

CAA

QUEBEC

SPRING
2022

TRAVEL Dreams of travel boost the morale

HOME Choosing a rental condo

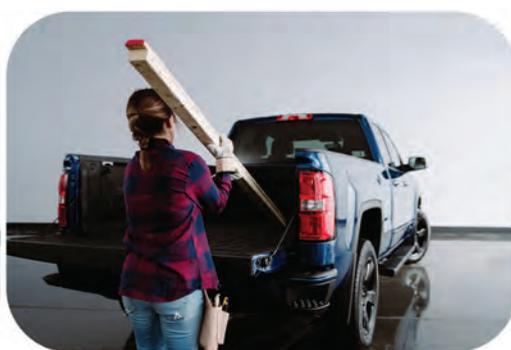
MOBILITY Five frequent questions about EVs

INSURANCE Replacement or replacement-cost coverage?

DOSSIER Buying a used car



The mini guide to buying a used car



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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!

Always there when it counts

We will always be there – before, during and after your projects – to provide all necessary information.



© CATH LANGLOIS PHOTOGRAPHE

Richard Lachance
President and CEO

It's been two years since the world began living in a state of flux, well beyond what we could have imagined. Despite the inevitable but healthy reset required of each of us individually, we at CAA-Quebec have always been, and remain, ready to assist you.

I find it particularly reassuring that the right questions have been posed at every level of our organization: What lessons have we learned over the last two years? In what ways do we want to change and grow, and what will be our legacy for future generations? As I wrote in April 2020, there will forevermore be a “Before COVID-19” and an “After COVID-19,” but it is still unknown when the “After COVID-19” era will officially begin. Perhaps it already has.

A catalyst for reflection

Today, we oscillate between hope and the need to prioritize vigilance, faced by the uncertainties and upheavals this global crisis has created. We're now in full evolution mode, redefining ourselves while building on the solid foundation of a century-old organization as it moves into the future.

Together with our many partners, we actively pursue innovation in every aspect of CAA-Quebec. Yes, we continue to offer guidance and advice for your chosen mode of mobility as well as in all other areas of daily life. While the new reality for travellers is constantly changing, we will always be there – before, during and after your travels – to provide all necessary information, advice and assistance.

You can count on our presence whether you're on the road or at home to help out as necessary – with roadside assistance, home or automotive advisory services, insurance matters, or the names of approved garages and home-reno suppliers. Our network is steadily expanding to provide local and more sustainable consumer options. CAA-Quebec is ready for action – *for you and with you.*

We're proud to be of service

All of this is possible thanks to our dedicated employees. Together, we have mastered new tools and new ways of working and collaborating. We miss the human contact, of course, but share a sense of community and purpose with colleagues who are just a click away. This enhanced collaboration is evident through the quality of service provided by all our employees. I'm immensely proud of them.

We are a large team across the province, attuned to your realities and the stakes that the pandemic imposes upon our lives.

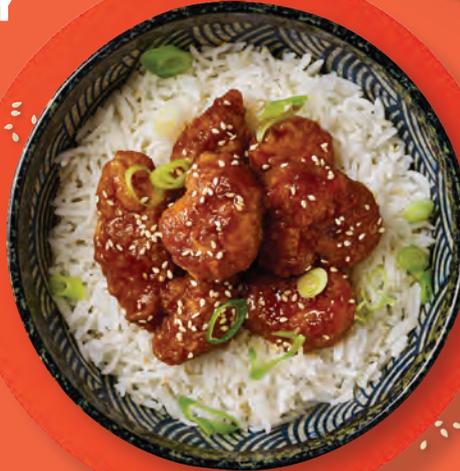
Present in your daily routine, we no longer keep count of the blizzards and extreme cold that buffet us all come winter, confident that spring is on its way! So do count on the goodwill that buoys the CAA-Quebec team and its partners. As ever, we will be there when and where it counts.

TOO BUSY?

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News

Latest CAA-Quebec news and important things members need to know this spring.



Learn more about our IT team

Long considered as trouble-shooters for less computer-savvy colleagues, the CAA-Quebec Information Technology (IT) team has seen its role evolve over time. Today, it is the innovation hub for the organization and its partners.

These people often work in the shadow but their efforts benefit all of us, including our members. They collaborate on and facilitate communications, such as simplifying and fine-tuning your experience to make it more convivial and better adapted to your needs. Their work – and that of countless other people in the organization – make it possible for you to shop, in a leisurely and efficient way, at the CAA-Quebec Boutique; request insurance quotes online; track your towing truck (via the CAA Mobile App) and sleep soundly knowing that your personal data are well protected.

In their unique way, they contribute to the improvement, stability and evolution of our tools and services so that we can be available for you – no matter when, where or how you communicate with us.

This multidisciplinary, dynamic and motivated team has talent and expertise that admirably serves the entire organization. They help create winning conditions to support the CAA-Quebec of tomorrow.



**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 meeting of members of the Automobile and Touring Club of Quebec (the “Association”) will be held at Hotel Holiday Inn & Suites Montréal Centre-ville Ouest, 1390 René-Lévesque Boulevard West, Montreal (Quebec), H3G 0E3, on Thursday, April 21, 2022, 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, 2021, 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; and
- 5.** To deliberate on any other item that may be duly submitted to the meeting or to any adjournment thereof.

Quebec City, February 3, 2022

M^e Sophie Gagné

Corporate Secretary

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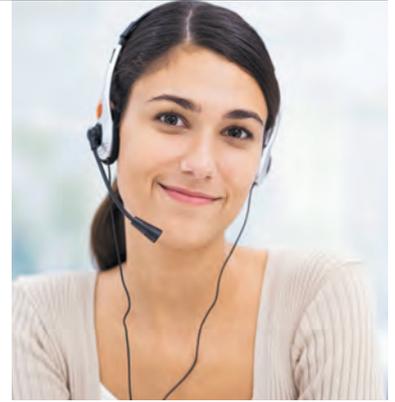
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Travel Agency

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514-861-9746 (Montreal)

Automotive Advisory Services

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

Residential Advisory Services

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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 you 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.



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Photo contest



Winning photo

DYRHÓLAEY, ICELAND —> At the southernmost tip of Iceland there's an endless sweep of black-sand beach. The landscape reminds me a little of Gaspésie, except for something utterly surreal about it: the sound of rolling waves, seabirds nesting on impossibly steep cliffs, and the dizzying vastness. My eyes tear up as I squeeze the hand of the person I love and with whom I feel at home, wherever I happen to be in the world.

— ELISABETH MOTTARD, SAINT-GABRIEL-DE-BRANDON

Send your favourite vacation photo (maximum 5 megabytes) to CAAQUEBEC.COM/GAAQUEBEC MAGAZINE before March 9, 2022, along with a description of roughly 80 words. You'll have chance to see it published in the next issue, and earn 250 CAA Dollars.

10

Fun facts about Nova Scotia

From Yarmouth to Meat Cove and all points in between, your Nova Scotia adventure awaits! Experience sandy beaches, seaside hikes, whale watching, coastal inlets perfect for paddling, national parks, charming seaside towns and bustling city nights. Savour fresh seafood, produce and locally-inspired menus. Pair it with wines, beer, cider and spirits crafted by talented producers. Visit the #1 Island in the Americas. Golf some of the best courses in the world. Discover a history that is tied to the sea. It's easy to do more in Nova Scotia!

Did you know?

01 — With over 13,000 kilometres of coastline, you're always close to the ocean in Nova Scotia.

02 — Halifax's waterfront is the most visited destination in all of Nova Scotia.

03 — The Cabot Trail is ranked one of the most scenic drives in the world and weaves in and out of the Cape Breton Highlands National Park.

04 — Nova Scotia's Bay of Fundy is home to the world's highest tides. Visit at low tide and you can even dine on the ocean floor!

05 — Twelve whale species are known to swim in Nova Scotia's coastal waters. The Bay of Fundy is home to several species during the summer months, including the rare Atlantic Right Whale.

06 — Nova Scotia's wine country is shaped by the sea and is the only place on earth that produces Tidal Bay, a signature appellation wine that brilliantly reflects the terroir, coastal breezes and cooler climate of its birthplace.



Peggy's Cove lighthouse is the most photographed in all of Canada.

07 — Nova Scotia is home to six UNESCO designations: three World Heritage Sites, two Biospheres and one Geopark. That's a lot of history packed into Canada's second smallest province.

08 — Mi'kmaw stories refer to Kejimikujik as the "land of the fairies." That's why this National Park and National Historic Site is so magical and why it's the only Parks Canada site that is designated both a National Park and a National Historic Site.

09 — In all, 50,000 tonnes of lobster are hauled from Nova Scotia waters every year and there are almost just as many ways to serve it.

10 — Peggy's Cove has one of the most photographed lighthouses in the world. Did you know that Nova Scotia is home to over 150 more?

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A Boutique of our own

Present in 14 towns and cities as well as online, the CAA-Quebec Boutique features Quebec-made products for travel, automobiles and the outdoors including camping. **Get 10 percent back in CAA Dollars on regular-priced items.**

Shop differently

Have your skin analyzed and get customized products instantly online! **Save 15 percent on your total invoice at Omy Laboratoires.**



Take a fresh look

New Look innovated the marketing of eyewear products 35 years ago, and it has never stopped. **Get 10 percent off prescription glasses, 25 percent off the second pair and 2 percent back in CAA Dollars.**



Celebrate Quebec-made products

Chef Jérôme Ferrer and his team make a point of using and promoting locally grown ingredients. **Get 17 percent off weekly thematic meal boxes from La Boîte du Chef.**

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This year, **Christopher and Joy** enjoyed **great savings** for their cars and home.



