

CAA

QUEBEC

SUMMER
2022

TRAVEL Prepping your RV for summer

HOME Practical guide for new homeowners

MOBILITY Mountain biking

INSURANCE The sharing economy and insurance

DOSSIER Road safety at any age



BE WELL
CONNECTED

BÉTONEL^{MD}

Le vrai magasin
de peinture

Dulux



CELEBRATE SUMMER, INSIDE AND OUT.



We make it a breeze to pick the colours and products for all your painting projects.

Find everything you need at your local *Bétonel-Dulux* paint store.



With a CAA Membership, **get 25% off** any Dulux manufactured product, plus **earn 3% in CAA Dollars®** when you swipe your CAA card at your Dulux Paints store. Visit Dulux.ca/CAA for more details.

Dulux
QUICKER. BETTER. SMARTER.

Contents

SUMMER 2022

02 Editorial

Insurance in text, sound and image

04 Photo contest

07 Annual General Meeting of Members

08 News

Latest news and important things to remember this summer

09 How to reach us

11 Rabais Dollars CAA

Decorate your home and save money

14 Travel

Credit-card travel insurance: Is it adequate?

16 Advice

Is your passport ready?

18 Taking off

Prepping your RV for summer

24 Dossier

Road safety at any age

31 Insurance

Meet the team behind your insurance needs

33 Good to know

The economics of sharing: Do the math!

37 Advice

Heat pump or air conditioner?



Zoom

Mountain biking is gaining ground



41 You asked us

Should I use synthetic or regular oil for my car?

43 The Assistant for residential advice

Chlorine or salt for my pool?

44 Good to know

Pools and hot tubs: Safety comes first

46 Practical matters

Mini guide for new homeowners



50 Mobility

Advice on all mobility matters

53 Trends

Charging your EV at home and on the road

57 Member testimonial

When a battery fails in the middle of summer

60 Good to know

Five good reasons to have your vehicle inspected

62 Road tests



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

Insurance: written, spoken and shown

In insurance, as in everything else we do, we steadfastly pursue the mission to meet the needs of those who place their trust in us.



© CATH LANGLOIS PHOTOGRAPHE

Richard Lachance
President and CEO

There's no doubt that insurance is a vast and complex field. Some even say it's tedious and boring. Still, it's a vital tool for sound financial planning.

Home, auto, travel and life insurance policies are fairly common, and that's because we all need protection of some kind as we go through our lives. One may be injured while gardening or working on a home-renovation project; someone else may run up a costly veterinary bill for their beloved cat. Thus, our range of insurance products is constantly evolving. We help people make responsible choices to have the coverage they need.

Purchasing insurance should never be a source of worry, quite the contrary. How do consumers sort through it all to discover what coverage they need? How can insurance products – and the accompanying lexicon – be made more user-friendly?

In order to answer these questions, and together with our partners, we've launched a number of tools for deciphering insurance-policy language. The goal is to help members and consumers alike find straightforward answers to their particular concerns.

Dynamic tools

It's with great pride that we announce the start of the second season of the *Sans Détour* podcast. Our hosts have just a few short minutes per episode to explain insurance ideas and situations in the simplest terms, and we've no doubt you'll stay tuned for all eight episodes.

And our efforts don't stop there! With the Groupement des Assureurs Automobiles (GAA), we've created a series of short and lively videos to answer the most common auto-insurance questions.

So, there you have it! Insurance content in all formats: text (in our magazine), sound (in our podcasts) and image (in our video clips). I invite you to read, listen and watch so you may learn what you need. After all, we have created all this expressly for our members.

Trusted partners

Working on these projects or any other of our activities brings home the privilege of working daily with competent colleagues and corporate partners. Our voice carries so much farther – for everyone's benefit – thanks to the echoed voices we get from trusted collaborators.

In insurance, as in everything else we do, we steadfastly pursue the mission to meet the needs of those who place their trust in us and for whom our assistance, at any time of life, helps them become smarter consumers and renders real peace of mind.

Happy listening and viewing!

The essentials for your excursions!



Couche-Tard 

It pays to show your CAA card

Up to 3¢ back in CAA Dollars per litre of gas. Redeem your CAA Dollars for a Couche-Tard gift card to be used on your next fill-up.



rabais  dollars

Photo contest



Winning photo

SAINT-ANSELME - QUEBEC —> What a pleasure to cycle through this superb 74-kilometre paved route! Linked to the Lévis bike path, the Cycloroute de Bellechasse runs through eight municipalities from Saint-Henri to the magnificent Parc des Chutes-d'Armagh. (The views are especially glorious in the autumn as you traverse colourful Saint-Henri maple groves.)

Your ride can be long or short thanks to abundant parking facilities, accessible villages and convenient rest stops, so bring your lunch. You'll want to return to discover even more diverse landscapes along the way.

— **GEORGES LUPIEN - QUEBEC CITY**

Send your favourite vacation photo (maximum 5 megabytes) to CAAQUEBEC.COM/GAAQUEBEC MAGAZINE before May 20, 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.

CampusDiscount

SUBSCRIPTION SERVICE - MAGAZINES & NEWSPAPERS

rabais
dollars



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



WHY PAY MORE?

