEL NO MATTER THE NUMBER OF LITRES PURCHASED.

Couche-Tard 
Simple comme bonjour™

PHOTO CONTEST



WINNING PHOTO

CHUTE MANITOU AT RIVIÈRE-AU-TONNERRE ▶ A major highlight of our road trip in Côte-Nord was discovering the spectacular Chute Manitou at Rivière-au-Tonnerre, between Sept-Îles and Havre-Saint-Pierre. After driving for hours along the Whale Route, we stopped in the area to stretch our legs and enjoy a picnic, unaware that the mighty waterfall was just a few hundred metres' hike away through the forest. From the hiking trail, we experienced an unforgettable combination of sights and sounds: The sky was a brilliant blue, birds were singing, volumes of water poured over rocks and threatened to overflow the riverbed.

📷 **MARISOL PILON, ST-JÉRÔME**

Send your favourite vacation photo (5 megabytes) to CAAQUEBEC.COM/CAAQUEBECMAGAZINE before March 5, 2021, along with a description of roughly 80 words. You'll have a chance to see it published and earn 250 CAA Dollars.

CampusDiscount

SUBSCRIPTION SERVICE - MAGAZINES & NEWSPAPERS

**THE LOWEST RATES GUARANTEED!
UP TO 90% OFF THE COVER PRICE**

**rabais
dollars**




WHY PAY MORE?
280 TITLES AVAILABLE
57 AT \$20 OR LESS!

**UP TO \$11 IN
ADDITIONAL SAVINGS!**
(ON MULTIPLE SUBSCRIPTION PURCHASE)

19 TITLES ON SCIENCE & NATURE
10 TITLES ON FOOD & WINE
53 TITLES FOR KIDS & FAMILY

ORDER NOW
CAMPUSDISCOUNT.COM - 1 800 265-0180

Taxes not included / Other titles and lengths available. Limited time offer. Certain conditions may apply.
Availability and product prices may change without notice. Crossed-out rates are newsstand prices. Printed 01-2021



WHAT'S NEW IN

TRAVEL INSURANCE?

Since the crisis began in March 2020, airplanes have resumed flying and insurers have adapted their travel protection plans. Here's what you need to know about the developing situation as well as the latest changes. / BY MALIK COCHEREL

At the time of this writing, the official advisory against all non-essential travel outside Canada remains in effect. This restriction has had an enormous impact on travel insurance, so if you must travel, it's important to check your coverage before leaving home.

Coverage for COVID-19-related risks varies by insurer. There are three main categories:

- ▶ No coverage when a Level-3 government advisory (avoiding all non-essential travel) is in effect.
- ▶ Coverage for essential travel outside Canada.
- ▶ Coverage for non-essential travel outside Canada.

Restrictions you need to know

The fact that a number of insurers now offer COVID-19 coverage, even for non-essential travel outside Canada, gives hope for those travellers eager to resume activity. Caution is still advised, however, because risk coverage is usually limited. For example, insurers cannot guarantee access to emergency care or assistance services, which would be a problem in countries whose health-care systems have reached a breaking point. The same goes for those insurers offering coverage for so-called "essential travel," the definition of which varies from one insurance company to the next.

Some airlines and tour operators have also adapted to the pandemic, offering coverage for certain COVID-19-related risks. For example, Air Canada Vacations South packages now include free insurance covering medical expenses, accommodation costs in case of quarantine, transportation and repatriation costs.

Other destinations, like the Canary Islands, offer free COVID-19 coverage (regardless of departure points) to visitors, guaranteeing medical costs and trip extensions in the event of quarantine. Note, however, that this protection is valid only if the traveller has no other coverage for these types of situation, and will not cover known COVID-19 cases incurred prior to the travel date.

But here again, be careful because the maximum coverage amount is \$100,000 per person, which may be insufficient to cover intensive-care hospitalization expenses at some destinations. Also, the insurer cannot guarantee finding you a hospital bed or providing emergency repatriation. The Canadian government currently has no new plans for repatriation flights like those it offered at the outset of the pandemic. So beware of the risks, even if you have insurance.

Travel with peace of mind in Canada

In the final analysis, the wisest decision is to travel within Canada and take out travel insurance. Note that your RAMQ health card is not accepted outside the province, and RAMQ doesn't reimburse the costs of a private or semi-private hospital room, emergency transportation (by ground or air) or health-care services other than those of a doctor, dentist, or optometrist incurred in another province. And it won't reimburse the full cost of emergency hospitalization, only the amount that would



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **10 PERCENT DISCOUNT** on your CAA-Quebec travel insurance premium.
- **EXCLUSIVE ADDITIONAL OFFERS** at CAA-Quebec travel agencies.
- **10 PERCENT BACK IN CAA DOLLARS** on CAA Boutique purchases.

have been paid for the same services in Quebec. The difference in cost is the traveller's responsibility.

Travel insurance is, therefore, strongly recommended for domestic travel. An annual insurance plan is a good idea. The CAA-Quebec Annual Plan, for example, includes four tele-medicine services, even if you are not travelling – a perfect solution during the pandemic when you can't really imagine spending hours waiting at a clinic or hospital.

IMPORTANT ▶ At the time of writing, the official advisory to avoid all non-essential travel outside Canada was in effect.

A DREAM VACATION AT ÎLES DE LA MADELEINE

FROM **\$999*** | **FLIGHTS · 3-NIGHT · 6 MEALS · VISITS**
Extend your stay & get up to \$75 †

* Per person in single or double occ. in June or Sept. including the Explore Quebec discount, taxes and shuttles. Departure from Montreal with Air Canada. † Travel credit given on-site. CAA-Quebec Travel is a Quebec permit holder.



L'ASALICORNE
AUBERGE · ESCAPADES

CONTACT US
1-844-VOYAGEZ • caaquebec.com



ENJOY
\$250 DISCOUNT



Travel
EXPERIENCE THE BENEFITS



Find out how CAA-Quebec members get more!

2 ways to save

✓ Instant discounts

Save on clothes, activities, electronics, and more. With our partners, you'll pay less!



✓ CAA Dollars

Use them to pay for your annual membership, add a member, buy gift cards, and more.

\$1 CAA = \$1 CAN

With over 3,500 partner locations in Quebec, there's always a good deal nearby!

What will you get with your CAA-Quebec card?

In 1 year, Emily got:

- ✓ **\$25.74 off and 3 CAA Dollars** when she bought paint¹
- ✓ **\$60 off** when she bought a water heater²
- ✓ **\$15.12 off** at restaurants³
- ✓ **\$13.20 off** on clothes⁴



Which means that...
Emily used all those savings to pay for her membership



Guess what?

Marc used his CAA Dollars to buy Couche-Tard gift cards.



In 1 year, Mark scored:

- ✓ **25 CAA Dollars** on gas⁵
- ✓ **\$21.42 off** on electronics⁷
- ✓ **\$100 off** on home renovations⁶
- ✓ **\$6 off** on car maintenance accessories⁸



Earn even more CAA Dollars

by using a National Bank CAA Rewards® Mastercard®* when you shop with our partners.



1% back in CAA Dollars on everyday purchases

See all the deals:
caaquebec.com/discounts



1. 25% discount and 3% back in CAA Dollars on a bill of \$102.97.2. \$60 off a new 40 or 60 gallon water heater (purchase or lease). 3. 10% off on three hamburger combos (\$9.88 with tax), six times a year. 4. 10% of \$131.99 in clothes. 5. Up to 3¢ back in CAA Dollars per litre of fuel; total of 833 litres purchased in one year. 6. 3% off the total bill (before tax) for professional services or renovation work, up to a maximum of \$100. 7. 20% off on electronics. 8. 10% off on a \$2718 windshield wiper and \$42.29 in cleaning products. See complete offer details on the website. CAA-Quebec and its partners reserve the right to modify or terminate services and benefits at any time, in whole or in part, without notice.

*Subject to credit approval by National Bank. ® Registered trademark of Mastercard International Inc. Authorized user: National Bank. You'll receive 1% back in CAA Dollars on eligible purchases made with your CAA Rewards Mastercard. At the end of the month, National Bank will send CAA-Quebec the details on CAA Dollars earned. CAA-Quebec is responsible for issuing, administering, and redeeming CAA Dollars in accordance with the terms and conditions of the program. CAA Dollars are not earned on cash advances, balance transfers, cash-like transactions, Mastercard cheques, payments, credits, interest charges, foreign exchange fees, credit insurance premiums, or any other fees or charges. Purchases that violate the laws of Canada or another country do not earn CAA Dollars. You can begin earning CAA Dollars as soon as your card is activated and you begin making purchases with it, as long as your account is in good standing, it has not been suspended or closed, and all eligibility conditions are met. Some restrictions apply. For more information go to nbc.ca/caa.



Your life and your needs have changed? We're there for you!

- **Auto insurance**
For a new driver or your new ATV
- **Home insurance**
For your apartment or first house
- **Travel insurance**
For all your getaways, including in Canada
- **Life insurance**
For your loved ones' financial future... and your peace of mind
- **Accident insurance**
To give you a helping hand if you're injured in an accident
- **Health insurance**
To get the care you need

Enjoy your
member benefits





DREAM NOW

TRAVEL LATER

Oh how we miss travelling and all that comes with it! Packing our bags for a (more or less) distant land, seeing a different part of the world, immersing ourselves in parts unknown... For the time being at least, it's good to dream a little. So check out the following ideas for future adventures.

BY GABRIELLE TREMBLAY BAILLARGEON

A time to recharge

Of course, the pandemic allows us to take it easy at home and indulge ourselves in such pursuits as baking or other diversions. On the other hand, to really de-stress and unwind, you might consider a wellness or fitness travel experience, whichever suits you best. How about participating in the Boston or New York marathon, joining a yoga retreat under the Bali sun or staying in a health spa in Tuscany?

Bike tours

Cycling lets you explore a destination's natural beauty at your own pace. Take your pick of destinations like the Andalusian Mountains, the vineyards of Niagara, the picturesque villages of Greece, to name only a few. More and more innkeepers and local operators in North America and Europe offer cycling-gear transfers between each location. In Switzerland, you'll even find service facilities for electric bikes. Everything is ready for you to make touring by bicycle easy and attractive.

Solo travel

Imagine the sense of freedom that comes from choosing and planning your own routes and places to visit, no compromises involved. For a peaceful and wide-ranging trip, choose a strife-free country rich in cultural activities with vibrant cities and diverse landscapes. Destinations like Norway, Germany or Japan may fit the bill.

IMPORTANT ▶ At the time of writing, the official advisory to avoid all non-essential travel outside Canada was in effect.



Manger dans les rues au Vietnam

Gourmet stops

Why not treat your taste buds to something new? Give France's croissants or Italy's cannelloni a pass and instead head to Îles-de-la-Madeleine to savour its fresh-out-of-the-water seafood. And Vietnam's spicy and flavourful specialties tempt visitors, as does Martinique's divine and succulent Creole cuisine.

Head for the surf

Quebec surfing fans are left high and dry since its geography is not ideal for the sport. So a surfing trip makes a lot more sense. But be sure that your chosen destination is near the beaches to facilitate rest and recuperation between surf sessions. Likely spots include Vancouver; Dakar, Senegal; or Sydney, Australia.



The Pacific Ocean, Vancouver



CAA-Quebec
Travel:
Your trusted
travel agency

Whenever you're ready to start travelling again, we'll be ready. We'll help you plan your vacation here in Quebec or wherever you want to go.

Rail travel

This method of travel is as timeless as ever. We've all heard of fabled journeys aboard India's *Darjeeling Express* or Russia's *Trans-Siberian* network traversing vast far-northern regions all the way to the eastern steppe of China. Within Canada, the panoramic *Rocky Mountaineer* snakes through the Rockies as it showcases the natural beauty and wildlife of the region.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **EXCLUSIVE ADVANTAGES** at CAA-Quebec Travel agencies.
- **10 PERCENT BACK IN CAA DOLLARS** at the CAA Boutique.
- **10 PERCENT DISCOUNT** on CAA-Quebec Travel Insurance premiums.

Hiking tours

A typical trek usually takes several days to complete and is an excellent opportunity to see and explore some of the planet's most captivating landscapes and wildlife. Along the way, discover off-the-beaten-track treasures to avoid hordes of tourists at the same time. Argentina's Tierra del Fuego, Iceland's lunar landscapes and France's Mont Blanc are all good prospects.



Monte Fitz Roy,
Patagonia

Dreaming of travelling again? We've got ideas for you.

We can help you every step of the way as you plan and prepare for your trip.

- Experienced, dedicated counsellors ready to help you
- Information on health protocols and guidelines to follow
- Travel insurance tailored to your needs
- A host of handy items at our new online Boutique and in our Travel Centres

Trust our travel experts
for inspiration and guidance.



Travel

EXPERIENCE THE BENEFITS

TRAVELLING IN THE NEW NORMAL



Travel is changing. We have to review how we think and feel about it, how we prepare for it and how we conduct the journey itself. The familiar experience has evolved – and the evolution process is far from over.