→ **30 CAA Dollars** on the purchase of fuel¹

→ **Over \$80 off and almost 10 CAA Dollars** on the purchase of paint²

→ **Almost 15 CAA Dollars** at a CAA-Quebec Approved Auto Repair Service Location³

→ **\$100 off** from a CAA-Quebec Approved Residential Supplier⁴

→ **\$35 off** the purchase of a sound bar⁵

→ **Almost \$15 off** kitchen items⁶



1. Up to 3¢ back in CAA Dollars on every litre of fuel at Couche-Tard. The savings are based on a total of 1,000 litres purchased in one year. 2. 25% discount and 3% back in CAA Dollars on a \$331.18 bill (before tax) at Bétonel. 3. 3% back in CAA Dollars on a \$462.18 bill (before tax) at a CAA-Quebec Approved Auto Repair Service Location. 4. 3% back on the total bill (before tax), up to a maximum of \$100, for services provided by a CAA-Quebec Residential Supplier. 5. 7% discount on a \$500.79 bill (before tax) at The Source. 6. 5% discount on a \$299.99 bill (before tax) at Stokes.

See full offer details at caa.quebec.com. 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.

Travel

Inspirations for future trips, new insurance products, it's all there so you have the right info about travel.

TourBook guides to go exclusively digital

The time has come! CAA-Quebec and its members want to reduce our carbon footprint so the paper version of our *TourBook* guides will soon come to an end. The 2020 hard-copy guides will be discontinued over the next few months.

Entirely downloadable and available without internet connection, these attractive digital guides are packed with essential information for making the most of your North American adventure. They include descriptions of places to go, points of interest, and CAA/AAA-recommended hotels and restaurants that offer member discounts. Find them at VOYAGE.CAAQUEBEC.COM, under *Before Leaving*. Click on *Travel Literature*.



How travel advisories affect your insurance coverage

Federal Government travel advisories have become increasingly relevant in these pandemic times. Read how such warnings affect your travel insurance coverage.

If a non-essential travel advisory (Risk Level 3) is issued, insurers will void trip-cancellation-and-interruption coverage, applicable to everything related to the advisory. For example, you won't be reimbursed if you cancel your trip after contracting COVID-19. However, you will be compensated if you're forced to cancel the trip because of a bone fracture sustained a few days before departure.

If there's no COVID-19 advisory, your trip-cancellation-and-interruption insurance will compensate you even if you must cancel because you contract COVID-19. Why? Because, in this case, it means that the Federal Government considers the illness as possible but unforeseeable, rather like influenza.

For its part, your Emergency Medical Care travel insurance will cover you during the trip if you have had at least one vaccination dose as required by the Federal Government. This insurance covers all necessary emergency care and living expenses incurred during isolation (lodging and meals) for as long as your condition requires medical treatment.

— **Reminder: Pandemic or not, always check the Government of Canada *Travel Advice and Advisories* page at travel.gc.ca before booking a trip or buying travel insurance.**



Disney WISH

AN ENCHANTING NEW ADDITION TO THE DISNEY CRUISE LINE FAMILY

Meet *Disney Wish*. This brand-new *Disney Cruise Line* ship brings the fantastical worlds and beloved Characters from Disney, Marvel, *Star Wars*[™] and Pixar to life like never before. Of course, no matter which Disney ship you sail aboard, you'll find imaginative dining, spectacular entertainment and relaxation for all. *Disney Wish* is now open for bookings for 3- and 4-night Bahamian itineraries from Port Canaveral, including stops at Disney's private island, *Castaway Cay*.



WHERE **MAGIC** MEETS THE SEA

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See shows and museums from home

While jetting off to the tropics isn't recommended these days, you can explore art and history or indulge your appetite for top-notch performances – all for free and from your own couch. Here are some of our favourite ways.

BY — BEVERLEY ANN D'CRUZ



Shows

Join New York's Metropolitan Opera for its "Free Live Audio Streams" which feature encore presentations of performances from the past 14 years. Expect to see some of opera's top singers.

[METOPERA.ORG/SEASON/RADIO/FREE-LIVE-AUDIO-STREAMS](https://metopera.org/season/radio/free-live-audio-streams)

Alternatively, brush up your Beethoven with the Berlin Philharmoniker's Digital Concert Hall offering front-row seats to concerts and films.

[DIGITALCONCERTHALL.COM/EN](https://digitalconcerthall.com/en)

You can also stream a modern adaptation of *The Merchant of Venice* at Shakespeare's Globe in London. [SHAKESPEARESGLLOBE.COM](https://shakespearesglobe.com)

Back on home soil, the National Ballet of Canada has introduced the Spotlight Series, a program of digital performances available for 30 days from the video release date.

[NATIONAL.BALLET.CA/PRODUCTIONS/SPOTLIGHT-SERIES](https://nationalballet.ca/productions/spotlight-series)

Travel to outer space

For space and science buffs, look no further than NASA's virtual tours or download the Houston Space Center app, which offers augmented reality experiences through which you can explore the moon and watch the Saturn V launch. [OH.LARC.NASA.GOV/OH](https://oh.larc.nasa.gov/oh)

Museums

National Gallery of Canada

Explore the curator's choice and virtual exhibitions: "Experience the Group of Seven" and "Photostories Canada." It's a treat getting to know the original members of the Group and their respective work and then navigating our way through more than 800 photostories marking milestones in Canadian history.

[GALLERY.CA/VIRTUAL-NGC](https://gallery.ca/virtual-ngc)

National Museum of Anthropology (Mexico City)

Browse the National Museum of Anthropology's virtual exhibitions for a comprehensive view of Mexico City's pre-Hispanic heritage. [MNA.INAH.GOB.MX](https://mna.inah.gob.mx)

Vatican Museums

Walk through the grounds of the Vatican Museums and enjoy sublime 360-degree views of Michelangelo's ceiling in The Sistine Chapel. [MUSEIVATICANI.VA](https://museivaticani.va)

Google Arts Project

Through the Google Arts & Culture website, you can visit museums from Istanbul to India, but don't miss South Africa's Johannesburg Art Gallery – Africa's largest – to learn about the key role of photography during the apartheid era.

[ARTSANDCULTURE.GOOGLE.COM](https://artsandculture.google.com)

Anticipate your trip!

With the Government of Canada's Travel Advice and Advisories, many Quebecers are missing the excitement and freedom of travel. But as counterintuitive as it may seem, now is a great time to start dreaming about your next trip.

BY — ROBIN SCHROFFEL

Why? Because it's not just the act of travelling that makes us feel happy: Studies show that dreaming and planning are also big-time mood boosters. Dutch researchers found that those engaged in making travel arrangements were much happier than the joy they felt after taking the actual trip. In fact, the anticipation associated with trip planning might well have more to do with a feeling of well-being than the journey itself.

"Positive mental imagery – for example, imagining endless white sandy beaches or other dreamy destinations – is an effective technique for relaxing and experiencing well-being," says Geneviève Belleville, a Laval University psychology professor. "One benefit of armchair travel is that you can dispense with all the hassles, disappointments and similar frustrations that you inevitably confront while travelling."

London



London's cultural feast has moved online. Take a cooking class with Borough Market chefs and foodies; watch West End theatre productions; or tour the British Museum and its treasure trove of antiquities.

[VISITLONDON.COM](https://www.visitlondon.com)

Mental health



THAT'S WHAT COUNTS —→ "People who make an effort to focus on the positive aspects of a situation, for example the appeal of travelling in Quebec when international borders are closed, or who find value in alternative destinations even though they don't exactly match their initial choice, enjoy a better sense of well-being," says Geneviève Belleville.



The Explore.org website features webcams that allow you to participate in an African safari.

Belleville adds that “travel books, documentaries and websites can represent pleasant activities for certain people. And it’s scientifically proven that increasing the frequency of enjoyable activities in daily living can reduce symptoms of depression.”

Begin to dream by browsing through the *Destinations* pages at CAAQUEBEC.COM/VOYAGE. It’s a great way to learn about journeys that interest you. You can choose a continent in the drop-down menu and discover one or many destinations (attractions, Top 5 must-dos, tips, recipes, strong points, events, etc.).

For some like-you’re-really-there experiences, tune into live webcams. Explore.org hosts live nature cams, where you can watch a Hawaiian sunset, go on an African safari or dive the reefs of Grand Cayman in real time.

Social media also provides great travel inspiration, which can boost joy-inducing endorphins. Search for dream destinations, bookmark bucket-list photos and follow Instagram travel accounts like *Travel + Leisure*, *Condé Nast Traveler*, *National Geographic Travel*, etc., to get inspired.

Washington, D.C.



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[YOUTUBE.COM/AUSTRALIA](https://www.youtube.com/australia)



Capetown

Head up South Africa's Table Mountain in a cable car with 360-degree views, or see other iconic sights, like waddling African penguins on Boulders Beach and Nelson Mandela's former prison cell on Robben Island.

[CAPETOWN.TRAVEL](https://www.capetown.travel)

Can't wait to travel again?





Switzerland



Among other totally incredible virtual experiences, you can take a ride on the UNESCO-labelled Rhaetian railway as it passes through the Alps with the Switzerland Tourism Grand Tour.

[GRANDTOUR.MYSWITZERLAND.COM/EN/](https://grandtour.myswitzerland.com/en/)

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- Information on government regulations and health protocols
- Help choosing your insurance
- Assistance you can count on when the unexpected happens

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CAA-Quebec Travel is a licensed [travel agent](#) in Quebec.



Insurance

Learn all about insurance for your everyday needs and lifestyle – life, auto, home, and travel.

AMF consultation on connected and autonomous vehicles (CAVs)

Anticipating a massive arrival of CAVs on Quebec roads, the Autorité des Marchés Financiers (AMF) plans to explore the financial and insurance implications of operating self-driving vehicles (such as those equipped with driver-assist systems). Seeing this as a unique opportunity to answer important questions that will concern all road users, CAA-Quebec has recently sent the AMF its views and findings on issues like accident liability, personal-data protection and certain ethical concerns.