BY NATHALIE DE GRANDMONT

When it's finally all clear to plan your next trip, new questions will crop up. When is the right time to travel? Which destination is the best choice? What means of transportation? What length of stay? What to pack? You'll also need to anticipate additional delays at layovers, mobility at your destination, and bookings for local tours and visits. Trips will be less spontaneous and more thoroughly organized than ever before – from setting out to arriving home.

Medical precautions and insurance

Your travel kit will take up more luggage space, what with hand sanitizers, disinfectant wipes and face masks. You will have to remain alert for a long time, perhaps even forever. Airline companies, hotels and tourism-related businesses have almost all implemented health-guideline precautions to ensure traveller safety. Still, for essential peace of mind and to make the most of your trip, it's important to get adequate insurance coverage and scrupulously map out each stage of your journey.

Adapted travel formula

To realize your dreams in a safe and pleasant environment, there's an advantage in doing so with others. Best to opt for a guided group tour or else an individual trip planned with the help of a knowledgeable travel adviser. Guided tours, which provide a sense of comfort and safety, include attractive packages like road trips – by car or RV – through



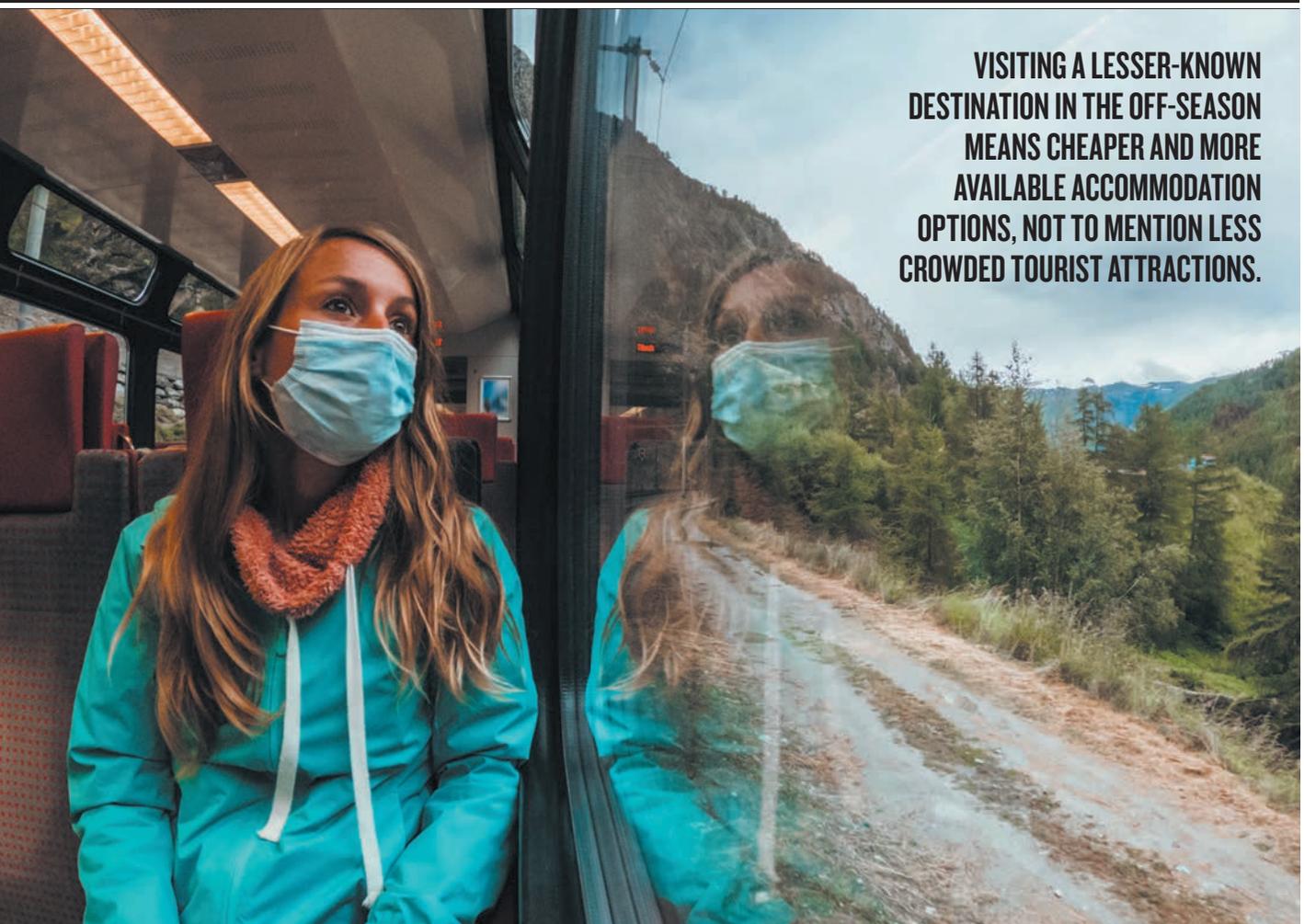
Rocky Valley at Gros Morne National Park, Nfld

the vast open spaces of the Yukon, Western Canada, Newfoundland and Labrador, or even the European countryside.

Slow travel

Paradoxically, the lockdown has inspired everyone to widen their horizons and to explore different travel destinations, seasons, or means of transportation – all aspects of travel you might not have thought about before. The pandemic has brought our attention back to the overtourism debate and, with it, a

IMPORTANT ▶ At the time of writing, the official advisory to avoid all non-essential travel outside Canada was in effect.



VISITING A LESSER-KNOWN DESTINATION IN THE OFF-SEASON MEANS CHEAPER AND MORE AVAILABLE ACCOMMODATION OPTIONS, NOT TO MENTION LESS CROWDED TOURIST ATTRACTIONS.

growing trend called “slow travel.” So, why not limit your itineraries to one or two locations and take the time to really experience those? This way, you can explore the area you’re visiting on foot, by bike, scooter and bus. Try living like the locals and, in the process, support their community and economy. You’ll develop connections and a sense of belonging that will guarantee meaningful travel experiences.

What’s more, visiting a lesser-known destination in the off-season means cheaper and more available accommodation options, not to mention less crowded tourist attractions. Also, the local people you encounter probably will be more inclined to help you get to know their community.

If you favour an even slower mode of travel, look into barge cruises in France, Germany or The Netherlands. This is a great way to see the countryside that borders the canal or river. Of course, you can get off the barge from time to time to roam or bike for a while before you hop back on at its next dock stop.

There is one sure thing: The pleasure and magic of travel is not going away. From village shopkeepers to major hotel chains, the whole world is impatient to welcome visitors. New health guidelines will become the norm, but regardless, the sincerity of the welcome will be quite genuine. In its altered way, reimagined travel promises to enrich and exhilarate.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **EXCLUSIVE ADVANTAGES** at CAA-Quebec Travel agencies.
- **10 PERCENT BACK IN CAA DOLLARS** at the CAA Boutique.
- **10 PERCENT DISCOUNT** on CAA-Quebec Travel Insurance premiums.



Together, let's break the isolation caused by hearing loss!

That is why CAA-Québec members receive a 20%* discount on a complete hearing assessment (\$75 value), performed by an audiologist.

We are here for you.

Marie-Josée Taillefer

Ambassador of Lobe clinics
and of hearing health

* Discount offered by Michèle Veilleux, audiologiste audiology services. Applicable only on a complete hearing assessment (\$75 value) performed by an audiologist practicing in a Lobe clinic, excluding pediatric hearing assessments and others services. By appointment only. Cannot be combined with any other promotion. Call 1 866 411-5623 to find the nearest Lobe clinic. Offer available until December 31, 2020. Some conditions apply.



Lobe Hearing health
and communication clinics

1 866 411-LOBE (5623) | lobe.ca

Subscribe to our newsletter lobe.ca

Join us on social networks



The CAA-Quebec card: The perfect gift for everyone!



Give it to fans of bikes, motorcycles,
quads, RVs and more

You'll get up to



rabais
dollars



Enrol a loved
one today

1-877-832-6744
Code: RP21

caaquebec.com/gift

The reward is 25 CAA Dollars for enrolling a primary member and 10 CAA Dollars for an additional member (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 he or she is aged 24 or under and is a full-time student). The gift membership must be a CAA Classic membership or higher membership option. This offer cannot be combined with any other. Other conditions apply. Visit caaquebec.com for complete descriptions of services, discounts, products, benefits and rules related to 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.



DISCOVER AND DOWNLOAD OUR NEW APP

With the new CAA Mobile App, you'll get even more benefit from your CAA-Quebec membership and it's right at your fingertips. Download it now from the App Store or Google Play to enjoy its newest features.

Get more discounts, more CAA-Dollar rebates

Personalize your experience by keeping your member profile up-to-date. This way, you can:

- ▶ view your current CAA-Dollar balance and total savings;
- ▶ quickly locate partners that offer discounts and rebates in CAA Dollars (more than 250 brands across North America); save money on clothes, restaurants, latest gadgets, hotel stays, and more!
- ▶ be notified of special offers and contests.

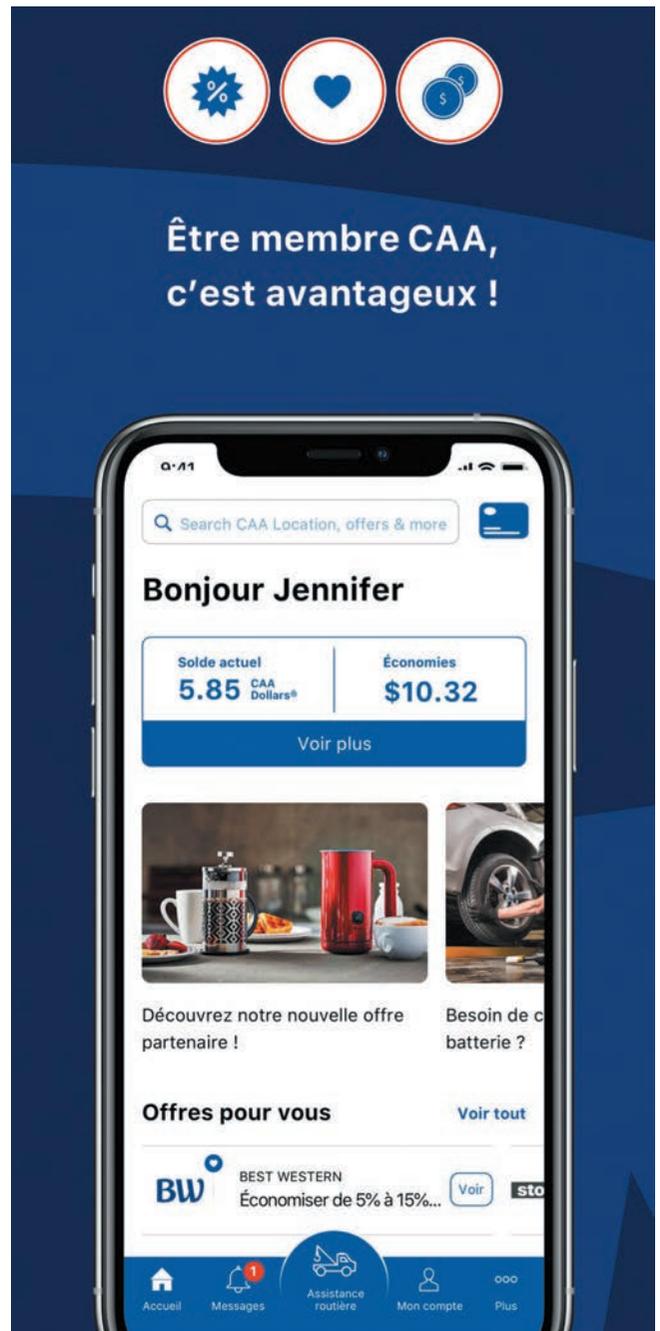
Need help with your car?

Whether your engine overheats, or you ran out of gas, got a flat tire, were locked out of your car or stuck in a ditch... Not to worry! You can request roadside assistance 24/7 via the CAA Mobile App and track the service truck in real time. You can even share your problem with family and loved ones. They'll be less anxious about your late arrival.

Easily locate our service points and approved garages

You can quickly find the nearest CAA-Quebec Travel Centre and Boutique for a chance to shop and accumulate CAA Dollars. Items on offer range from outdoors apparel, bags, suitcases, and other travel accessories to recently introduced car-maintenance products.

Our network of trustworthy garages also awaits. Approved dealers, body shops, and specialists have to meet stringent criteria and offer nothing short of excellence. As a member, you enjoy additional warranty protection and rebates in CAA Dollars on your invoices.



Any questions?

Consult the app's FAQ section. You'll learn, in particular, how to take advantage of the offers or obtain instant discounts... We'll answer the questions you frequently throw our way.