The AMF will soon release its recommendations for the future development of Quebec's auto-insurance market. For more details, consult the *News* tab at CAAQUEBEC.COM/EN.



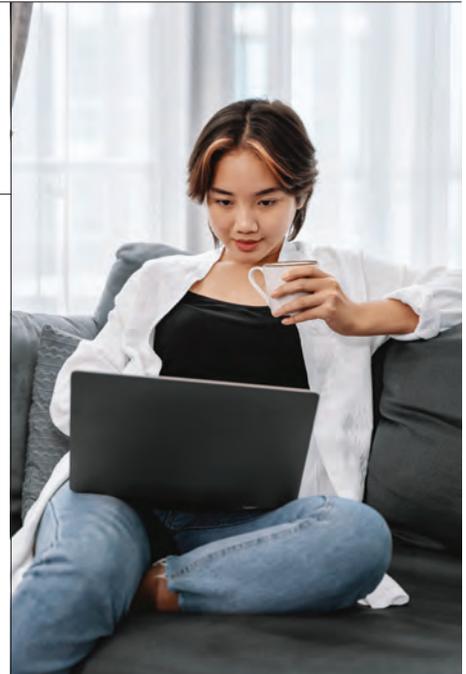
Working with Groupement des Assureurs Automobiles

As a consumer advocate, CAA-Quebec always makes a point of keeping the public thoroughly up to date so it can make the best choices in the often-complex world of insurance. That's why we've teamed up with Groupement des Assureurs Automobiles (GAA) to mount a vast automobile-insurance communication campaign.

We've created 10 short videos on various topics, including:

- determining a driver's accident liability and its impact on the settlement of claims for material damage
- the role and functioning of its automobile-claim database, *Fichier central des sinistres automobiles*
- how the total loss value is calculated
- if you should file a claim for minor damages

You will soon find these clips on our different platforms. Be sure to watch out for them to stay up to speed.



Sans détour podcast A new series on the insurance world

The CAA-Quebec *Sans détour* podcast debut, which featured electric mobility, was a great success. We've followed up with a new eight-episode series, this time focusing on the wide-open subject of insurance.

Each episode concentrates on an insurance product or topic our agents often encounter. You'll discover:

- that it costs more to insure an electric vehicle and why;
- how your auto-insurance premium is calculated;
- why you should buy accident insurance when it's already available through RAMQ and the SAAQ;
- what civil-liability insurance covers;
- that travel insurance really is a must, even for a weekend.

— Be on the lookout for the episodes' imminent release on CAAQUEBEC.COM.



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Insurance



The Assistant for legal matters

I hired a general contractor to put an addition on my house and was warned to watch out for legal hypothecs. What exactly does this mean?

The legal hypothec of construction is a tool used by service suppliers (like an architect, contractor, subcontractor) to protect payments for work done. Let's say your general contractor has hired an architect with no direct link to you as a subcontractor on the project. To preserve his right to be paid, the architect must notify you in writing of his contract with the general contractor before he/she begins work. Once the project is complete, the architect has 30 days to publish a legal hypothec on your property and notify you by bailiff. At this point, you can either instruct the general contractor to pay the architect or hold back the required amount to cover the value of the legal hypothec.

Ultimately, the legal hypothec allows the property to be sold to pay creditors in whole or in part. Your best protection, therefore, is to make sure your chosen contractor is solvent. (It's worth noting here that all CAA-Quebec-approved home suppliers are solvent.) You may also enter into a written agreement with your general contractor to waive all rights to legal hypothecs.

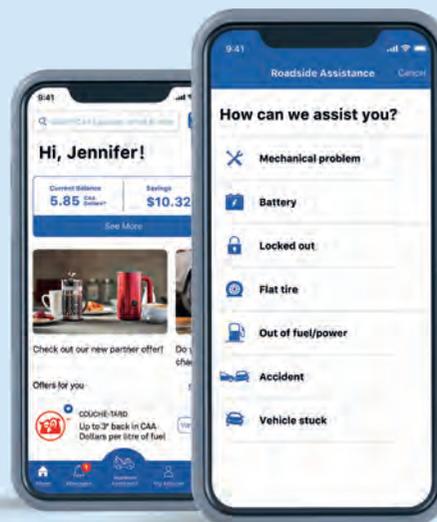


The Assistant – an exclusive benefit for holders of CAA-Quebec's Home Insurance No-Stress Policy™ – offers guidance and advice in several areas, including legal matters, identity theft, health, personal life, pet health, and home maintenance. Learn more at CAAQUEBEC.COM/THEASSISTANT.

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REPLACEMENT INSURANCE OR REPLACEMENT-COST ENDORSEMENT

Make the right choice

Which one offers adequate protection against theft or damage?

BY — ÉMILIE VALLIÈRES

On average, a new car loses 20 percent of its value in the first year after purchase, and 50 percent after three years. So, it's entirely possible that in the event of total loss, basic auto insurance on a new car does not cover financing the debt, especially if the car loan period is longer than five years. To make up the difference, you might consider enhancing your basic coverage with either replacement insurance or a replacement-cost endorsement. Here's how to differentiate between the two options so you can make an informed choice.



A little-known fact

Just one of these two options is sufficient to be fully protected. A Léger survey for the Chambre de l'Assurance de Dommages (ChAD) shows that nearly a quarter of survey respondents (22 percent) who bought or leased a new car in the past five years bought both types of protection. This means they spent as much as \$1,700 too much for insurance over a five-year period.

Replacement insurance

As its name indicates, replacement insurance will pay you, in the event of a total loss, to replace your car at a dealer of your choice.

This type of coverage is suitable for all passenger vehicles (new, demos and used). It is also available for quads, snowmobiles and some luxury cars that are not eligible for a replacement-cost endorsement.

Replacement insurance and basic auto insurance are two separate contracts. They do not have to be issued by the same insurer. Replacement insurance is available through car dealerships as well as damage-insurance agents and brokers.

The premium is established based on the car's value that is agreed to at the start. It can be incorporated into the monthly car-payment plan. Unlike conventional insurance, replacement insurance doesn't take into account the insured's driving record or number of past claims. Coverage can last up to eight years and cannot be cancelled. The policy is terminated following a payout for total loss or theft, or once the vehicle is sold (as coverage cannot be transferred to a new owner).

Pros and cons

Replacement insurance is generally more expensive than a replacement-cost endorsement for the same coverage duration, but your deductible will be totally refunded by the insurer. Equipment and accessories indicated in the purchase or lease contract are the only items covered. Contrary to a replacement-cost endorsement, you will not get compensation for anything you purchase and later add to your car (like a trailer hitch or alloy wheels).



Replacement-cost endorsement

This protection is available through damage-insurance agents and brokers. It is reserved for new vehicles only and some demos with low mileage. (A similar protection exists for used vehicles but sold under a different name). The premium is based on the same criteria as the main auto insurance, such as the insured's age and gender, annual mileage driven, place of residence and claims record. The duration of the contract varies from three to five years.

The insurer may cancel the coverage or increase the premium cost (due to multiple claims, for example), whereas the insured can decide to keep or cancel the endorsement each time he/she renews the insurance.

Pros and cons

This endorsement is a straightforward addition to your basic auto insurance policy. It covers the replacement of your vehicle for a similar one at the dealer of your choice, but you also can choose to receive cash compensation without buying a new car. The premium increases every year though, especially after two years.

ASK FOR A WRITTEN QUOTE

→ [Replacement insurance or a replacement-cost endorsement?](#)

[The first option – replacement insurance – is often offered by the dealer at the very end of the sales process, which leaves little time for reflection. It's highly recommended that you ask for a written quote with coverage details. That way you can compare this solution with a replacement-cost endorsement offered by a traditional auto insurance provider.](#)

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Home

Buying, selling or remodelling your home? Looking for home-renovation grants? We keep you abreast of housing news so you can make choices more confidently.



What it takes to become a CAA-Quebec-approved supplier

Did you know that each CAA-Quebec-approved company has been rigorously vetted? First, we check for competence and credibility. Does the company hold all requisite permits and licences? Has it been the subject of complaints to the consumer-protection bureau? Then we survey customers about its reputation, work quality, customer service, courtesy, and more. We also verify its listing on the Registraire des Entreprises du Québec, its general liability insurance and solvency.

Nothing is left to chance to ensure the reliability of our 500 approved suppliers across the province. And in the case of a dispute with any of them, CAA-Quebec will encourage the process of conciliation. Our Residential Advisory Services can help you find the right company for your project, whether it's foundation work, doors and windows, roofing, air conditioning, plumbing, electricity, or any other project. Or you might find one in the *At Home* section of CAAQUEBEC.COM. Note that all CAA-Quebec-approved suppliers offer exclusive member discounts of 3 percent, up to \$100, on products or services.



New home-renovation grant

Home and condo owners may be eligible for various financial-assistance programs currently offered by governments and organizations. The latest, called the Canada Greener Homes Grant, provides grants of up to \$5,000 for evaluating and improving your home energy efficiency. You could upgrade your insulation, replace doors, windows and thermostats, or even install a heating system using renewable energy. For details on currently available home-renovation grants, visit the *At Home/Advice* section at CAAQUEBEC.COM or contact our Residential Advisory Services.



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CONDO RENTALS

Choosing the right unit

The condo rental market is booming, attracting more tenants than ever. If you're contemplating this option, here are the most important factors to consider.

BY — JACQUELINE SIMONEAU

Calculate your finances

This rental option allows you to enjoy condo amenities without the responsibilities of ownership (like managing and paying for common areas). Another plus: The unit is generally located in a recently constructed or renovated building with soundproofing superior to that of a regular apartment.

But beware: Condo living comes at a price. In most cases, the monthly rent is higher than that in a regular apartment building. Before falling in love with a unit, make sure you can afford it. "It's simple math really," says Nicolas Des Ormeaux, financial-education trainer at L'Association Coopérative d'Économie Familiale (ACEF) de l'Est de Montréal. "Whatever your salary or type of accommodation, it is recommended to only consider rent that is 25 to 35 percent of your monthly take-home pay."