READY TO DOWNLOAD? ▶ Head over to the App Store or Google Play now.

CYCLING INFRASTRUCTURE: RETHINKING OUR ROADS FOR EVERYONE'S BENEFIT

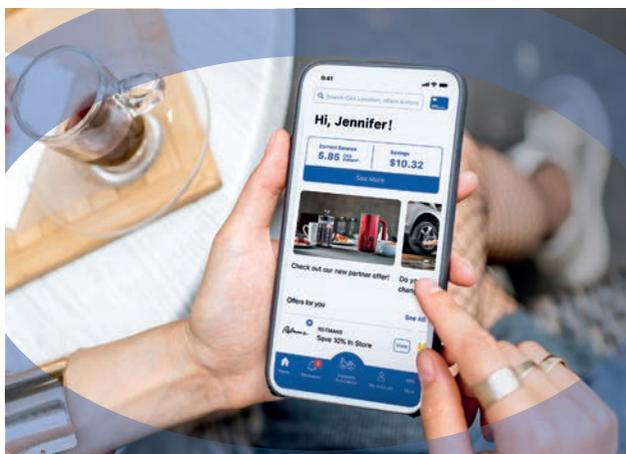
Although some snow is still on the ground, avid cyclists are all set for their spring outings, and they have every right to expect a safe ride. A recent CAA study¹ found that nearly one in three Canadians (31 percent) say they would get on their bikes more often if the infrastructure were better.

This finding pushes the issue of road sharing to the forefront. CAA-Quebec encourages public officials to prioritize state-of-the-art infrastructure that will make our streets safer and welcoming for all. We're talking about lanes separated by physical barriers, connected cyclist/pedestrian pathways, and wider cycling lanes.

CAA-Quebec supports better cycling infrastructure and promotes active transportation. Our Roadside Assistance service is also available for our cycling members.



1. Findings based on a CAA poll of 2,824 Canadians conducted from June 5 to 16, 2020. A probability sample of the same size would have resulted in a margin of error of more or less 1.84 percent or 19 times out of 20.



Download the CAA Mobile app

- Roadside Assistance
- Member account updates
- Rabais Dollars CAA partners nearby

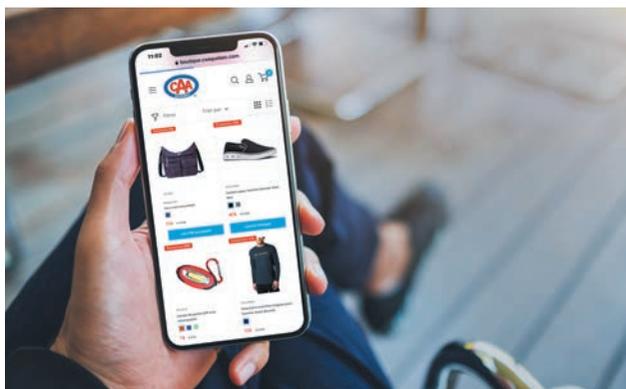


VISIT OUR NEW ONLINE BOUTIQUE

The new CAA-Quebec Boutique is decidedly user-friendly, featuring far more items than ever before. You'll find lots of everyday goods, including a range of car-care products (like wax, polish, shampoo...) or car organizers, both interior and exterior (like Thule boxes).

An array of travel items is still widely available (like luggage, anti-theft bags, backpacks, computer or tablet bags, water bottles, menswear and womenswear of all kinds – breathable, quick-dry, with UV protection – and hundreds of other items). Why not shop or browse virtually?

CAA-QUEBEC MEMBERS ▶ get 10 percent back in CAA Dollars on regular-priced items. [BOUTIQUE.CAAQUEBEC.COM](https://boutique.caaquebec.com)



#UNPLUGANDDRIVE**USING HUMOUR TO TACKLE A SERIOUS ISSUE**

Cellphone use is the most common cause of distracted driving. About 26 percent of road accidents involve cellphones, including hands-free devices. CAA-Quebec is drawing attention to this scourge with its quirky #UnplugAndDrive campaign.

A rhinoceros, an octopus, a pelican and a couple bears are the stars of this animated awareness campaign aimed at 16-to-24-year-olds. To know more, visit CAAQUEBEC.COM.

Distracted driving is unforgivably costly

Driving a car is a complex task that requires your full attention. When you send or read a text message while driving, you take your eyes off the road for about five seconds. At 90 kilometres per hour, that's like driving the entire length of a football field with your eyes shut.

The fines for using a cellphone while driving range from \$300 to \$600, plus five demerit points and higher renewal fees for your driver's licence. Repeat offences within two years result in double the minimum fines and an immediate suspension of the driver's licence for 3 to 30 days. The only safe thing to do is #UnplugAndDrive.

**FIVE WAYS TO CELEBRATE THE FIFTH ANNIVERSARY OF CAA-QUEBEC'S DAMAGE-INSURANCE AGENCY**

CAA-Quebec has assisted and advised its members on auto and home matters almost forever. So it was only natural to add insurance to the mix. And that's how our damage-insurance agency saw the light of day five years ago.

The insurer backing CAA-Quebec is Prysm General Insurance, a subsidiary of Industrial Alliance (IA), created to offer auto and home insurance products tailor-made for CAA-Quebec clients. The new company was set up in less than a year, thanks to the extraordinary collaboration of employees from several sectors.

The agency grew from 10 agents in 2015 to some 60 today as members' needs dictated.

Five ways to get the best insurance

- 1. KNOW WHAT YOU'RE WORTH.** The idea is to estimate the value of all your property in order to get the best protection.
- 2. UNDERSTAND YOUR INSURANCE NEEDS.** Check with your agent to make sure you are covered for every risk to which you may be exposed.
- 3. SHOP AROUND OFTEN.** Insurers revise their rates depending on how many losses they've covered. An insurer with the worst rates one year may make the best deal two years later.
- 4. BUNDLE ALL YOUR INSURANCE COVERAGE WITH ONE COMPANY.** Insurers offer discounts to those clients prepared to buy several insurance policies from them.
- 5. MAKE CLAIMS PRUDENTLY.** Generally speaking, claims under \$1,000 are rarely worth the bother.

MANY “WORST ROADS” FINALLY REPAIRED

In 2019, a record 21,000 road users – motorists, cyclists and pedestrians – participated in the annual CAA-Quebec Worst Roads campaign, identifying the roadway in the province they felt was most unsafe. The good news is that 70 percent of the 2019 list has been or soon will be repaired in whole or in part. The campaign, which was suspended last year due to the pandemic, is set to resume this spring. For now, though, let’s take stock of where things stand.

Repaired are the 2019 list topper, Boulevard Gouin Est in Montreal and the 7th-ranked Traverse-de-Laval in Lac Beauport. Both roads consistently made the list year after year. We would like to believe (and according to our sources, we have good reason to do so) that the constant complaints of thousands of road users were finally heard and acted upon by the powers that be.

Other roads tapped for repairs are:

- ▶ Montée du Bois-Franc, Saint-Adolphe-d’Howard
- ▶ Chemin Craig, Lévis
- ▶ Boulevard du Grand-Héron, Saint-Jérôme
- ▶ Chemin Cadieux, L’Ange-Gardien
- ▶ Chemin Saint-Henri, Mascouche

It must be said that with the campaign on hold last year, municipalities have had two years to carry out repairs. Come spring, keep your eyes open, take notes and photos, and get ready to cast your vote in the 2021 *Worst Roads* campaign.



FIVE GREAT LAKES

ONE GRAND ADVENTURE



CRUISE
THE GREAT LAKES

SMALLER VESSELS.
BIGGER SAFETY COMMITMENT.

CruiseTheGreatLakes.com

Five ways to maximize the CAA Dollars Discount Program

You've heard the words often enough: It pays to show your CAA-Quebec card. Here's how you can accumulate more CAA Dollars and more discounts at our commercial partners.

1. SUBSCRIBE TO OUR MONTHLY RABAIS DOLLARS CAA NEWSLETTER.

You'll find seasonal offers customized to your tastes and interests, special offers, new CAA-Quebec partners, and contests (don't forget to fill out your profile if you haven't already done so).

2. DOWNLOAD THE FREE CAA MOBILE APP FROM THE APP STORE OR GOOGLE PLAY.

With this app, you'll receive alerts to special deals from our commercial partners and can instantly check your current CAA Dollar balance and total savings.



3. SHOP ONLINE.

Shop online via CAAQUEBEC.COM. You'll get discounts of up to 10 percent at 25 or more retailers.

4. DON'T FORGET YOUR CARD.

Use the National Bank CAA Rewards® Mastercard® Credit Card¹ for everyday shopping.

5. ACCUMULATE CAA DOLLARS.

Trade in your CAA Dollars for gift cards at Couche-Tard, New Look, CAA-approved garages, and even CAA-Quebec itself.

¹ Subject to credit approval by National Bank. CAA Dollars can be accumulated if the following conditions are met:

(a) The credit card account is in good standing under the terms of our credit-card agreement and (b) your CAA account is in good standing. One-percent cashback: You will earn CAA Dollars equal to one percent of eligible purchases using your CAA Rewards® Mastercard® Credit Card ("Credit Card"). You will earn one CAA Dollar for every \$100 of eligible purchases made with your Credit Card. You can obtain this information at nbc.ca/caa. When you receive a credit on your Credit Card account after returning merchandise or for any other reason, the corresponding CAA Dollars will be debited from the total balance of CAA Dollars on your Credit Card account. You cannot earn CAA Dollars on the following transactions that are made with your Credit Card, since they do not qualify as eligible purchases: cash advances, balance transfers, cash-like transactions, Mastercard cheques, payments and credits to the Credit Card amount, interest charges, non-interest charges (e.g. annual fees, currency conversion fees and insurance premiums) and purchase returns. Certain conditions apply. For more information, visit nbc.ca.

© MASTERCARD is a registered trademark of Mastercard International Inc. National Bank of Canada is an authorized user.

© National Bank and the National Bank logo are trademarks of National Bank of Canada, used under licence by third parties.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

Have you noticed those new sidebars entitled *Membership in CAA-Quebec also brings...* scattered throughout the magazine? They're meant to inform you of the advantages and privileges your membership offers in connection with the article you've just read. Your card comes in handy on a daily basis, whether in the area of mobility, travel, insurance or housing. For example, in the sidebar included in our "Teleworking" article (page 36) you'll learn how and where you, as a remote worker, can save – on home insurance, in particular. You can also consult our Residential Advisory Services – for free! – to get answers to all your questions about your new workspace.

Be sure to pay close attention: Those sidebars are there for you!



SELLING A USED VEHICLE

BE CAREFUL WHEN GRANTING POWER OF ATTORNEY

A power of attorney (POA) can be a practical time saver when transferring a vehicle between seller and buyer. The option, however, is not without risk.

In completing the POA form provided by the Société de l'assurance automobile du Québec (SAAQ), you give personal information to the third-party car buyer so he/she can look after the transfer of ownership for you. In other words, you allow the buyer to act on your behalf during a transaction, while staying responsible for the vehicle until the transfer of ownership is registered.

But what if your buyer forgets to complete the process and drives past photo radar at high speed or commits a hit-and-run? Who will be held responsible? You will, that's who! And the next registration renewal will be sent to you as well.

That's why it's best that you personally complete the transfer at the SAAQ or a CAA-Quebec registration centre (find a location near you at CAAQUEBEC.COM).

From bottle jacks to oil bottles know-how



10% off*

DIYers of all kinds, we have an offer for you.

We offer you a 10% discount
when you present your CAA card.



*10% off the retail price upon presentation of your valid CAA Membership card at participating NAPA Auto Parts stores. This offer includes certain terms and exclusions.
© CAA, CAA logo and CAA Rewards trademarks owned by, and use is authorized by, the Canadian Automobile Association.



The War Amps

Since 1946, the Key Tag Service has been protecting your keys and supporting our essential programs for amputees.



Jeanne

MEMBER TESTIMONIAL A SIMPLE SLIP-UP, BUT THE RESULTING STRESS WAS ALL TOO REAL



Solo traveller Jessyca Ouellet discovered she had a friendly companion in CAA-Quebec.

Like many Quebecers during the pandemic, Ouellet decided to travel closer to home last summer. She chose to head to the Gaspé region, looking forward to hiking as much as she could.

In late August, Ouellet set out by herself from her home on Montreal's South Shore. Everything went well until Day 4, just after she had thoroughly enjoyed an eight-hour excursion through the Matane Wildlife Reserve.

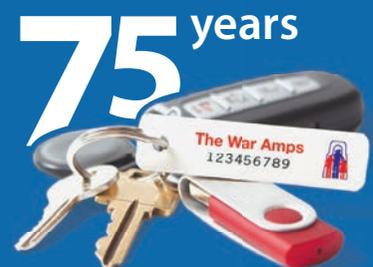
"On the way back to my lodging," Ouellet says, "I stopped at the Cap-Chat Reserve office to drop off a registration form. I got out of my car with the form, but when I returned, I saw my car keys through the window. The engine, flashers and GPS were running but the doors were locked! My brand new camera was in full view on the passenger seat next to my wallet, clothes, food items, and more."

Ouellet paced anxiously back and forth. There were few cars on the road and, even worse, no cellphone signal. Then, lo and behold, two good Samaritans appeared, offering to drive her to the nearest gas station.

"I hesitated at first, but really had no choice," she recalls. "At the gas station, I called CAA-Quebec. Without my membership card (it was in the car), I had to answer a couple of questions to identify myself. But it only took an hour and half maximum, from the time I saw my keys to the time that CAA-Quebec unlocked the doors! I was so happy with the service and even happier that I had renewed my membership."

And so, Jessyca Ouellet was able to continue on her vacation, double-checking that she always had her keys in her hand whenever she stopped along the way.

TELL US YOUR EXPERIENCE WITH CAA-QUEBEC. ▶ Does your No-Stress Card give you a boost? Email your story to CAAQUEBECMAGAZINE@CAAQUEBEC.COM. It could appear in the next "Member Testimonial" column and earn you 100 CAA Dollars.



Order key tags
online – free.

1 800 250-3030
waramps.ca



SYLVAIN LÉGARÉ
AUTOMOTIVE
INDUSTRY ANALYST

YOU ASKED US

CAA-Quebec Automotive Advisory Services is a veritable gold mine of information on everything to do with your vehicle. In this section, our specialists answer your questions. Take advantage of their expertise!

ANY QUESTIONS?

Contact Automotive Advisory Services, Monday to Friday, 8 a.m. to 5 p.m.

Quebec City:
418-624-0613
Elsewhere in Quebec:
1-888-471-2424

Or post your question online at CAAQUEBEC.COM/AUTOMOBILE.



QUESTION / I've been told to look up the list price of the vehicle I'm selling. But what is a list price, exactly, and how is it determined?

- S. PRÉMONT, BÉCANCOUR

ANSWER / That's an excellent question. A vehicle list price serves as a point of reference and is one of the comparison tools that CAA-Quebec has available to help you decide how much a used vehicle is worth.

A list price represents the ideal price for a car in mint condition. Some factors may raise or lower that price, including the state of the motor and body, market conditions, area where you live, and mileage. The vehicle's colour, too, can directly impact its value.

There are several sources you can use to appraise the value of a used vehicle, such as the Canadian Black Book, the Canadian Red Book, the Kelley Blue Book, and Le Guide Hebdo. These publications are essentially all the same, but it may be helpful to compare them. At CAA-Quebec, we use a mix of references – with a good dose of automotive-advisor experience and expertise – to come up with a fair price for inquiring members (an exclusive courtesy of our Automotive Advisory Services).

Not an all-inclusive price

Some elements aren't reflected in the list price, including an extended warranty, if it's a rebuilt salvaged vehicle, rustproofing treatments, a second set of tires (with or without rims), and add-on accessories like a remote starter, an immobilizer or a tow kit.

The list price may differ from the sales price agreed upon between private parties. And if you trade in your car at a dealership, the dealer will definitely give you a lower-than-list price.

Want to know the value of your used vehicle? Contact our Automotive Advisory Services. It's free!

THE ASSISTANT

MY LANDLORD HAS INCREASED MY RENT BY 5 PERCENT. IS THAT LEGAL? WHAT CAN I DO ABOUT IT?



THE ASSISTANT FOR LEGAL ADVICE AND IDENTITY THEFT REPLIES:

First, you should know that, in Quebec, landlords cannot legally increase rent whenever or however they wish. Rent-increase calculations vary depending on whether the rent includes heating and, if so, on the type of heating (electricity, oil or gas). Other factors include municipal and school taxes, improvements, insurance premiums and maintenance costs.

When a residential lease ends, it is automatically renewed on the same terms. If the landlord wants to raise the rent or change the terms of the lease, he must in a timely manner send

a written notice to the tenant at the address indicated on the lease. The notice must be written in the same language as the lease and contain a deadline for refusal.

As the tenant, you must notify the landlord that you a) accept the changes, b) refuse the changes and will leave at the end of the lease, or c) simply refuse to accept the changes altogether. In the last case, the landlord has three options: a) renew the lease on the same terms as before, b) negotiate an agreement with you, or c) ask the Régie du logement to rule on the proposed increase. For your information, from 2013 to 2019, the Régie granted an average rent increase of 2.9 percent for the cases brought before it.

Note: A tenant cannot reject a rent increase for a dwelling in a building less than five years old. In the event of a refusal, the tenant must vacate the dwelling at the end of the lease if Section F of the lease – *Restrictions on the right to have the rent fixed and the lease modified* – is checked.

► The Assistant – available exclusively to holders of the residential No-Stress Policy® – offers guidance and advice in several areas including the law, identity theft, health, pets and home maintenance. Contact us at CAAQUEBEC.COM/THEASSISTANT.

BÉTONEL™

Le vrai magasin
de peinture

Dulux

Like a big hug for your home.

Dulux Paints' 2021 Palette of the Year features natural hues that are restorative, compassionate and optimistic.

Dulux
QUICKER. BETTER. SMARTER.

Big Cypress DLX1062-5

Transcend DLX1079-4

Misty Aqua DLX1147-3

Use your CAA card
to get **25% off** any
Dulux manufactured
product, plus earn **3%**
in CAA Dollars®.*

Betonel.com

© 2021 PPG Industries Inc.
*Offer subject to availability in-store.
Visit Betonel.com/CAA for more details.

rabais
dollars



SETTING UP YOUR HOME OFFICE

Combine comfort and efficiency with help from our partners.



SAVE 3 PERCENT — UP TO \$100 — on items bought at **CAA-QUEBEC-RECOMMENDED** home suppliers. *Focus on your job and leave the rest to the pros.*



GET UP TO 20 PERCENT OFF a range of products at **LA SOURCE**. *Stay connected with these chargers!*



GET AN ADDITIONAL 5 PERCENT OFF furniture and decoration accessories at **BOUCLAIR**. *Create an inspiring workspace!*

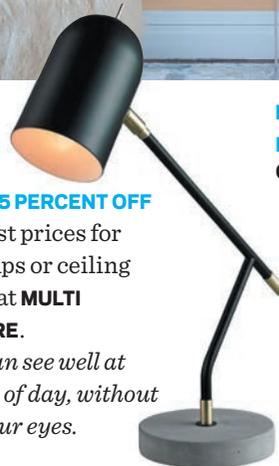
GET UP TO 25 PERCENT OFF AND 3 PERCENT BACK IN CAA DOLLARS at **BÉTONEL DULUX**. *Get the trendiest hues for your office area.*



RECEIVE 10 PERCENT BACK IN CAA DOLLARS at the **CAA-QUEBEC BOUTIQUE**.

RECEIVE 5 PERCENT OFF the lowest prices for desk lamps or ceiling fixtures at **MULTI LUMINAIRE**.

So you can see well at any time of day, without tiring your eyes.



TRAVEL CENTRES



BOISBRIAND

2715, rue d'Annemasse / 450-435-3636

BROSSARD

8940, boul. Leduc / 450-465-0620

GATINEAU

960, boul. Maloney Ouest / 819-778-2225

LAVAL

3131, boul. Saint-Martin Ouest /
450-682-8100

LÉVIS

85, route du Président-Kennedy /
418-624-8585

MONTREAL

1180, rue Drummond / 514-861-5111

POINTE-CLAIRE

1000, boul. Saint-Jean / 514-426-2760

QUEBEC (LEBOURGNEUF)

500, rue Bouvier / 418-624-8222

QUEBEC (SAINTE-FOY)

2600, boul. Laurier / 418-653-9200

SAGUENAY (CHICOUTIMI)

1700, boul. Talbot / 418-545-8686

SAINT-LÉONARD

7178, boul. Langelier / 514-255-3560

SHERBROOKE

2990, rue King Ouest / 819-566-5132

TERREBONNE

302, montée des Pionniers /
450-585-9797

TROIS-RIVIÈRES

4085, boul. des Récollets /
819-376-9393



BY PHONE

Emergency Road Service

1-800-222-4357
514-861-1313 (Montreal)
Cellphone: *CAA

Member Services

1-800-686-9243
514-861-7575 (Montreal)

Travel Agency

1-888-549-5559
514-861-9746 (Montreal)

Automotive Advisory Services

1-888-471-2424
418-624-0613 (Quebec City)

Residential Advisory Services

1-888-627-6666, 514-861-6162
(Montreal)
Emergency: 7 days a week, 24 hours a day

Insurance

CAR AND HOME, TRAVEL, LIFE
1-855-861-5750

See the complete address list at
CAAQUEBEC.COM

For more information and comments:
INFO@CAAQUEBEC.COM

Moving?

Don't forget to give your new address to CAA-Quebec. By doing so you'll be sure we can always be in touch, send your copy of CAA-Quebec Magazine and continue providing you with the best service we can. You can give us your change of address by calling 514-861-7575 (Montreal) or 1-800-686-9243. You may also do it online at CAAQUEBEC.COM. Access your membership file in the Member account column and click on Change of address notice.

COVID-19 ► To find out which services are available at any given time, consult our Frequently Asked Questions at CAAQUEBEC.COM. You can always consult a travel counsellor by telephone.



AUTOMOBILE AND TOURING CLUB OF QUEBEC (A.T.C.Q.)

NOTICE OF ANNUAL GENERAL MEETING OF MEMBERS

Notice is hereby given that an annual general and extraordinary meeting of members of the Automobile and Touring Club of Quebec (the "Association") will be held at Hotel Alt, 1200 Germain-des-Prés Avenue, Quebec City, Quebec, on Thursday, April 8, 2021, at 11:30 a.m., for the following purposes:

1. To receive the Management reports;
2. To receive the Association's financial statements for the fiscal year ending November 30, 2020, as well as the auditors' report thereon;
3. To elect Directors;
4. To appoint the Association's auditors and authorize the Directors to establish their compensation;
5. To deliberate on any other item that may be duly submitted to the meeting or to any adjournment thereof.

Quebec City, November 20, 2020
Me Sophie Gagné, Corporate Secretary

YOUR FIRST HOME

RENT OR BUY?

Are you hesitating about renting an apartment or purchasing a condo or house? Here are the pros and cons of each - in terms of financial cost, duration of obligations, maintenance charges and quality of life - to help you make the right choice.

BY JACQUELINE SIMONEAU



Financial cost

APARTMENT RENTAL

+ Pros

- ▶ The monthly rent includes everything (except perhaps heating and electricity). No property taxes or down payment.
- ▶ Renting is a sensible choice for a short- or medium-term stay or if you have a limited budget.
- ▶ Tenant insurance is often inexpensive but it covers your possessions as well as material or bodily harm that you may involuntarily cause to others.
- ▶ As a tenant, you won't have to worry about fixing unexpected damages or other home repairs.

- Cons

- ▶ The landlord can request one month's rent in advance.
- ▶ Rent money is not recoverable. (But you can take advantage of low monthly rents to save or invest any disposable income.)
- ▶ Rents usually increase every year.

CONDO

+ Pros

- ▶ A condo is generally more affordable than a house.
- ▶ Your property has a good chance of increasing in value over time, giving you a capital gain when you choose to sell.
- ▶ As an owner, you can sell your property or bequeath it whenever you please.
- ▶ Condo insurance tends to be less costly than house insurance.

- Cons

- ▶ Building management is collective. As a co-owner, you share the responsibility and maintenance expenses for common areas (like the roof, land or garage).
- ▶ In addition to mortgage payments, you'll have monthly condo fees to pay to maintain common areas and to contribute to a contingency fund earmarked for emergency repairs. If the fund is inadequate to cover such expenses, you'll have to make an unexpected special contribution that can be quite large.



WEIGH ALL THE OPTIONS SO YOU CAN MAKE A WISE DECISION ABOUT YOUR FIRST HOME.

HOUSE

+ Pros

- ▶ Your investment in a house will potentially rise in value, giving you a capital gain at resale time.
- ▶ You don't pay for amenities and services that you will never use, as is sometimes the case with owning a condo.

- Cons

- ▶ You alone are responsible for all expenses related to your house.
- ▶ While essential, house insurance is more expensive than tenant or co-owner insurance.
- ▶ Mortgage lenders require that the mortgaged property be insured and ask for proof of insurance every year; insurers notify them even if a policy is cancelled before the term is up.



Quality of life

APARTMENT RENTAL

+ Pros

- ▶ Provides peace of mind and a certain freedom linked to fewer commitments.

- Cons

- ▶ You'll be obliged to comply with certain restrictions regarding, for example, pets or barbecues.
- ▶ Problems with heating, air-conditioning or soundproofing will likely crop up.
- ▶ Amenities (like a garage, parking spaces, basement or garden access) are rare.
- ▶ You'll be living in close contact with neighbours.