If you soon plan to reduce your work hours or retire, make sure your income loss won't affect your ability to pay the rent. "It would be unfortunate to have to tighten your belt until the lease expires," explains Des Ormeaux. "And don't forget, moving is costly. So, if you anticipate a drop in earnings, allocate 25 percent of your net income for rent, instead of 35 percent."





What are you looking for?

As the market is replete with rental condos, the challenge is to find just the right one for you. Des Ormeaux suggests you make a list of your needs and selection criteria and take the time to shop around.

Location

In the long run, an amazing unit in a neighbourhood not exactly suitable for your needs won't do. Focus on the kind of environment you'd like (the city, a suburb, trendy area or near a park). At the same time, consider the proximity of services like grocery stores, pharmacies, hospitals, schools, restaurants and access to public transportation. Commute time is another factor. Can you walk to work? Make a point of taking the pulse of the neighbourhood before you decide on the building's location.

The building

What type of building will best accommodate your needs (residential tower or low-rise)? Large condo complexes generally offer perks like concierge service, a gym and a pool, all of which obviously come at a price. Smaller buildings foster a sense of community, although a close proximity can lead to personal friction. Pay attention to the services offered. Is there an elevator? Will you have an indoor or outdoor parking spot and will you have to pay for it? Is there a security guard or an access-control system? Is the property well maintained? Be sure to enquire about the rules for common areas (like curfews or visitor management).

Common areas

Condo living often means access to common-area facilities (pool, gym, reception halls). Tenants, like condo owners, must negotiate for the use of common areas and abide by condo rules. Will you have access to all these facilities? Can your guests use the pool or gym? Are animals and barbecues permitted? To avoid disappointment, it's important to find out all the rules and regulations before signing the lease.

The condo

Before contacting the condo owner, go over your requirements (number of rooms, balcony, storage space both inside the unit and elsewhere in the building, open-plan layout, office space). A piece of advice: Visit the condo during the day to test sound-proofing, check out natural light and views. And while you're at it, find out what's included in the rent itself (like heating, electricity, WiFi, parking).



Tenant insurance is vital!

To protect your belongings against fire, theft and vandalism, it's important to get tenant insurance, which sometimes even covers belongings when they're outside your apartment (in your car, for example). In addition to covering what you own, tenant insurance also provides coverage for legal liability should you be found responsible for material damage or bodily injury caused unintentionally to others. This protection also applies to certain events that don't involve your dwelling. For example, if you accidentally hurt someone in a collision on the ski slopes.

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Time to upsize ... or downsize?

Selling your home? Your exclusive benefits will come in handy.

- **CAA-Quebec Home Insurance** adapts to fit your needs and saves you money
- **Approved suppliers** offer discounts on appraisals, inspections, minor repairs, and more
- **Residential Advisory Services** gives you objective advice every step of the way



**MEMBER
TESTIMONIAL**

A recommendation that paid off

For this prudent member, buying a house without inspecting it first was a no-brainer. How right he was!

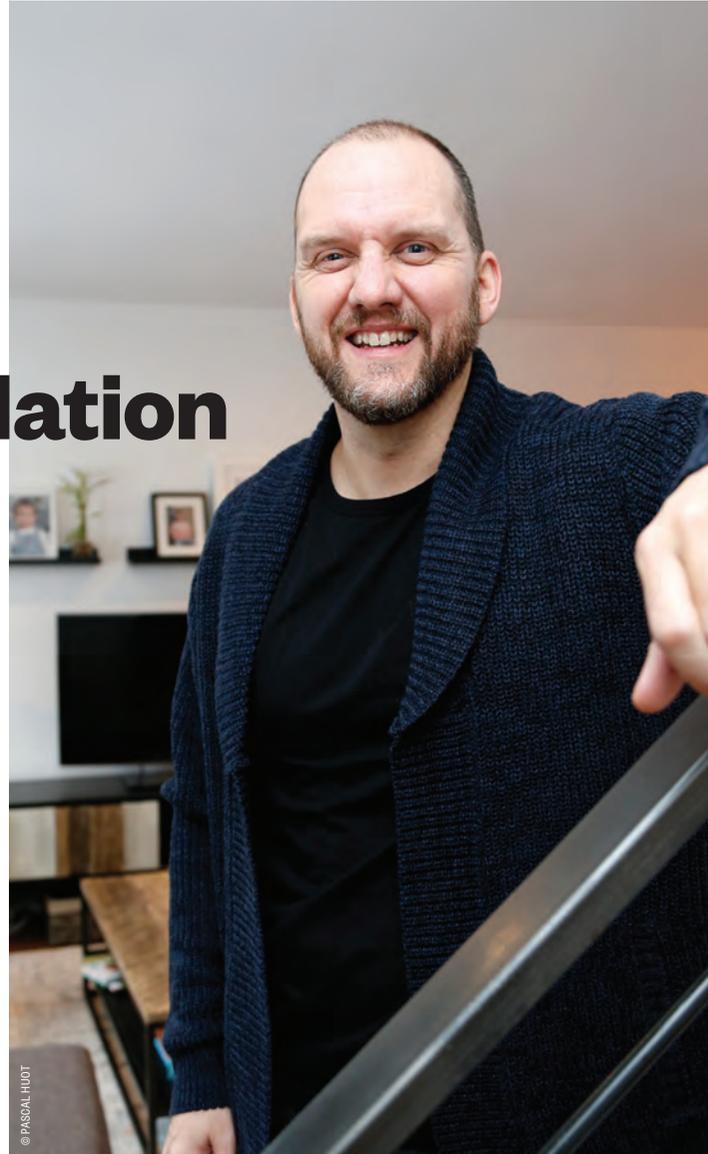
After months of active searching, Quebec City's Jérôme Ringuet and his wife found a beautiful townhouse they could see themselves inhabiting with their daughter. "But for us, caution was the order of the day," he says. Even in the midst of the pandemic and property bidding wars, skipping the pre-purchase inspection was a non-starter. "I called CAA-Quebec Residential Advisory Services to get recommendations for an inspector."

Ringuet received two quotes and was pleased with his choice. "The service was impeccable. The inspector spent almost half a day going through the house, including the attic. Afterward, we got a very detailed report, complete with photos. It was reassuring."

The report mentioned that some repairs were necessary immediately and others could wait.

"So, we went back to the owner who agreed to adjust their price and also fix a few things in the house. The inspection was a worthwhile expense. It saved us money and gave us confidence in our purchase."

A few months later, the Ringuets moved into their new home. "We took advantage of the discount-and-rebate program by using CAA-Quebec-approved suppliers throughout. We started with the pre-purchase home inspection, then moved on to Penske Trucks Rental, Simplex Equipment Rental and Peintures Bétonel-Dulux. We also got a discount on our home insurance with CAA-Quebec."



© PASCAL HUOT

The savings made with his CAA-Quebec membership couldn't have come at a better time, given the myriad expenses of buying a house. Ringuet also made multiple calls to the Residential Advisory Services for advice in settling into his new home.

CAA-Quebec supported him during this new stage of his life, just as it had 13 years ago when he first became a member – because he had the frustrating habit of leaving his keys in the car.

Has CAA-Quebec been there for you?

Email your story to CAAQUEBECMAGAZINE@CAAQUEBEC.COM. It might appear in the next "Member Testimonial" column and earn you 100 CAA Dollars!

SELLING YOUR HOME

With or without an agent?

You're ready to sell your house, but you're not sure whether to enlist a real estate agent or sell it on your own using a marketing platform. Here are the pros and cons of each option.

BY — JACQUELINE SIMONEAU



Using a marketing platform

Pros

COST SAVINGS —> The fees for an online platform plan (between \$700 and \$1,200) and those for various specialists will definitely cost less than an agent's commission.

SELLING AT YOUR OWN PACE —> There's less pressure to sell unless you're in a hurry. What's more, you have control over visits and can refuse all offers until you get the price you want.

SUPPORT —> Plans from real estate sales platforms usually include access to certain specialists.

Cons

INVESTMENT OF TIME AND ENERGY —> "The seller is fully responsible for the entire endeavour, from planning to closing. This can be onerous and stressful, especially if the process stretches out for months on end and you must be available 24/7," says Alain Paquette, Supervisor at CAA-Quebec Residential Advisory Services. Also, real estate transactions require knowledge of the rights and obligations of all parties, so you must take the time to be informed.

TOUGH NEGOTIATIONS —> Showing your home is one thing. Negotiating a sale is another. Some potential buyers may want to close as quickly as possible, but others may be keen to drive a hard bargain. You must be ready to handle all situations.

SPECIALIST SUPPORT NEEDED —> The support you get from the marketing platform won't completely shield you from making costly mistakes, Paquette explains. "You'll still need to hire other specialists, like a certified appraiser, who will determine your property's fair market value, and a building inspector, who will examine the property's condition and recommend any repairs that need to be done before putting it on the market. In this way, you will be better equipped to answer questions from prospective buyers, bolster your sales pitch and negotiate. And, of course, you'll need to pay a notary, who will answer legal questions and finalize the sale."

Using a real estate agent

Pros

EXPERTISE ALL —> Real estate agents undergo rigorous training before getting certification from the Authority of Real Estate Brokerage in Quebec (OACIQ). "They're specialists in the field, so you'll benefit from their expertise and advice," says Paquette.

PEACE OF MIND —> An agent will take care of everything including determining an appropriate asking price, listing the residence, putting up the sign, scheduling showings, navigating negotiations between parties, and handling paperwork and legal procedures. You'll save time and energy – not to mention reduce your stress levels. "If you work with an agent duly authorized by the OACIQ, you are protected by the *Real Estate Brokerage Act* and its various protection mechanisms," says Caroline Champagne, OACIQ Vice President, Enforcement of Practices.

ACCURATE APPRAISAL —> "If the asking price is too high, buyers will move on and your house will sit on the market. If it's too low, you'll lose out," Paquette explains. An agent is able to set a fair selling price, taking into account the condition of your home and comparable house prices in your neighbourhood.

Cons

COMMISSION FEES —> You will obviously have to pay your agent a commission, which varies between 2 and 7 percent of the value of the selling price, regardless of how long it takes for the property to be sold.

YOU'RE CONTRACTUALLY BOUND —> The contract stipulates that only the agent can sell your property up until the indicated date unless you sign a non-exclusive contract allowing you or another agent to find a buyer.



CAA-Quebec Members

If you need help finding a building inspector or a qualified appraiser, contact CAA-Quebec Residential Advisory Services.

ARE YOU THINKING OF BUYING OR SELLING A PROPERTY?

Take the time to
do things right!

Do you know that a real estate broker has the duty to inform you properly, to make the necessary verifications and to advise you with loyalty and transparency?

To choose the broker who will assist you, start by identifying your needs and priorities.

When you carry out a transaction through an OACIQ licensed real estate broker, you benefit from the protections provided by the *Real Estate Brokerage Act*. For more details, visit oaciq.com/protections.

For more information, contact the information centre Info OACIQ at 1-800-440-7170 or visit oaciq.com.



THE OAC... WHAT NOW?

The OACIO 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 a home, you are protected by this Act.

oaciq.com/knowitall





You asked us

I've received two quotes for home-renovation work. Can you help me choose?

Absolutely. Our Residential Advisory Services readily analyze tenders free of charge for members. Here's what you need to know in order to get proper estimates.

First, for any type of work to be done, ask the contractor to come to the site so he/she can accurately assess the scope of work involved. For example, is there adequate space for workers and equipment? As bids must be sufficiently detailed to facilitate decision making, each must include:

- a list of jobs to be done, complete with their descriptions and prices
- start and end dates
- payment terms
- eligible financial-assistance programs
- warranties
- a termination clause
- details of disposal of construction waste

Everything must be mentioned in writing.

Choose a business in good standing

Of course, the quote must be presented on company letterhead and include, among other details, the company's name, street address, sales tax numbers, Régie du Bâtiment du

Québec (RBQ) licence number, and the name of its general-liability insurance company. Be sure to notify your own insurer of the renovation project to allow for complete coverage during and after the job is done.

If you ask us to study the bids for you, we'll pay special attention to whether the companies involved have received consumer complaints. It's also a good idea to read comments and reviews on the companies' Facebook pages. And don't hesitate to ask them for references from former clients.

It's important to have a good feeling about the company

Also consider what's not written down but might be inferred by, for example, how fast or especially how well your queries are answered. Would you be comfortable dealing with this person and their team in your house for days on end?

Finally, if the bid is in order and meets your requirements in terms of budget, taste and dates, and if you have a good feeling about it, then it's time for the next stage: signing the contract.



Alain Paquette

Supervisor-Residential
Advisory Services

CAA-Quebec Residential Advisory Services is a veritable gold mine of information, and gives personal guidance regarding every aspect of your home. In this space, our advisors answer some of the questions you've asked. Take advantage of their expertise!

Any questions?

Contact our Residential Advisory Services (Monday to Friday, 8:30 a.m. to 5 p.m.).

Montreal: 514-861-6162

Elsewhere in Quebec:
1-888-627-6666

Or email from CAAQUEBEC.COM/EN/ATHOME, Advisory Services section.

Mobility

Latest news, important notices and reminders from CAA-Quebec. What you need to know about mobility this season.



The Clé Verte^{MD} certification: a commitment to our planet

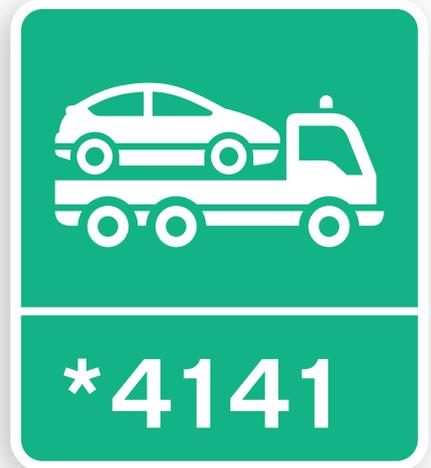
All CAA-Quebec—Approved Auto Repair Services (AARS) locations are certified Clé Verte^{MD}. This certification is, in fact, one of the many criteria that an automobile service shop (for cars, trucks and RVs) must meet in order to be part of the AARS network. The Clé Verte goal is to reduce environmental risks in workshops through sound management of an automobile's hazardous and residual materials, personnel training in good pollution-preventing practices, and the use of the least harmful products for the environment.

— To learn more about the Clé Verte^{MD} program, visit CLEVERTE.ORG.

2021 Worst Roads campaign follow-up

Every year, you vote for the 10 worst roads in the province and CAA-Quebec forwards the survey results to the appropriate authorities. Six months later, we check back to know their intentions or see which roads have been repaired.

— Consult CAAQUEBEC.COM/WORST ROADS to know the details and dates of the next vote. The Worst Roads campaign really does shake things up!



Details on exclusive towing areas on Montreal Island

Did you know that certain parts of Montreal Island are now subject to exclusive towing rules? Drivers involved in an accident or a breakdown must use the services of the towing company designated “exclusive” for the area where the accident happened. Note, however, that the rules apply only for vehicles that block traffic or are considered dangerous to other drivers in the identified areas. If you find yourself in such a situation, dial 911 (in urban areas) or *4141 (on highways), pay the service provider and then send us the receipt along with a completed *Roadside Assistance – Application for Reimbursement* form (available at the *On the Road* section of our website).

You should still call Roadside Assistance if your vehicle breaks down outside an exclusive towing area, in your driveway, on a side street or in a public or private parking lot. If we cannot tow your vehicle due to the exclusive towing regulation, we will refer you to the appropriate resource. Our goal is to give you the kind of great service you've come to expect!

Payment holiday on driver's licences

FOR MORE THAN 6.4 MILLION QUEBECERS

Do you drive a passenger car or ride a motorcycle? Then you can count yourself among the 6.4 million Quebecers who will be entitled to an insurance contribution (and tax on insurance) payment holiday when they renew their driver's licences in 2022 and 2023.

Upon renewal, driver's licence holders will only have to pay the \$4.90 administrative fee and the \$19.10 licence fee, and, if applicable, the portion of the insurance contribution applicable to any demerit points in their record.

As a result, holders of a Class 5 licence with no demerit points on record will pay only \$24 for their licence in 2022. For holders of a licence to drive a passenger vehicle, this represents savings of \$184.11 over a two-year period. For those who hold a licence to operate both a passenger vehicle and a motorcycle, these savings amount to \$338.15.

This rebate is possible thanks to the financial soundness of the SAAQ's Automobile Insurance Fund, as well as the higher-than-expected investment income earned by the Fund over the past decade. In addition, a decrease in the number of accident victims in 2020 meant an improvement in the province's road safety record that has translated into a significant drop in the number of claims paid out in recent years. This has also contributed to the Fund's financial soundness.



New insurance rates in 2022

New insurance rates came into effect in January 2022. These new rates aim to highlight the relationship between drivers' behaviours and what they pay for insurance. As a result, a new vehicle registration category has been created for three-wheel motorcycles, allowing their owners to take advantage of considerably lower rates that reflect their accident risk levels. What's more, most owners of passenger vehicles and motorcycles will see a decrease in the vehicle registration fees they pay. Quebec drivers will also continue to pay the lowest insurance contributions in Canada.

Buying a used car

One effect of the pandemic lockdown has been a scarcity of new cars due to the global shortage of semiconductors (computer chips that control almost everything inside a car from the engine and transmission to the multimedia system and heated seats). The used-car market has surged and prices have risen as a result. Still, it's a sensible solution as used cars depreciate in value less rapidly than brand-new models and generally cost less to buy and insure. Here are tips for a successful purchase.

BY — ÉMILIE VALLIÈRES





Give the car a once-over

Before having the vehicle professionally inspected, thoroughly examine it for apparent flaws to eliminate unsuitable candidates right off the bat.

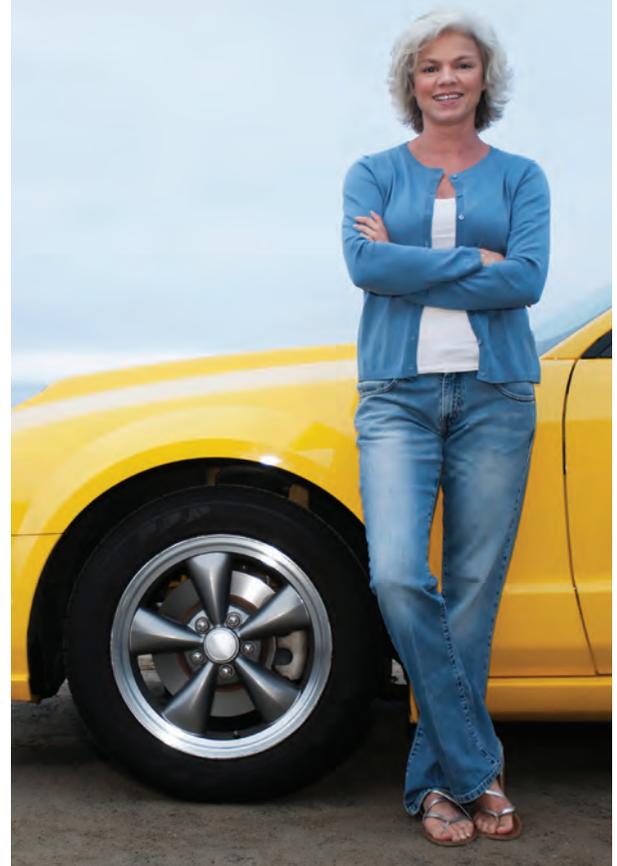
During the examination, you should:

- Scrutinize the body (including the rocker panel behind the doors) for rust, punctures and uneven paint.
- Check if the tires are identical, sized correctly and evenly worn.
- Look under the car for signs of rust, welding repairs and anything that's hanging loose (like a cable or the exhaust pipe).
- Examine the windshield for cracks or scratches. Also check to see if the headlights are clear, as opaque lights could affect your visibility at night.
- Locate possible oil or coolant leaks.
- Sit in the cabin to detect any suspect or unpleasant smells (cigarette smoke, dampness, gasoline) and observe the condition of floor mats and seat covers.
- Test the door locks, power windows, trunk or tailgate opening mechanism, radio or touchscreen, wipers, heating and air-conditioning systems and remote starter.
- Enquire about battery wear and life cycle (in the case of an electric vehicle).