CONDO

+ Pros

- ▶ Condo complexes often offer amenities like a gym, indoor pool, rooftop terrace and barbecue facilities.

- Cons

- ▶ Lacks the privacy of living in a house. You'll have to become accustomed to sharing common spaces with other co-owners.
- ▶ You must abide by condo regulations; for example, you might not be able to make a structural change to your unit or organize a big party without the approval of condo management.
- ▶ You might have to check with other co-owners for the use of common areas and facilities.

▶ We wish to thank the Quebec Professional Association of Real Estate Brokers for its assistance.



HOUSE

+ Pros

- ▶ You have the most privacy and tranquillity possible.
- ▶ You have access to a yard and a parking spot.

- Cons

- ▶ You might still have to put up with noisy or uncooperative neighbours.
- ▶ While you are free to renovate your house and land as you please, you must comply with the Régie du bâtiment du Québec Construction and Safety Codes and municipal regulations.

Moving? We're there for you!

- **Advisory Services**

A specialist to answer all your questions

- **Home insurance**

An expert to recommend the best coverage

- **Approved Suppliers**

A trusted professional to do the work

- **Rabais Dollars CAA rewards**

A host of merchants to help you save

Enjoy your member benefits





Maintenance charges

APARTMENT RENTAL

+ Pros

- ▶ The landlord is responsible for maintaining the building and land.

- Cons

- ▶ You must ask the landlord's permission before doing any renovation work in your apartment.
- ▶ You may be required, if you renovate, to return the apartment to its original condition before you move out.

CONDO

+ Pros

- ▶ Owning a condo makes sense if you have neither the time nor desire to do home maintenance or repair. (Although, any work you do perform will generally be limited to your own unit.)

- Cons

- ▶ You must conform to the regulations of co-owners with regard to building renovation and maintenance, as well as any timetable. It's important to attend general meetings to express your views and ensure proper management of the contingency fund. Poor building maintenance can drive down the value of your co-property, and vice versa.

HOUSE

+ Pros

- ▶ You're free to maintain your property at your own pace and according to your budget.

- Cons

- ▶ Home maintenance requires time and money.
- ▶ If you're not handy, you'll need to hire professionals for major repair work.

Duration of obligations

APARTMENT RENTAL

+ Pros

- ▶ You're only committed for one year.
- ▶ You can move out as quickly as necessary. You can negotiate to terminate the lease or sublet the apartment (but in this case, you'll ultimately be responsible for the entire term of the lease).

- Cons

- ▶ In some specific situations, the landlord can repossess the apartment – for his/her family member, as an example.

CONDO AND HOUSE

+ Pros

- ▶ Most mortgages carry a 25-year amortization period, but you can choose a shorter period by increasing – or even doubling – your monthly payments.

- Cons

- ▶ At the end of your mortgage term (varying from 6 months to 10 years), you're not protected against rising interest rates.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **DISCOUNTS AND REBATES IN CAA DOLLARS** with our partners Betonel Dulux, Bouclair, Cyclo Vac, La Source, Multi Luminaire and others.
- **3 PERCENT DISCOUNT (UP TO \$100)** on the total invoice (before taxes) for professional services or renovation work offered by a CAA-Quebec-Approved Residential Supplier.
- **10 PERCENT DISCOUNT** on your CAA-Quebec home insurance premiums and even more if you bundle it with your auto insurance.
- **FREE CONSULTATION** with CAA-Quebec Residential Advisory Services experts for all your questions.

Buying or selling a house? We're there for you!

- **Approved Suppliers**
Repair, moving, and renovation experts
- **Residential Advisory Services**
An objective opinion on work estimates, maintenance guides, and much more
- **Home insurance**
Discount on your premium, and the Assistant for your questions on legal issues, health, and more...
- **Life insurance**
A great alternative to mortgage life insurance
- **Rabais Dollars CAA**
Savings on paint, décor items, equipment rental, and loads more!

Enjoy your
member benefits



PRACTICAL GUIDE TO

TELEWORKING



Over the past year, teleworking has gone mainstream and the trend is here to stay. Here's some useful advice for working effectively and happily from home.

BY MALIK COCHEREL

Keep up a routine

Teleworking can often have a negative impact on mental health. Social isolation, for example, presents a very real risk. So it's vital that you stay in touch daily with your co-workers, whether done through phone calls or video chats. It's also important that you stop working and get outside at least once a day. Setting up an area dedicated to work only and establishing a regular routine that mimics a typical day at the office – including coffee and lunch breaks – will help you avoid the so-called work/life blur, a potential blueprint for burnout.

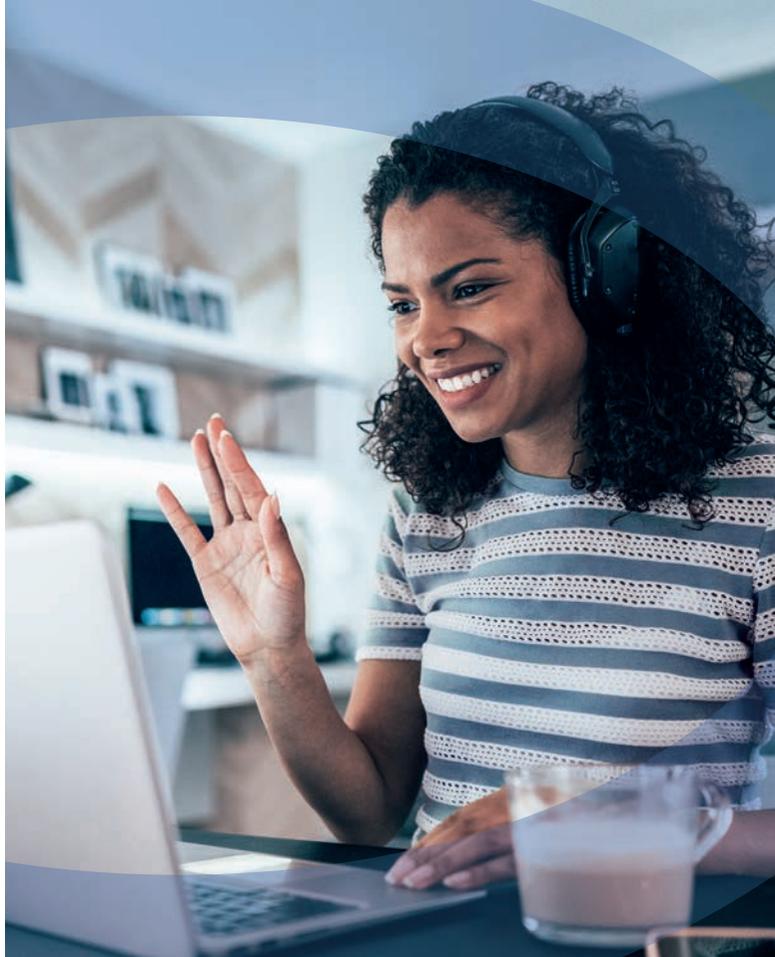
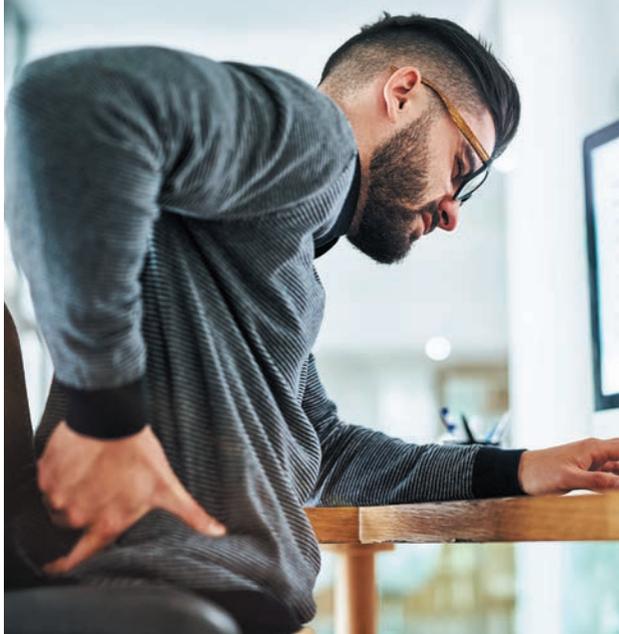
Your routine should also include physical activities like walking, yoga or stretching exercises as a means of lowering stress and the risk of psychological anxiety. Another way of maintaining your mental health is to use the time you saved by not commuting for meditation and breathing exercises.

Back straight, feeling great

A correct posture is essential to prevent musculoskeletal injuries, not to mention unnecessary strains. To that end, it's best to work on a desktop computer with a separate keyboard and monitor. If you must work on a laptop, place it on books to raise the screen to eye level. Keep your head and body straight, forearms on the desk (so adjustable chair armrests are unnecessary), knees bent at a 90-degree angle with the ground and feet flat on the floor.

Taking short breaks will also help avoid aches and pains. Every half-hour, take a few minutes to walk around and relax your shoulders. This will aid blood circulation and relieve stress. To ease eye strain, try the 20-20-20 rule: Every 20 minutes spent staring at the computer screen, look at something 20 feet away for 20 seconds.

**A CORRECT POSTURE IS ESSENTIAL
TO PREVENT MUSCULOSKELETAL
INJURIES, NOT TO MENTION
UNNECESSARY STRAINS.**



Working from home? We're there for you!

- Advisory Services
- Approved Suppliers
- Handy items from the Boutique
- Home insurance
- *Rabais Dollars CAA* rewards

Enjoy your
member benefits





Teleworking, insurance and income taxes

Although you're not obliged to inform your home insurer that you're working from home, it's recommended you do so. This way, the insurer can review your file, point out issues that you may not have considered, and even offer discounts not just on your home insurance, but perhaps on your car insurance as well.

If you're driving less frequently because you're no longer commuting, your premium may be reduced based on factors like the number of drivers using the car and its annual, business, and outside-Quebec mileage.

Finally, if you mostly work from home, you can deduct a percentage of expenses related to running a home office (Internet connection, paper, printer ink toner, not to mention electricity and heat). Keep all relevant receipts for your next income-tax return.



Office aids that can make a difference

Office lighting is a key component, affecting motivation as much as concentration, overall health and mood. The ideal arrangement combines three elements: indirect natural light, general and desk-task lighting.

Other non-essential accessories can still be worthwhile. For example, a noise-cancelling headset (for better concentration), blue-light blocking eyeglasses (to soothe the eyes) or a neck-and-shoulder massager can all boost your teleworking well-being.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **DISCOUNTS AND REBATES IN CAA DOLLARS** on home office equipment bought from our partners Bouclair, La Source, Multi Luminaire and others.
- **3 PERCENT DISCOUNT (UP TO \$100)** on the total invoice (before taxes) for professional services or home-office renovation work offered by a CAA-Quebec-Approved Residential Supplier.
- **10 PERCENT DISCOUNT** on your CAA-Quebec home insurance premiums and even more if you bundle it to your auto insurance.
- **FREE CONSULTATION** with CAA-Quebec Residential Advisory Service experts for your telework questions.

THE OA... WHAT NOW?

THE ORGANISME D'AUTORÉGLÉMENTATION
DU COURTAGE IMMOBILIER DU QUÉBEC

The OACIQ is the authority of real estate brokerage in Quebec. Our unique mission is to inform and protect the public by enforcing the *Real Estate Brokerage Act*, in accordance with the mandate entrusted to us by the Ministère des Finances du Québec. When you enlist the services of a real estate broker to buy or sell your home, you are protected by this Act.

**To ensure your transaction
goes SMOOTHLY and SECURELY.**

FOR MORE INFORMATION ON THE STEPS OF A
TRANSACTION WITH A BROKER, CHECK THE
BUYER'S GUIDE AND THE SELLER'S GUIDE:
[OACIQ.COM/FOLLOWTHEGUIDE](https://oaciq.com/followtheguide)



THE OACIQ IS THE AUTHORITY OF
REAL ESTATE BROKERAGE IN QUEBEC





Bundle
your insurance
and save!

10%
DISCOUNT¹



We help you protect what matters most

We offer reliable, affordable term life insurance!

- ✓ Can be more flexible than mortgage insurance—you'll be covered even if you switch financial institutions
- ✓ You choose the term and the amount
- ✓ **FOR MEMBERS ONLY** Get up to 10% more coverage at no extra charge².

ASK ABOUT PRICING

1 844 538-7457

caaquebec.com/lifeinsurance

 **Manulife**


Insurance
EXPERIENCE THE BENEFITS

Insurance underwritten by The Manufacturer's Life Insurance Company (Manulife).

Some conditions, limitations and exclusions apply. Available to Canadian residents only. See policy for details. 1. Get up to 10% off life insurance if you already have our car or home insurance. See caamultiproduit.ca for more details. 2. Your initial coverage will increase by 2% each year, without additional fees, for a maximum of 5 years. Eligible plans are CAA 10-Year, 15-Year, and 20-Year Term Life Insurance plans. Members must continuously hold a valid membership with CAA-Quebec for increases in coverage to be in effect at the time of claim.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. © 2021 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.