Take a test drive

This is an essential step in the process of buying a used car. Here are some key pointers to think about both before and during the drive. First, plan a route about 10 kilometres long with hills, straight roads and curves, where you can drive at both high and low speeds. Ideally, bring a friend with you to get another opinion.

- **Starting the car:** Does it start easily, without making suspicious noises?
- **Gearbox and clutch:** If the car is an automatic, test all possible settings, including reverse. If the transmission is manual, make sure the clutch engages easily and gear shifting is smooth.
- **Steering:** It should be quiet and handled without effort. The car should maintain a straight trajectory without tending to veer off course.
- **Suspension and handling:** Drive on a rather rough road surface to find out if the car absorbs bumps and potholes reasonably well.
- **Brakes:** Does the brake pedal respond confidently and without excessive noise? Test the parking brake as well.
- **Listen carefully for any unexpected sounds from the body of the car.**



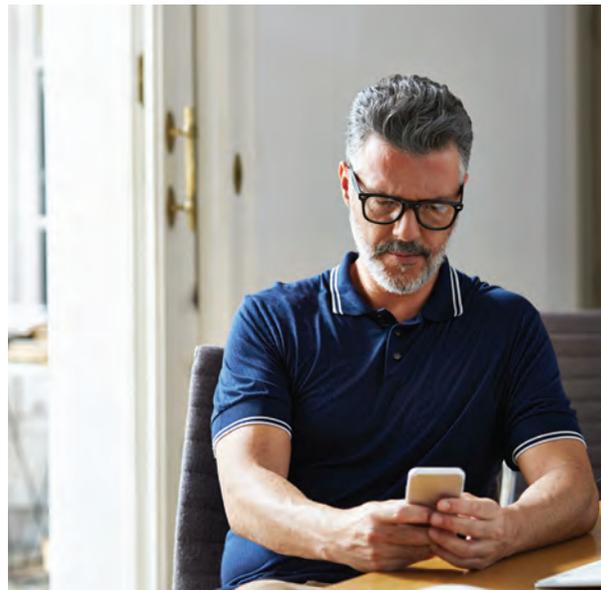
Check the car's history

Dealers are required to affix a label on each used vehicle they put up for sale or long-term lease. If you're buying a used car from a dealer, read the label carefully. It must include the vehicle identification number (VIN); any residual warranty; the number of kilometres indicated on the odometer and the actual number of kilometres the car has travelled, if different; details indicating the car's prior use (for example, as a taxi, a rental or police vehicle) or whether it was rebuilt after an accident.

Also enquire about the dealer, who must be licensed and whose name must appear on the Office de la Protection du Consommateur website. Members of the Association des Marchands de Véhicules d'Occasion du Québec (AMVOQ) or the Corporation des Concessionnaires Automobiles du Québec (CCAQ) are all in good standing and abide by a code of ethics.

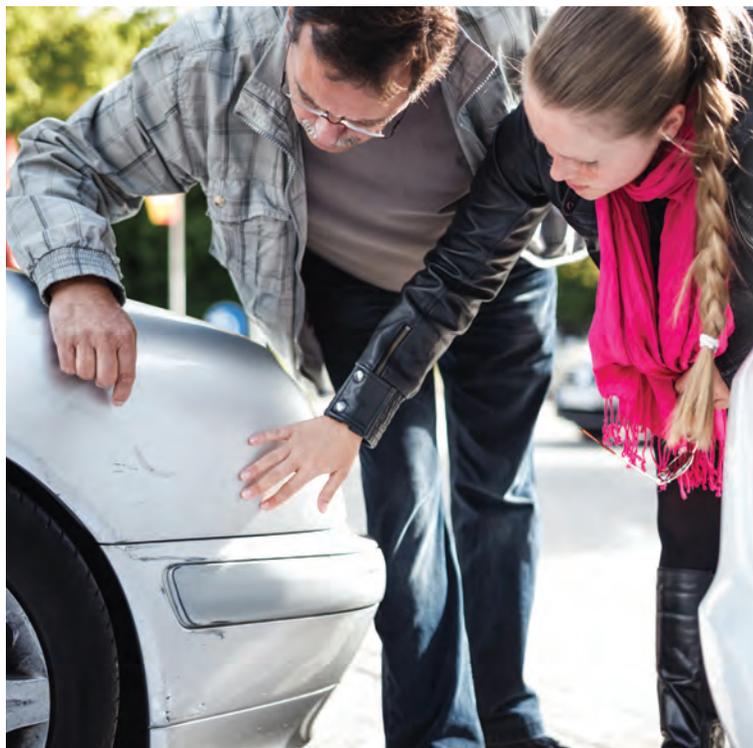
Whether you buy from a dealer or a private seller, be sure to get all the following information:

- A confirmation from the Register of Personal and Movable Real Rights (RDPRM) that the car is debt-free.
- For about \$50, a CARFAX-style vehicle history report will tell you if the car is subject to insurance claims for serious accident damage or theft. It may even include the number of kilometres travelled at the time of each incident. You'll be able to see for yourself if the odometer readings shown are realistic. This type of report is limited to be sure, as not every insurer is represented, but it's a good starting point.
- The car's maintenance log.
- The vehicle record issued by the Société de l'Assurance Automobile du Québec (SAAQ) will tell you how many people have owned the car and if it had ever been rebuilt or seriously damaged. The cost for this record is \$13.



The right price

To determine the value of the used model you desire, start by checking its list price; in other words, the fair sum to pay for a given model that's in perfect condition. There are factors that can push the price up or down, such as the car's high or low mileage, whether or not it needs repairs to function, and the popularity or exclusivity of its equipment. CAA-Quebec Automotive Advisory Services uses a mix of references – including *Canadian Black Book*, *The Red Book*, *Kelley Blue Book* and *Guide Hebdo* – with a good dose of automotive-advisor experience and expertise to estimate a car's market value. Why not avail yourself of this service? It's free and exclusive to CAA-Quebec members.



Auto insurance

In Quebec, civil liability coverage is mandatory (the recommended amount is up to \$1,000,000 for damage caused to others). Insurance covering damage to your own vehicle is optional, except when financing.

Before buying insurance, consider getting quotes from at least three insurers as prices can vary widely from one company to another. Several factors will influence your premium, including the deductible amount, where you live, the type of car you drive, your annual mileage, driving record, age and gender. So, it's important to shop around and compare apples with apples. The same coverage can be very different among different insurers.



Time to replace old faithful?

Buying a new car is easier with a little help from CAA-Quebec. Make the most of your **member benefits**.

- Member deals on car insurance
- Advisory services
- Approved Auto Repair Services (inspection and maintenance)
- Registration
- Discounts and CAA Dollars back from our partners

And don't forget Roadside Assistance for all vehicles, even electric ones!



Buying a used EV

Electric vehicles have evolved rapidly in recent years and show no signs of slowing down. We see more and more EV models on Quebec roads and, ultimately, more availability and more choices on the used EV market. A used EV is indeed an affordable way to switch to electric mobility.

You can also take advantage of the Quebec Government's used-EV rebate of up to \$4,000. To qualify, the vehicle you've chosen must meet certain conditions. It must be fully electric, three or four years old, registered for the first time in Quebec (from Ontario, for example), equipped with a new-vehicle warranty and purchased at a dealer with an establishment in Quebec.

And be sure to do all the required pre-purchase checks. It's essential to check the condition of the battery, that most expensive element in an EV (its average replacement cost is between \$8,000 and \$9,000). Find out the terms of battery replacement provided by the warranty. The latter is usually more generous than for gasoline-powered vehicles (often 8 years/160,000 kilometres).

— To learn more about EVs, tune in to *Sans détour*, our eight-part podcast on electric mobility, and consult the data gathered by our experts at CAAQUEBEC.COM/ELECTRICMOBILITY.



More than the purchase price

Whether you buy new or used, the cost of your vehicle goes beyond its purchase price to include expenses for fuel, maintenance, insurance, charging stations, to name only the obvious. The *CAA Driving Costs Calculator* may be just the help you need to choose the right car for you. Using national and provincial averages, this free online tool will estimate the annual cost of owning and operating a vehicle according to make, model year, and annual mileage you run up. The estimate also includes the costs of insurance, maintenance and registration. What's more, the calculator allows you to compare costs involving different vehicles.

CAA-Quebec conducts an annual study of vehicle warranties in order to determine which automaker offers the best coverage. To check if a warranty is still valid for the car you're keen on, ask the seller to show you the car-warranty manual or consult the *New-Vehicle Warranties* section at CAAQUEBEC.COM. You'll find analyses from 2007 to 2021.

Have the car inspected

An independent inspection is highly recommended, even if the seller has already had one done and given you a report saying the vehicle is in good shape. You can go to your own mechanic, or entrust the car to a CAA-Quebec—Authorized Vehicle Inspection Centre or a CAA-Quebec—Approved Auto Repair Services facility. Be sure to alert the mechanic to any weaknesses you may have noticed during your own test drive. An experienced mechanic will start with his/her own road test to check each element – engine, suspension, brakes, steering and exhaust system. He/she will also measure the paint thickness to determine if the car was repainted after an accident as well as scan the in-car computer for fault codes. Be sure to request a detailed report. If the car is in good working order, you'll get confirmation. If repairs are required, you can use the findings to negotiate a better purchase price.