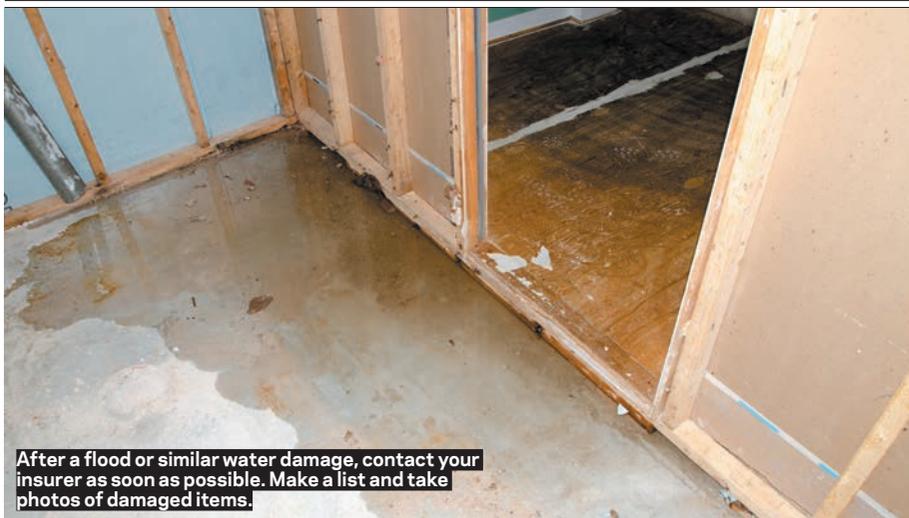
GET READY FOR **THE SPRING THAW**

Too often melting snow and ice result in water infiltration, flooding, sewer backups and more, all of which can cause serious damage to your home. Don't be caught unawares.

BY JACQUELINE SIMONEAU

Preventive measures

- ▶ Keep snow and ice away from the foundation and off the roof to significantly reduce the risk of water infiltration. If necessary, consider hiring a roof-snow-removal company.
- ▶ Prevent snow from accumulating on balconies and the surface of an above-ground pool.
- ▶ Check that the roof gutters are clear of obstructions and that water drains down and away from the foundation.
- ▶ Test the sump pump by pouring a bucket of water into it. Keep a backup, battery-powered sump pump on hand in case of a power failure.
- ▶ If you do not already have one, install a backwater valve to prevent sewage from backing up into the house.
- ▶ If you live in a flood zone or near a body of water, stay tuned to news reports from the ministère de la Sécurité publique. Monitor the rising waters in your area on the Ministère's *Vigilance* web page (in French only). You'll also learn what measures you need take to protect yourself and your home.
- ▶ In the event of a flood alert, the Ministère recommends preparing an emergency kit for the house, boarding up your windows, moving furniture and other objects from the basement to an upper floor, and blocking the basement sewer lines if there's not backwater valve.
- ▶ Turn off the power and gas to avoid any risk of electric shock or fire. Close all valves on the propane cylinders and tanks as well as the oil-tank outlet valve. If advised by the municipality, install sandbags and polyethylene membranes in front of entrances and openings.
- ▶ Ask your insurer about water damage and flooding coverage.



After a flood or similar water damage, contact your insurer as soon as possible. Make a list and take photos of damaged items.

What to do after a flood or similar water damage

- ▶ Act quickly to limit damage. Close the main water shut-off valve. (You may need a plumber for this.)
- ▶ Contact your insurer as soon as possible to start processing a claim. Make a list and take photos of damaged items.
- ▶ For the cleanup, wear protective clothing, mask and gloves. Stay away from power sources if you're working on wet ground.
- ▶ Dry all the surfaces you can – using fans, dehumidifiers and a

vacuum specifically designed for that purpose.

- ▶ Discard damaged items that cannot be salvaged: insulation materials, particle-board furnishings, cushions, mattresses, stuffed toys and the like.
- ▶ Consult experts before restarting the power or heating system.
- ▶ Before drinking it, check if the water is safe to drink.
- ▶ If the damage is extensive, hire a disaster-cleaning professional.

Is flooding covered by home insurance?

- ▶ Many people falsely assume that their home is insured against flooding. Rather, home insurance policies may not provide coverage against all types of water damage to homes, even as a result of an overflowing body of water.
- ▶ But when the cause of water damage is located inside the home (like an overlooked faucet or a defective pipe), the damage will be automatically covered under most basic home insurance policies.
- ▶ If you suspect that your home is vulnerable to water damage from external sources like a sewer backup or rainwater infiltration, consider adding extra protection to your policy. Playing it safe is often the best option. An accurate inventory of your property with photographs and proof of purchase is very useful in the event of a claim. And it's best to keep important documents like these in a secure location other than your home.

STAY SAFE IN THE HOME YOU LOVE



Stairlifts are the perfect solution for joint pain in the knees, back or feet; those with mobility issues, or anyone who struggles with the stairs.

With an Acorn Stairlift you can look forward to:

- A FREE no-obligation in-home survey & quote
- Affordability and reliability
- Low running costs
- Purchasing directly from the manufacturer
- Next day installation available



**CALL NOW TOLL-FREE
1-844-789-6310
FOR YOUR FREE SURVEY AND QUOTE**

www.acornstairlifts.ca



Discover the **Allied** program

- ✓ PROTECTION AGAINST MECHANICAL FAILURES
- ✓ INCREASED RESALE VALUE
- ✓ 24/7 ASSISTANCE
- ✓ REDUCING DEDUCTIBLE

Enjoy true peace of mind with the Allied Automobile Protection Plan.
Ask your dealer or CAA-Quebec recommended repair facility how our
Protection Plan fits your needs.



ONE YEAR FREE
MEMBERSHIP
(Conditions applicable)



1 877 671-9009
iadealerservices.ca



RESHINGLE

YOUR ROOF



When it comes to roof repairs, rigorous planning is a must to ensure a smooth process. You'll find a wealth of useful information and advice in CAA-Quebec's online guide, *Reshingling Your Roof*. Here's an overview. / BY JACQUELINE SIMONEAU

Evaluate the condition of your roof

Installing new shingles on an inadequate structure is a waste of time and money. The new shingles will wear out prematurely and a flimsy base could invalidate all manufacturer warranties. An experienced roofer will decide whether the roof needs repairs before giving you an estimate. He/she will identify signs of wear and tear – curls, cracks, ripples, raised corners, and signs of algae – and will examine the decking, not to mention the condition of the soffits and joints. Fix any problems the roofer mentions.

Identify the type of roof and its components

Becoming familiar with the different roof components will help you understand the basic steps involved in roof repairs and accurately assess the estimates you'll receive from contractors. There are different standards with which to comply. For example, in terms of ventilation and leak-proofing, standards will differ depending on your roof type. The roof slope, on the other hand, will determine your choice of materials and installation techniques.

Choose the shingles

There are two kinds of fiberglass shingles: three-tab (with a single reinforcement layer) and laminated (with two or three reinforcement layers). Laminated shingles are more expensive, but carry a longer guarantee. And, of course, thicker and heavier shingles are more resistant to bad weather.



Choose a contractor

Contact at least three roofing contractors (CAA-Quebec-recommended roofing experts, for example). To operate legally, the contractor must hold a valid licence from the Régie du bâtiment du Québec (RBQ), confirming their competence and integrity. Check the licence number (which must appear on all estimates, contracts and invoices) with the RBQ. Each estimate should be fully detailed – including, among other things, a list of materials and their costs and a description of the work to be done. Only then can you make an informed decision.

Understand your contract

Once you've made your choice, request a written contract that must include the contractor's contact information, his/her RBQ licence number, a detailed description of the materials and installation work, permit request, costs, terms of payment, any deposit received, work schedule and warranties. Go over the contract scrupulously. And contact the Consumer Protection Bureau to find out if any prior complaints have been filed against the contractor.

Do the job yourself

In this case, success will depend upon proper planning. Set a budget, calculate the materials required, organize a delivery schedule, master the required skills and dispose of waste. But never neglect safety: cables, harnesses and scaffolding, for example, must meet required regulations and standards and be properly operated. Be sure to take out accident insurance.

GOOD TO KNOW ▶ CAA-Quebec members get a 10-percent discount on tool rentals at Simplex Equipment Rental.



Validate the insurance

The contractor must hold authentic professional liability insurance against injury and property damage caused by him/her or his/her employees. Don't trust his/her own word but, instead, ask to see his/her insurance certificate. Take note of the policy number and expiration dates and confirm the information. Once the work is done, notify your own insurance company so they can update your file and you could take out insurance against water-infiltration damage.

Maintain your new roof

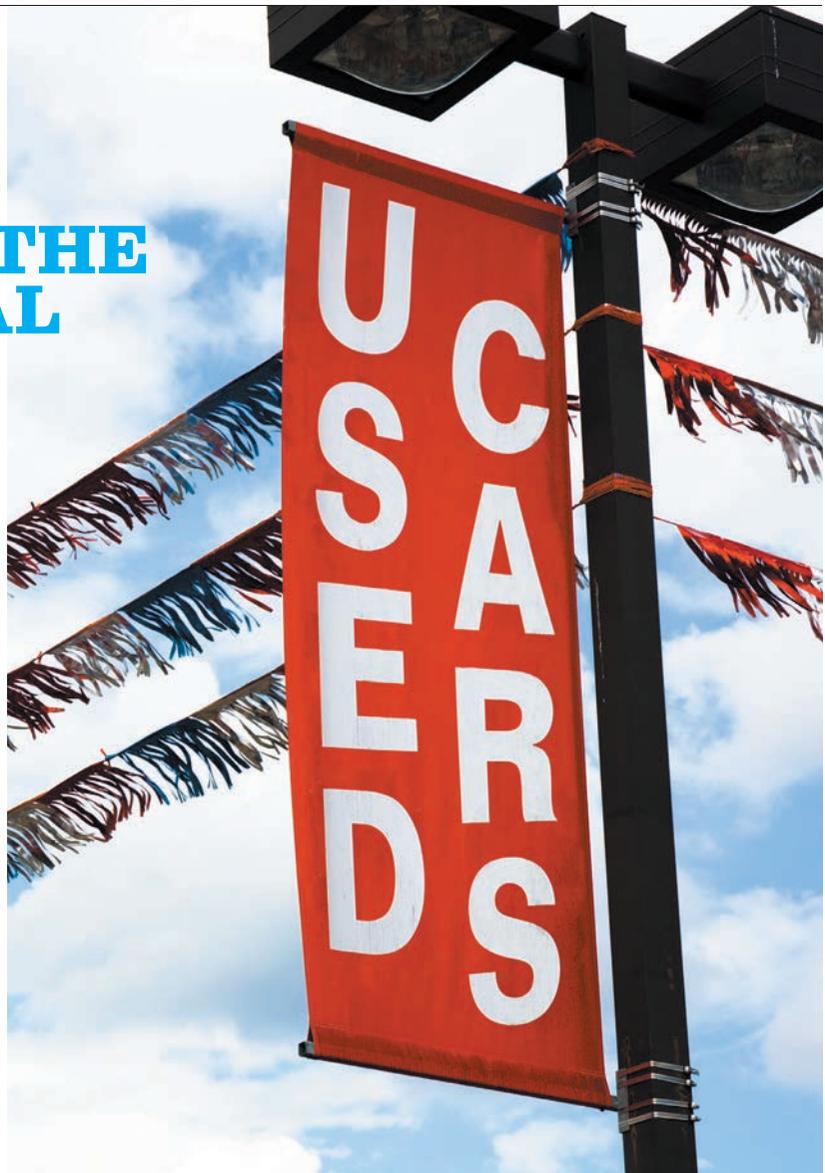
The best way to maximize the lifespan of your new roof is by following proper maintenance procedures. For example, remove anything that may interfere with the normal flow of water; inspect the roof and attic every spring and fall, check the joints around the vents and chimney from time to time, and trim any tree branches that might come into contact with the roof.

Consult our guide *Reshingling Your Roof* at CAAQUEBEC.COM, section *At Home*.

4 USED CARS: STEPS TO FINDING THE BEST DEAL

Bargains actually do exist in the used-car marketplace. Just take all the time you need to shop right, if only to avoid unpleasant surprises. These four steps will help you make the right decision.

BY NADINE FILION



1 The first look

No need to be a pro to properly examine a car you've had your eye on. The CAA-Quebec online guide *Buying or Leasing My Car* provides a list of key elements to examine, complete with tips on how to go about it. Scrutinize the windshield, tires, interior, bodywork, underbelly and beneath the hood.

Beware of warning signs like unusual smells of gas, discharges on the ground or signs of a water leak in the trunk. It's imperative to learn as much as you can about the car before continuing with the purchase process.

Also, ask to see the car's maintenance records – invoices, for example. If there aren't any, check with the manufacturer's customer service if the car had been maintained within its network. If the answer is no, you should move on.