— “It’s important to remember that these are good tips to follow. Consumers sometimes disregard them and buy on impulse,” says AMVOQ Executive Director Steeve De Marchi. “The vast majority of problems identified arise precisely when consumers fail to follow this advice!”



CAA-Quebec members

For advice on buying a used vehicle, contact CAA-Quebec Automotive Advisory Services. It's free! And you'll get 3 percent back in CAA Dollars on the full amount of your invoice for car repairs at any CAA-Quebec—Approved Auto Repair Services facility, 20 percent off the cost of a full inspection at one of CAA-Quebec's Authorized Vehicle Inspection Centres, and up to \$8 off on a vehicle-history report at CARFAX Canada.



10% off any part used to screw on, knock down or saw off.*



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† 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.
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Our **Approved Auto Repair locations** provide a wide range of services for all your vehicles. They also offer **exclusive benefits**.

- **Warranties that exceed the legal minimum**
- **Conciliation service**
- **Eco-friendly practices (Clé Verte®)**

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5 Questions about electric vehicles

Motorists are increasingly turning to eco-friendly EVs – and with good reason. Starting in 2035, the Quebec government will ban the sale of new gasoline-powered cars. Here are answers to the five questions most frequently posed to experts at CAA-Quebec Automotive Advisory Services.

BY — STEPHANIE FORTIER ALLAIRE - ADAPTATION BY LYNE BOISVERT



01 — How does one choose an EV that's just right?

There are models to suit every taste, ranging from all-electric to plug-in hybrid. To find one that fits your needs, it's essential to define what those needs are. Consider factors like the number of passengers you need to transport, how much cargo space you require, how many kilometres you drive each day, both in the city and on highways. Will the EV be the family's main or secondary car? Can you install a charging station at home and is there one where you work? Note that there's always the possibility of using an EV for everyday driving and a rental for special occasions (for example, trips to the U.S. or off-road excursions).

A recent fully electric car is quiet and doesn't emit greenhouse gases. Its driving range varies from 200 to 600 kilometres. A plug-in hybrid affords a longer range, thanks to its gasoline-powered engine that will kick in when the battery runs out. It is less expensive than an EV, but requires the same level of maintenance as a conventional car.

02 — Are electric cars expensive?

While prices vary, it's still true that an EV tends to be a few thousand dollars more expensive than a comparable car with an internal-combustion engine. It's important, however, to take into account the cost of both owning and using the car. If you keep it for a long time, the expense is definitely worth the cost.

When you buy or lease a new green vehicle, you're entitled to an \$8,000 rebate from the Quebec government and \$5,000 from Ottawa. Quebec also offers \$600 toward the installation of a 240-volt home charging station (subject to certain criteria). If a new car is out of your budget range, government rebates also apply to certain used EV models.

Finally, the energy cost of using an EV is generally at least four times less than that of a gasoline-powered car. There's no need for oil changes, no exhaust pipe, and brakes wear out less quickly.

03 — What affects an EV range?

An EV today can drive 200 to 600 kilometres on one charge, a range that's amply sufficient for most drivers. Battery power can vary depending on ambient temperature, cargo load and driving habits. The colder it gets or the faster you drive, the more diminished the range, which also decreases with use and over time.

04 — What's the life expectancy for an EV?

Your EV will last a long time if you follow the operating instructions outlined in the owner's manual. High-voltage batteries last an average of more than 10 years, longer than what's covered in a normal warranty (8 years/160,000 kilometres).

Keen on electric mobility?

Learn more about electric cars thanks to data gathered by our experts at CAAQUEBEC.COM/ELECTRICMOBILITY and tune in to our eight-part *Sans détour* podcast series about electric mobility (in French only). CAA-Quebec Members, visit the *Electrifying Discounts* page to see what's awaiting you.

05 — Are EVs really good for the environment?

Yes, EVs are ultimately more eco-friendly than a gas-powered vehicle. To arrive at this conclusion, you need to look at an EV's entire life cycle, including its conception. While the extraction of metals used for battery production is energy-intensive, a fully electric model doesn't emit greenhouse gases and uses a renewable energy source. Also, battery recycling and metal-recovery processes are advancing rapidly, minimizing the environmental impact.



Going electric?

CAA-Quebec is great for EVs too! From choosing the right vehicle to Roadside Assistance, you get advice and service that fits your needs.

- Roadside Assistance
- CAA Dollars back with CAA-Quebec Car Insurance
- Maintenance at Approved Auto Repair Service Locations
- Savings from our partners



Scooter, anyone?

Riding a scooter can be lots of fun. Here are seven pointers for choosing the right one.

BY — JULIE PERREAULT

Planned use

Your decision should be guided by how you plan to use the scooter. For example, will you be riding alone or bringing along a passenger? Will you do a lot of riding? If so, wheels more than 12 inches in diameter – generally the norm – would be a better option. If you plan to ride over rugged terrain, you'll need a bike with an engine between 125 and 150 cubic centimetres (cc) that can reach 80 to 100 kilometres per hour. Otherwise, a 50cc scooter will amply suffice.

Also, keep in mind your height and weight when selecting a model – it has to be a secure and comfortable fit. Pay special attention to the seat height and configuration where you can straddle the seat with both feet flat on the ground.

Scootering is permitted year-round in Quebec, although winter is not exactly the ideal season for travelling on two-wheelers! In fact, CAA-Quebec doesn't recommend it. However, if you decide to use your scooter between December 1 and March 15, inclusively, remember to install winter tires and drive with utmost caution.

Costs

A brand-new 50cc scooter costs about \$3,000; although some models can command as much as \$10,000. Second-hand units tend to sell for \$1,500 to \$2,500. But bargains do exist, so it's entirely possible to find something suitable even for less than \$1,000.

Most electric scooters can reach a top speed of 70 kilometres per hour. The range varies between 50 and 70 kilometres for most models, and charge time between five to seven hours. As for prices, expect to pay at least \$3,000 for a basic electric model.

Budget \$100 a year for service and maintenance (oil changes, brakes, air filter, spark plugs) and it will cost you about \$250 to replace both tires as necessary.

Finally, be sure to budget for safety gear (a helmet and protective clothing) and accessories like a carrier bag.



Purchase

A road test is essential whether you buy new or used. You wouldn't just buy anything at that price without knowing if it will suit you. If you buy a new model, check the warranty, which usually varies from one to three years.

If you plan to buy a used scooter, it's imperative you first check its condition. You can inspect it yourself or have the job professionally done. Every feature has to be scrutinized meticulously: the motor, suspension, brake pads and tires. And don't forget to check with the Register of Personal and Movable Real Rights (RDPRM) to ensure that it's debt-free.



Licence/Permit

If you are licensed to operate a passenger vehicle (Class 5) or motorcycle (Classes 6A, 6B or 6C), you are automatically authorized to operate a moped or scooter; otherwise, you must hold a Class 6D licence. To obtain it, you must:

- Be at least 14 years old. (Applicants under 18 must show proof of parental authorization.)
- Pass the *Road Safety Education Program – Operating a Moped* course given at an accredited driving school. This six-hour course includes theoretical training and practical sessions on a closed track.
- Score at least 75 percent on the knowledge test administered by the Société de l'assurance automobile du Québec (SAAQ) and pay the permit and exam fees.

Rules for operating a scooter

You must wear a helmet that complies with current manufacturing standards. The zero-tolerance rule applies if you have fewer than five years of experience and are less than 22 years old. If you are not yet 16, you cannot take passengers. The maximum speed allowed is 70 kilometres per hour. Technically, a scooter cannot go faster than that. If it does, it must have been modified to increase its power, which is prohibited under Quebec law.

Insurance

The SAAQ compensates you in the event of injury or death as a result of a traffic accident, regardless of whether or not you are responsible for the accident. While you are not required by law to take out civil-liability insurance, this coverage is strongly recommended. It covers any material and physical damage that a road accident for which you are responsible could cause to others. And by opting for extra protection, you can cover your scooter against vandalism, damage or theft. Contact your insurer to see what your options are and get the right coverage for your vehicle.

Registration

To register your scooter, you must have on hand:

- Your driver's licence or another official photo ID document.
- If the scooter is new: The forms entitled *Attestation de transaction avec un commerçant* and *Description du véhicule neuf*, provided by the dealer.
- If the scooter is used: The forms entitled *Attestation de transaction avec un commerçant* and the registration certificate signed by the former owner and the dealer.
- If you buy from an individual: Both buyer and seller must go to an SAAQ service outlet with the current registration certificate to transfer ownership.
- If you are less than 18 years old: The form entitled *Consent of a Person Having Parental Authority* completed and signed by your father, mother or legal guardian.



CAA-Quebec Members

You get 3 percent back in CAA Dollars on the invoice amount for all maintenance and repair work

of your scooter at any CAA-Quebec—Approved Auto Repair Services shop that specializes in leisure vehicles.

Winter tires in summer? No way!

Planning to keep your winter tires on during the summer to save money? That's a very bad idea and here's why.

BY — NADINE FILION

Noisy and gas-guzzling

Winter tires provide more rolling resistance than the summer variety. This winter-tire quality, however, becomes a double handicap in warmer weather conditions. These deeply-treaded tires are louder on the road and their higher rolling resistance forces the engine to work harder, burning more fuel. According to the Tire and Rubber Association of Canada, a 10- to 20-percent increase in resistance can lead to 2- to 4-percent higher fuel consumption. Given current gas prices, we should all reject this needless assault on our wallets and the environment itself.