If you're afraid of getting carried away or not sure you can do this on your own, bring someone who knows how to ask the right questions, or consult CAA-Quebec Automotive Advisory Services.

2 The test drive

A warranty that's still valid or a low odometer reading doesn't always mean that a car is in good shape. Only a test drive – when your eyes and your ears should be kept wide open – will allow you to decide if the car meets your expectations. It will also allow you to instantly detect any glaring anomalies even before the mechanical inspection step is carried out.

On its website, CAA-Quebec offers a list of items to check before and during the test drive. Take the time to settle in leisurely behind the wheel and take note of your impression, good or bad.

Drive at least 10 kilometres on the highway and in town. What's the engine's power like? How does the car feel? Does the suspension "clunk" loudly over bumps? Do the brakes respond well? Do the gears change smoothly, without jolting? Don't hesitate to test another car of the same model-year to compare.

3 Other necessary checks

- ▶ Car dealerships for records of repairs, recalls and warranties;
- ▶ The Société de l'assurance automobile du Québec (SAAQ) and CARFAX Canada for accident details, prior ownership, odometer readings;
- ▶ The Registre des droits personnels et réels mobiliers (RDPRM) (Register of Personal and Movable Real Rights), to confirm that the car is free of debt;
- ▶ The Office de la protection du consommateur (OPC), to check for any consumer complaints in the seller's profile.
- ▶ The Canadian Police Information Centre (CPIC) to check if the car was reported as stolen;
- ▶ The Insurance Bureau of Canada (IBC) VIN Verify service to check if the car was reported as flood-damaged and non repairable.



If you buy from a dealership, make sure it is a member of the Association des marchands de véhicules d'occasion du Québec (AMVOQ). "AMVOQ makes a point of enforcing its code of ethics on members and is proud to subscribe to the CAA-AMVOQ conciliation program," says AMVOQ Executive Director Steeve De Marchi. Under this partnership, CAA-Quebec can serve as a conciliator between a consumer and an AMVOQ dealer-member in order to resolve a dispute quickly. Note that this free service is an exclusive member benefit.



BRING ON SPRING.

With gardening and DIY season just around the corner, your everyday vehicle can end up doubling as your weekend work truck, and WeatherTech is here to help. The WeatherTech Cargo Liner is laser measured to perfectly contour your vehicle's trunk or cargo area, providing custom-fit protection from dirt, spills and anything else the spring season brings. The optional Bumper Protector even prevents accidental damage while loading large or heavy objects. And with a lifetime warranty, it's guaranteed to handle every project for as long as you own your vehicle.

WeatherTech[®]

Auto. Home. Pet. Find Your Fit.

888.905.6287 | WeatherTech.ca



4 Mechanical inspection

Last but not least and under the Consumer Protection Act, the seller cannot refuse to have the car inspected. Should you encounter such a refusal, beware! You're better off looking for a car elsewhere.

A genuine inspection includes an assessment of the electrical systems and a computerized analysis of engine performance. If expensive engine repairs are indicated, you can use these drawbacks as bargaining power to lower the asking price.

CAA-Quebec vehicle-inspection centres offer full inspection that examines more than 180 points. After the inspection, you'll be given a comprehensive report on the car's true condition, allowing you to make an informed decision.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **UP TO 20 PERCENT DISCOUNT** on the cost of an inspection by any of the CAA-Quebec authorized vehicle-inspection centres.
- **10 PERCENT DISCOUNT** on your CAA-Quebec auto-insurance premiums and an extra discount if you insure more than one car with us.
- **FREE ACCESS TO CCAQ AND AMVOQ CONCILIATION PROGRAMS**, in case of a dispute with a dealer.
- **UP TO \$8 OFF** the costs of vehicle-history reports from CARFAX Canada.
- **FREE CONSULTATION** with CAA-Quebec Automotive Advisory Services experts for car questions, particularly about used-car prices.

BEFORE YOU CHOOSE, DID YOU KNOW THAT...



The A1 mechanical designation has no real significance

There never has been an official system for rating a vehicle's mechanical status. The so-called "A1 certification" was part of a ship-classification system created in the 1770s for insurance purposes by Lloyd's Register Group in London. Today's A1 automobile characterization is subjective at best, used by owners to describe their car's mechanical condition.

The "low mileage" myth

In the 1980s, cars with more than 150,000 kilometres on the odometer were considered to be in generally poor condition. But ever since, automobile life expectancy has more than doubled. In fact, almost half of new vehicles purchased 15 years ago are still on the road. This has totally changed our perspective: After the 150,000-kilometre mark, today's models are about halfway through their useful lifespan with many more years of worthwhile service.

The depreciation question

Generally speaking, used cars that have just passed their steepest depreciation period are considered good deals. That covers the first four or five years for a high-end model and the first three for a less sought-after one.

You may also benefit from choosing a car that depreciates more slowly than others. To discover which brand offers the best deal, why not use the CAA Driving Costs Calculator?

[COUTSDUTILISATION.CAA.CA/EN](https://coutsdutilisation.caa.ca/en).

Buying a new car? We're there for you!

- Advisory Services
- Registration
- Car insurance
- Approved Auto Repair Service Locations
- *Rabais Dollars CAA* rewards
- Roadside Assistance

Enjoy your
member benefits



REPAIR OR REPLACE A BROKEN **WINDSHIELD?**



A rock hit it and now there's a crack. Should your windshield be repaired or replaced? / BY NADINE FILION

Made of laminated glass and mica, today's windshield is an essential safety component of your car while also supporting the roof and taking up 70 percent of the front cabin. To find out how essential, just watch a car-crash test in slow motion and observe how the airbags work. The most serious problem a weakened windshield can pose is that it may fail to protect the vehicle occupants.

And yet, too many drivers still delay when it comes to dealing with a cracked windshield, thinking it can wait until later. Not a good idea because, what with road abrasives, temperature fluctuations and potholes, small cracks can propagate into larger ones.

Replacement is an expensive option – costing between \$1,000 and \$1,500, even for an entry-level vehicle – because it also involves recalibrating various driver-assistance systems (rather like adjusting a pair of eyeglasses).

So repairing it is usually the best way to go

During the 1970s and 1980s, a windshield nicked by even a tiny projectile was automatically replaced. Then in the 1990s, shops began to repair windshield chips with resin injections. It was a much less costly alternative to a full replacement, and insurance companies quickly started to settle claims in this manner.

Windshield repair is a simple enough job – taking about 30 minutes and costing about \$100, which is covered by own-damage insurance (ODI). Unlike windshield replacement, there is no deductible and the claim doesn't appear on your record, eliminating any risk of higher premiums.

Note that windshield-repair technology has evolved since the 1980s. Today pressurized resin injection is preceded by a vacuum cycle so that the resin – now with variable viscosity – penetrates the crack even more deeply. The customized job is virtually invisible to the naked eye.

Windshields themselves have been further reinforced over the last two decades so that, nine times out of ten, the repairs will last for the vehicle's lifetime.

NINE TIMES OUT OF TEN, THE REPAIRS WILL LAST FOR THE VEHICLE'S LIFETIME.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **DISCOUNTS AND REBATES IN CAA DOLLARS** from our automotive partners including, among others, NAPA Auto Parts, Pirelli Tires, and Metropolitan Rustproofing.
- **10 PERCENT DISCOUNT** on your CAA-Quebec auto-insurance premiums and an extra discount for bundling your auto and home policies or if you insure more than one vehicle with us.
- **FREE CONSULTATION** on all car-related questions with experts at CAA-Quebec Automotive Advisory Services.

Not every defect can be repaired

On the other hand, if the windshield chip is larger than a loonie, replacement is often inevitable. The same goes if the crack obstructs the driver's view or that of the cameras used for cruise-control assist or lane-departure assist (generally located at the level of the rear-view mirror).

The Highway Safety Code includes a \$100-to-\$200 fine for cracked windshields, if the flaw obstructs the driver's view.

Finally, replacement is also necessary if the damage is less than three centimetres from the structural frame. That being said, some state-of-the-art repair shops will still try to save the windshield. After all, you lose nothing by trying. In the worst-case scenario, if the repair doesn't hold, most larger companies will usually give you a credit against the cost of replacement.

► We wish to thank Mario Blouin, owner of VitroPlus on Charest Boulevard in Quebec City, for his judicious advice.

Metropolitan Rust Proofing's Paint Protection Package

SUPERIOR QUALITY

Paint Decontamination

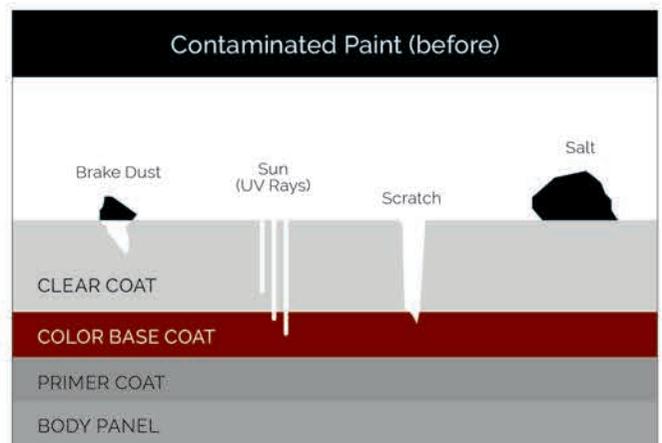
This is a thorough cleaning process using specialized products and tools to remove any contaminants accumulated on a vehicle's paint.

Contaminants include brake dust, salt, acid rain, etc. Over time, these "pollutants" can greatly alter the paint and thus promote the development of rust. Unfortunately, it is not possible to remove all the contaminants by simple washes, because some have managed to embed the paint.

Protective sealant

Our protective sealant is a protective layer applied to the paint of your vehicle against dirt (salt, acid rain, etc.) and color fading due to UV rays. Developed from nanotechnology, our innovative product seals imperfections and fills tiny holes left on the paint due to brake dust or minimal impacts.

Our sealant is much more durable than wax and is effective for 6 to 8 months. It should be noted that if you compare a protective sealant and wax, the wax will produce greater shine, but will only remain on the surface (it will not penetrate the pores of the paint), so the protection will be less effective. That's why we prefer to apply a paint sealant to provide stronger and more durable protection.



This illustration shows the presence of contaminants and paint damage to a vehicle caused by various pollutants.



After decontamination, pollutants are removed and the surface is protected with the application of our sealant.



If your vehicle's paint is not decontaminated and protected every year, it will age prematurely, lose its color depth and be exposed to more serious problems such as surface rust.



CAA-QUEBEC MEMBERS

EXCLUSIVE OFFER

PAINT PROTECTION PACKAGE

It is important to have your vehicle's paint decontaminated once a year to remove surface contaminants that have embedded your paint. Our sealant will provide a superior quality layer of protection for your vehicle; three times more durable than regular wax.



THIS PACKAGE INCLUDES

- Exterior hand wash
- Paint decontamination
Safely removes embedded paint contamination such as brake dust, road tar and water spots
- Paint sealant application
Protects against dirt and color fading caused by UV rays;
Much more durable than regular wax

	PACKAGE REGULAR PRICE	CAA-QUEBEC 25% DISCOUNT
Cars	\$114.95	\$86.21 [†] x
Compact SUVs and minivans	\$134.95	\$101.21 [†] x
Trucks and large SUVs	\$154.95	\$116.21 [†] x

* This offer may end without prior notice



Quebec - Lévis - Chicoutimi - Trois-Rivières - Shawinigan - Longueuil - Laval
Anjou - Montreal - Pierrefonds - St-Hyacinthe - Blainville - Terrebonne
Châteauguay - Sherbrooke - Gatineau

1 866 787-8776 / RUSTPROOFING.COM



FINDING THE RIGHT MECHANIC



You've put time and effort into buying the best car for your own purposes. Good plan! Now, do the same as you choose a trusty mechanic.

BY NADINE FILION

You'll want a top-notch professional to maintain and keep your car running optimally. To help you make the right choice, CAA-Quebec automotive expert Sylvain Légaré points out that a good mechanic must:

- ▶ have the required competency certifications;
- ▶ have appropriate training to pinpoint the source of unusual, rare or acute problems;
- ▶ some garages display their employees' training certificates and qualifications so that customers are aware of staff skills;
- ▶ operate in compliant and safe facilities with proper tools and equipment;
- ▶ be prepared to honour an advantageous warranty for his/her work;
- ▶ demonstrate outstanding customer service, based on independent checks with the Office de la protection du consommateur;
- ▶ maintain an eco-friendly approach to hazardous waste disposal.

Trust but verify

It's important to work with a knowledgeable technical consultant who will act as an intermediary between you and the auto mechanic or repair shop. The consultant will use clear, plain language to make certain that both parties understand the precise nature of the problem to be remedied and the necessary repairs involved.