Aquaplaning and heat make a bad combination

Winter tires, whether new or not, have two drawbacks if used in the summer. First, they are less effective than summer tires at dispersing heat, which in turn increases the risk of over-inflation and blowouts. Second, their deformed shape caused by extreme heat will lengthen stopping distances and the chances of skidding out of control.



It's a legal issue

There's no law requiring Quebec motorists to drive on summer tires. But the Highway Safety Code says it's illegal to drive with bald or over-worn tires, no matter what type of tire is on your vehicle.

A winter tire is judged legally over-worn if its tread depth is less than 1.6 millimetres (2/32 of an inch), or if the tire has reached the wear-mark level established by its manufacturer.

But be careful: Even if the outworn tires you plan to use meet all legal requirements at the start of the season, they may not remain that way as summer advances.

Winter tires are designed for winter use

Winter tires are made of a rubber compound specially formulated to maintain elasticity at low temperatures – for better traction and grip. But when this compound is exposed to heat, it will degenerate quickly, resulting in premature wear and tear of those costly winter tires.



What CAA-Quebec tire tests show

Tests conducted by CAA-Quebec have shown that, on a wet road surface, a vehicle with winter tires travelling at 100 kilometres per hour will need 93.8 metres to stop, compared to the 74.3 metres needed by a vehicle equipped with all-season tires. That's a 20-percent difference. Even on a dry surface, the gap is still a significant 10 percent.

In daily driving, such long stopping distances can result in a high-speed impact, or even a fatal collision.

"The CAA-Quebec tests were conducted on new tires at 20°C," says Sylvain Légaré, CAA-Quebec Automotive Industry Analyst. "It's hard to imagine the risks of driving with winter tires during a heat wave."

For everyone's safety

A fact we all too often forget is that tires are the only contact a vehicle has with the road surface. Just four small areas, each the size of a paperback, are responsible for the safety of all: the driver and passengers – and other motorists and road users like bikers, cyclists and pedestrians.

So don't put off getting new tires; otherwise, you'll put the safety of many people at risk as well as paying a \$300 fine plus fees.



CAA-Quebec Members

To purchase and install tires, contact a CAA-Quebec— Approved Auto Repair Service.

You'll receive 3 percent back in CAA Dollars on the invoice total. And with the purchase of four eligible Pirelli tires, you'll get an extra 20 CAA Dollars.



BRING ON SPRING.

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2022 ACURA MDX

PRICE: \$58,780 to \$70,280

PROS —> Spacious front and second rows, pleasant driving position, attractive dash, improved transmission, flexible and proven engine.

CONS —> Weighty feel, overly light steering, frustrating infotainment system, controls sometimes bewildering, lack of trunk height.

When the MDX made its debut, luxury midsize SUVs were just beginning to appear on the market. Twenty years later, the fourth-generation MDX confronts a dozen or so eager rivals. Acura therefore spared no efforts in rejuvenating its flagship SUV, notably with an all-new platform, transmission and interior. Except for the sporty Type S version and its turbo engine, a 3.5-litre V6 resumes service for the four other variants listed in the catalogue, all with standard all-wheel drive in Canada.

Despite appearances to the contrary, the MDX A-Spec does not quite match the poise and vigour of its German or American rivals. The Type S variant may change that, but in the meantime, Acura's flagship vehicle will continue to stand out for proven reliability, a very attractive price and a balance of comfort and handling that is superior to its Japanese competitors. The MDX definitely deserves a close look, but its irritating infotainment system is a letdown.

TESTED MODEL

ENGINE — 3.5-litre V6 (290 hp)

TRANSMISSION — 10-speed automatic with manual mode

DRIVETRAIN — All-wheel drive

TEST TEMPERATURE — 12°C to 28°C

TESTED FUEL ECONOMY — 10.7 L/100 km

2022 FORD MUSTANG MACH-E

PRICE: \$52,490 to \$90,580 (2021 model-year; \$8,000 government rebate on base models not included)

PROS —> Very comfortable seats, generous cargo space, quiet ride, finely-tuned suspension, easy and enjoyable to drive, successful one-pedal driving.

CONS —> Difficult rear access, deficient visibility, confusing touch controls, imprecise range indicator, disappointing finish and quality, high price.

An all-electric crossover with four doors and all-wheel drive called Mustang? It's a chimera that became reality this year, devotees of the sporty Ford and its thunderous V8s notwithstanding. The first of a prospective series of electric vehicles (EVs) from the Blue Oval brand, the Mustang Mach-E offers a driving range of 340 to 491 kilometres. That's less than its closest competitor, the Tesla Model Y; the Ford, however, qualifies for the \$8,000 provincial rebate for EVs — the two most affordable versions, at least.

The Mustang Mach-E is a very attractive electric vehicle that is versatile, comfortable and brilliantly balanced. Here, enjoyment is found in the refined driving experience rather than the brute performance of a traditional Mustang. However, build quality is an issue, as for several other recent Fords, and the price is high for the size of the vehicle. In other words, the purchase of a Mach-E is a matter of conviction or pleasure, not price.

TESTED MODEL

ENGINE — Front and rear electric motors (346 hp) with 88 kWh lithium-ion battery

TRANSMISSION — 1-speed automatic (direct drive)

DRIVETRAIN — All-wheel drive

CLAIMED RANGE — 435 km

RECHARGING — 45 min from 10% to 80% charge (150-kW fast-charging); 10 hrs 40 min for a complete charge (240-volt charging)

ENERGY CONSUMPTION (NATURAL RESOURCES CANADA) — 23.2 kWh/100 km (equivalent to 2.6 L/100 km)





2022 HONDA CIVIC

PRICE: \$26,165 to \$37,000

PROS —→ Excellent visibility, roomy interior, simplified controls, exemplary handling, faultless automatic transmission, low fuel consumption.

CONS —→ Ride still noisy, uncertain reliability (turbo engine), low driving position, lack of seat support, trunk space (sedan).

The 2022 Honda Civic has been on the road since the beginning of summer 2021. Entirely redesigned inside and out, it displays numerous updates in terms of technology, safety and handling. Its gasoline powertrains are unchanged, whereas the platform and the rest of the mechanicals have undergone minor revisions. Will it be enough for the Civic to hold on to the immense popularity of a car that no longer needs introduction?

Interior space, finish, fuel efficiency, driving enjoyment... The redesigned Civic is brimming with qualities that would amply justify its enviable position, especially if Honda has well and truly resolved the early problems of the turbo engine. But the competition is capable, attractive and often more affordable than the Civic, similarly equipped. What's sure is drivers who still refuse to jump on the SUV or EV bandwagons have something to sink their teeth into.

TESTED MODEL

ENGINE – 1.5-litre turbo 4-cylinder (180 hp)
TRANSMISSION – Continuously variable automatic with manual mode
DRIVETRAIN – Front-wheel drive
TEST TEMPERATURE – -4°C to 10°C
TESTED FUEL ECONOMY – 7.0 L/100 km

2022 MAZDA MX-30

PRICE: \$44,100 to \$50,200 (\$13,000 government rebate not included)

PROS —→ Excellent balance of comfort and handling, ultra-smooth acceleration and braking, good driving position and front seats, meticulous finish, reasonable battery charging time, precise range indicator.

CONS —→ Disappointing range, tepid power for an EV, tight rear seats, mediocre visibility, no all-wheel drive.

Mazda is finally presenting its first electric vehicle, the Mazda MX-30. A subcompact crossover closely based on the CX-30, it swaps the latter's gasoline engine for an all-electric powertrain with a 35.5 kWh lithium-ion battery. In price, size and front-wheel-drive configuration, the MX-30 is directly aimed at the Chevrolet Bolt EV, Hyundai Kona Electric and Kia Soul EV – all with significantly more range than the 161 kilometres offered by the new Mazda.

The MX-30 exemplifies the upscale image Mazda has been cultivating for the past 5 to 10 years. Comfortable, well-made and quiet, it is distinguished by its highly refined electric powertrain and careful attention to detail. It delivers the celebrated Mazda drive, despite rather tepid off-the-line performance. However, all these qualities risk being overshadowed by the low range, which is out of place in a modern EV despite what the manufacturer says.

TESTED MODEL

ENGINE – Electric motor (143 hp) with 35.5 kWh lithium-ion battery
TRANSMISSION – 1-speed automatic (direct drive)
DRIVETRAIN – Front-wheel drive
CLAIMED RANGE – 161 km
RECHARGING – 36 min from 20% to 80% charge (50-kW fast-charging); 5 hrs 20 min for a complete charge (240-volt charging)
ENERGY CONSUMPTION (NATURAL RESOURCES CANADA) – 22.8 kWh/100 km (equivalent to 2.6 L/100 km)





2022 TOYOTA COROLLA CROSS

PRICE: \$26,750 to \$36,105

PROS —> Roomy cabin and trunk, good visibility, simple controls, reasonable fuel consumption, proven mechanicals, good price-to-equipment ratio.

CONS —> Very noisy engine, transmission sometimes slow, light steering, fabric seats too soft, high monthly payments.

The Corolla Cross represents Toyota's first serious incursion into the hotly disputed subcompact sport-utility segment. The link between the best-selling car in history and the Corolla Cross is clearly evident. The platform, power-train and dash (among others) come almost directly from the Corolla. With its optional all-wheel drive and functional design, the newcomer should easily outsell the CHR even though the latter is still holding its own.

Those nostalgic for the Matrix can rejoice in the fact that the Toyota lineup once again includes a small yet accommodating family hauler that is functional, safe and well equipped. Along with Toyota's tradition of reliability, that makes the Corolla Cross a must-see when shopping for a subcompact SUV. However, buyers will have to settle for less-than-inspiring performance and deal with an annoying level of engine noise at even the slightest acceleration.

TESTED MODEL

ENGINE — 2.0-litre 4-cylinder (169 hp)

TRANSMISSION — Continuously variable automatic with manual mode

DRIVETRAIN — All-wheel drive

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