Has a mechanic ever pressured you to undertake repairs you don't understand? One way to separate sales strategies from sales pressures is to faithfully follow the manufacturer's car-maintenance schedule. Any auto-repair shop worth its salt will recommend valid repairs, while also pointing out the risks of failing to proceed as recommended (like potential breakage).

Keeping a tab on your car's maintenance history is still the best way to avoid disputes and an unnecessary loss of time and money.



THE CONSULTANT WILL USE CLEAR, PLAIN LANGUAGE TO MAKE CERTAIN THAT BOTH PARTIES UNDERSTAND THE PRECISE NATURE OF THE PROBLEM TO BE REMEDIED AND THE NECESSARY REPAIRS INVOLVED.



MEMBERSHIP IN CAA-QUEBEC ALSO BRINGS...

- **3 PERCENT BACK IN CAA DOLLARS** on car maintenance and repairs at any of the 370 CAA-Quebec-Approved Auto Repair Service (AARS) facilities.
- **FREE CONSULTATION** for all car questions with experts at CAA-Quebec Automotive Advisory Services.



Looking for a garage you can trust? Turn to our network of Approved Auto Repair Service Locations!

- 370 garages that meet stringent selection criteria
- A range of specialties: passenger cars, imported models, recreational vehicles, hybrid or electric cars
- Quality service
- Eco-friendly practices
- Warranty 4 times longer than those offered at other garages
- 3% back in CAA Dollars
- Full inspections at our Vehicle Inspection Centres (save up to 20%)

Contact our Automotive Advisory Services to get answers to your questions or help finding a garage.

It's unlimited and it's free!





12,500 KILOMETRES IN A MAZDA CX5

The compact SUV is the hands-down favourite of Quebecers, but does it stack up on the vacation trail as well as on the daily trek to school or the arena? To find out, we drove more than 12,500 kilometres in 26 days in one of Quebec's leading crossovers, the Mazda CX5.

Interior space: getting creative

Despite appearances, compact SUVs are rarely much larger than the small cars they are based on. The trunk area is higher than in a car but much shorter than in a midsize crossover. We still managed to stow three large suitcases, an electric cooler and some reusable grocery bags in the trunk of our CX5. Thankfully, the children agreed to storing stuff underfoot, even though rear legroom is not a strong point of the CX5.

A turbo that's easy on the pocketbook

The CX5 turbocharged engine provides very satisfactory, if not sparkling performance, with a generous 310 pound-feet of torque available at very low RPMs. And it is frugal: our tester registered 7.98 L/100 km in the heart of summer 2020. That's 13 percent better than the Mazda CX-9 with the same engine we drove on another escapade in Western Canada in 2017, and much better than the official highway rating of 8.7 L/100 km! How can you improve on that? By electrifying the vehicle, naturally. It is high time Mazda explored this further.

More control, less comfort

For a family hauler with a high centre of gravity, the CX5 turns in a very dynamic driving experience. The best-in-segment steering is precise and very well weighted, contributing to driving enjoyment, and the ride remains relatively compliant on degraded pavement. Just the same, the longer wheelbase of the midsize crossovers gives them the upper hand in terms of ride smoothness. When you drive across the country and back in less than a month, you notice the difference.

EXTENDED TEST IN NUMBERS

- 12,553 km in 26 days
- 1,002 litres of regular gasoline
- 7.98 L/100 km
- \$115 for one scheduled maintenance visit
- 0 mechanical problems
- 10 infotainment system reboots
- 1 windshield to be replaced

A dismal infotainment system

The CX5 is stuck with an outdated infotainment system that often takes two or three minutes to power up after switching on the engine, with some functions buried in layers of menus. Worse yet, it crashed at least ten times during our trip. But that was the only problem affecting the reliability of the CX5 during our entire trip. Mazda launched a much improved interface on the most recent 3 model and on the CX30; it can't come soon enough for the CX5.

A driving position that needs work

Like the Mazda CX9, the CX5 driving position is badly suited to tall people. Insufficient telescoping steering-wheel range, bothersome dead pedal, overly wide centre console and, worst of all, a centre armrest that is unusable with your hand on the wheel... Inexcusable weaknesses that come in stark contrast to the chic Nappa leather and faultless cabin finish. All we can hope is that the improvements to the Mazda 3 and CX30 carry over to the next CX5... scheduled for 2023.

Our verdict

Our Mazda CX5 escapade proves that with a bit of creativity, a family road trip in a compact SUV is completely feasible. What it lacks in smoothness and conviviality relative to a midsize crossover it makes up for in agility, carbon footprint and fuel efficiency. And that's not counting a cost saving of around \$10,000.

TESTED MODEL

PRICE: \$30,450 to \$45,500 (Signature model tested: \$44,300)

ENGINE: 2.5-litre 4-cylinder turbo (227 hp)

TRANSMISSION: 6-speed automatic with manual mode

DRIVETRAIN: All-wheel drive



Whatever Your Lifestyle



- ✓ Close to 500 dealer members
- ✓ More than 15 000 used cars
- ✓ All across the province

Sponsored by



Mediation
Services

Greater protection for you
Exclusive to CAA-Québec members



2021 FORD EXPLORER

PRICE: \$47,449 to \$71,689

PROS: Strong twin-turbo V6, dynamic handling, vast cabin and cargo space, comfortable driving position (finally), good sound insulation, clear controls.

CONS: Transmission sometimes harsh and hesitant, overly firm ride, disappointing finish, poorly integrated vertical screen, high price, spotty reliability.

► In case you're wondering if the redesigned Ford Explorer is more of the same – it's not. The sheet metal may look familiar but underneath is an all-new, longitudinal engine and rear-wheel-drive platform, like several luxury European SUVs. All-wheel drive is standard in Canada, and a turbocharged four-cylinder engine replaces the former V6 of the popular models. To obtain a six-cylinder you now have to opt for a Platinum or ST, twin-turbo models that deliver up to 400 horsepower, or the new Explorer hybrid.

The remake of the Explorer has done it a world of good, particularly in terms of interior space and the driving position. Ford's big SUV has never been more stable, agile and fun to drive than now – or quicker, for that matter, at least the explosive ST variant. If you appreciate a smooth ride, the sporty tunings of this muscular Explorer may not be to your liking. And regardless of the model, you'll be paying top dollar for less standard equipment, compared to certain rivals, and a spotty reliability record.

TESTED MODEL

ENGINE: 3.0-litre twin-turbo V6 (400 hp)

TRANSMISSION: 10-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 14°C to 26°C

TESTED FUEL ECONOMY: 10.4 L/100 km

2021 HYUNDAI PALISADE

PRICE: \$41,124 to \$56,824

PROS: Powerful and refined engine, comfortable ride, generous interior room, simple controls, meticulous finish, standard advanced safety features.

CONS: Transmission sometimes hesitates, poor manoeuvrability, overly light steering, driver assistance systems too abrupt.

► The Palisade replaces the Santa Fe XL as Hyundai's top-tier SUV. Its audacious styling dissimulates an enlarged platform, a new powertrain and a redesigned interior. Although the Palisade has a lot in common with the recent Kia Telluride, it holds exclusive title to a front-wheel-drive version that retails for around \$40,000. Less well equipped than the base Telluride, it offers more affordable access to the only Hyundai with three rows of seats and a V6 engine.

Hyundai has shown repeatedly that it can hold its own against the competition. The Palisade definitely proves it can surpass it. The high-end – and best-selling – trims are so comfortable and refined that they could easily wear the group's premium Genesis badge. Versatility and faultless safety make it a nearly irresistible choice, as long as you accept its bulky format and somewhat exuberant styling.

TESTED MODEL

ENGINE: 3.8-litre V6 (291 hp)

TRANSMISSION: 8-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 4°C to 25°C

TESTED FUEL ECONOMY: 9.9 L/100 km





2021 NISSAN ROGUE

PRICE: \$30,328 to \$42,578

PROS: Spacious cabin, versatile cargo area, compliant ride, much-improved soundproofing, generous equipment, comfortable seats.

CONS: Steering still vague, flabby handling, tepid performance, no battery-powered version, quality of materials to be watched.

TESTED MODEL

ENGINE: 2.5-litre 4-cylinder (181 hp)

TRANSMISSION: Continuously variable automatic with manual mode

DRIVETRAIN: All-wheel drive

FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA): 8.3 L/100 km

► By far Nissan Canada's most popular vehicle, the Rogue enters into its third generation for 2021. The styling transformations inside and out are impossible to miss, but the remake also includes platform and chassis updates. Three-quarters of buyers opt for the available all-wheel drive. An electric version is not offered; Nissan is counting on convenience and driver-assist technologies to attract customers.

Though the muscular styling of the 2021 Rogue may tempt you to dig out your driving gloves, a nice pair of slippers would put you more in sync with the vehicle, since comfort and practicality far outweigh performance dynamics. It is in no way a failing for a family hauler that features an excellent equipment-to-price ratio. Hopefully, the body and interior of this iteration will hold up better than in the past.

CAA
QUEBEC

PUBLISHER
CAA-Quebec
caaquebec.com

COORDINATOR
Stéphanie Fortier Allaire

© CAA, CAA Emblem, CAA Plus, CAA Premier, CAA Habitation, AARS logo and ERS trademarks are owned by and used with permission of the Canadian Automobile Association. / © TourBook, TripTik and Show Your Card and Save trademarks are owned by and used with permission of the American Automobile Association.

CAA-Quebec Magazine is published four times per year.
ISSN 0838-6846

DIRECTION GROUPE TVA INC.
President and CEO
France Lauzière

MANAGEMENT
COLAB STUDIO Collaborative Marketing inc.

Head Manager Sébastien Viau / **Editor** Juliette Ruer / **Manager, Digital and Print Production** Diane Gignac / **Art Director** Louis-Philippe Verrier / **Graphic Artist** Jocelyn Dauphinais / **Project Manager** Lison Budzyn / **Writers** Gabrielle Tremblay-Baillargeon, Jesse Caron, Malik Cocherel, Nadine Filion, Nathalie De Grandmont, Sylvain Légaré, Jacqueline Simoneau, Julie St-Hilaire / **Translator** My-Trang Nguyen / **Copy Editor** Donna Jensen

ADVERTISING
Advertising Representation Marc Bourassa, 514 237-4864 / **Sales Coordinator** Maria Perrotti

PRODUCTION
Head of Copywriting Negotiations Mélanie Turcotte / **Researcher, Visual Content** Emmanuelle Neault / **Team Manager, IT Department** Serge Mercier / **Printing** to Imprimeries Transcontinental / Division de Imprimeries Transcontinental S.E.N.C. 1603, boul. de Montarville, Boucherville (Québec) J4B 5Y2

Copyright registered with the Quebec National Library - Second class mail registration - Convention #40062533. / Return all Canadian undeliverable correspondence to: 444, rue Bouvier, Québec (Québec) G2J 1E3. / CAA-Quebec Magazine is a member of Canadian Circulation Audit Board (CCAB), Vividata and the Association québécoise des éditeurs de magazines (AQEM). / Notice: The advertisements contained in this publication are accepted subject to certain conditions stipulated by CAA-Quebec. Unless otherwise specified, the publication of advertisements alone does not constitute an endorsement. Management also reserves the right to refuse any ad without explanation. All reproduction, adaptation, and translation rights reserved. Photo credits: Getty Images, Istock, Shutterstock.

CHANGE OF ADDRESS
By telephone: Montreal metro, 514-861-7575
Elsewhere in Quebec, 1-800-686-9243
By Internet: caaquebec.com
General enquiries: 1-800-686-9243

This magazine is entirely recyclable.



Buy glasses at home

With our new 3D scanning app, try on hundreds of glasses virtually with the assistance of an optician via live video chat to choose the perfect pair glasses.*



Find out more

**rabais
dollars**

You always get:

2% in CAA Dollars

on any purchase of prescription glasses, non-prescription sunglasses, lenses, contact lenses or accessories.

10% off**

any purchase of prescription glasses, non-prescription sunglasses, lenses or regularly priced accessories.

25% off**

the purchase of a second pair of regularly priced prescription glasses.†



Redeem your **Dollars CAA** for a New Look gift card

newlook™
Precisely.

Eye examinations on the premises by optometrists | Outside prescriptions accepted

*Available in Quebec only at this time. To use our app, you'll need a device equipped with a 3D depth sensor camera, such as the iPhone X (or later models) or the iPad Pro. Our app is not yet available on Android. If you don't have access to an eligible device, book an appointment to come try our application in store! Visit newlook.ca to see the list of stores offering this technology.

**The two rebates above cannot be combined with any other offer or promotion. Not applicable on Oakley products. Jacinthe Laurendeau, optician.
†The 25% discount is applied to the less expensive pair when the first one is a prescription pair.

Insurance our way



Rest easy!

Enjoy legendary peace of mind
with CAA-Quebec home and auto
insurance.

ASK FOR YOUR QUOTE

1 866 221-9301

caaquebec.com/insurance



Insurance
auto • home