270 TITLES AVAILABLE
75 AT \$25 OR LESS!

UP TO \$11 IN

ADDITIONAL SAVINGS!

(ON MULTIPLE SUBSCRIPTION PURCHASE)

19 TITLES ON SCIENCE & NATURE

10 TITLES ON FOOD & WINE

65 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 01-2022



Because you've been dreaming about it for so long!

Our team of experience makers has put together a line of superbly inspiring *explore* products. We're always there when it matters, and it's time to make your dream come true!

New Zealand and Australia cruise

In search of koalas and kiwis
17 days | 14 nights | 37 meals
March 21 to April 6, 2023

FROM \$7,399

Tour of the U.S. West

Famous parks of the Wild West
12 days | 11 nights | 24 meals
September 18 to 29, 2022

FROM \$4,999

A California tour

An American adventure
12 days | 11 nights | 18 meals
October 8 to 19, 2022

FROM \$4,899

River cruise in Portugal

From the Douro Valley to the Alentejo
15 days | 13 nights | 28 meals
August 23 to September 6, 2022

FROM \$5,849

River cruise in France

Bordeaux, Aquitaine, and Basque Country
13 days | 11 nights | 29 meals
September 10 to 22, 2022

FROM \$5,999

West Coast cruise

Under the Pacific Sun
9 days | 8 nights | 22 meals
October 21 to 29, 2022

FROM \$2,899

Mediterranean Sea cruise

Sunshine, history, and bustling cities
14 days | 12 nights | 30 meals
September 30 to October 13, 2022

FROM \$5,399

Tour of Greece

Meteora and mythical islands
16 days | 14 nights | 24 meals
September 2 to 17, 2022

FROM \$6,299

explore, it is:

- ➔ Tours and hosted cruises around the world
- ➔ Experienced French-speaking CAA-Quebec hosts
- ➔ Exclusive CAA-Quebec Travel benefits, CAA Dollars back, and reward program for loyal travellers

Up to
3%
back in
CAA Dollars*

Contact one of our counsellors!

1-844-VOYAGEZ
caaquebec.com/travel



CAA-Quebec Travel is licensed in Quebec. Prices do not include the Compensation Fund for Customers of Travel Agents contribution of \$3.50 per \$1,000. Prices and product descriptions were accurate as of April 1, 2022, and apply to new bookings made from May 6 to June 6, 2022. Prices are in Canadian dollars and are per person based on double occupancy. They include taxes, international flights and transfers mentioned, accommodations (inside staterooms for cruises), meals mentioned, certain excursions, certain activities, and other transportation listed in the itinerary as well as government and port fees. Some airport taxes are payable on site and are not included in the prices. Prices are subject to availability and supplier conditions. The services of a CAA-Quebec host are available with a minimum number of passengers for ocean cruises and tours. For general terms and conditions and product details, please visit caaquebec.com/travel. * For CAA-Quebec members only, on selected explore products. The discount percentage depends on the date the trip is booked. Members who book 180 days or more prior to departure receive 3% back in CAA Dollars. For bookings made between 179 and 91 days prior to departure, members receive 2% back, and for bookings made 90 days or fewer prior to departure, members receive 1% back.

ANNUAL GENERAL MEETING OF MEMBERS

A venue to highlight our achievements

April's Annual General Meeting afforded a look back at the scope of our service delivery in 2021. The pandemic context made our assistance mission more relevant than ever. Membership in CAA-Quebec reached a new high: 1,314,753.

RICHARD LACHANCE — PRESIDENT AND CEO



Tips for everyday life

As always, we were on hand to assist members with housing or mobility matters. Our advisory-service experts responded to tens of thousands of member queries by telephone or through our website and social media.

Roadside assistance

In close collaboration with our partners, we were able to adapt our service delivery to the evolving health and safety measures for our employees and members. The reduction of traffic and milder winter of 2021 caused fewer calls for our Roadside Assistance service but more demand for our Battery Service. The extreme cold recorded as 2022 was ushered in is a sign that roadside-assistance calls will spike again this year.

Traveller assistance

While the yen for travel remains unchanged, the way we travel has altered significantly. We assisted thousands of clients and members in obtaining refunds, and answered their many questions in a straightforward manner.

Protection for our members

Many insurance innovations came about in 2021:

- Home-insurance quotes can now be obtained online, as are auto insurance quotes.
- Emergency-medical-travel-insurance policy holders with at least two COVID-19 vaccine doses are now covered for this illness.
- Insurance products have been broadened to allow more flexibility (regarding the insured's age, for example), wider coverage (bicycles, quads, snowmobiles) and eligibility for students.

Still more member discounts and rewards

New partners joined the Rabais Dollars CAA program, including OmyLaboratoires, Citadelle de Québec and Défi-Évasion.

New product lines at Boutique CAA-Québec

To adapt to members' changing needs, the Boutique (especially the online store) has added automotive (including RV) and outdoor sporting goods to the mix.

Achievements to highlight

- Renowned for its concern for all members, CAA was named Canada's most trusted brand for a second consecutive year.
- CAA-Quebec driving-school applications have increased and our driving students have an above-average success rate in their respective regions.
- Our digital transformation is ongoing. Several core sites have already been set in motion.
- CAA-Quebec and its Foundation continue to inform members and get involved in the community on public-interest issues like safety around school zones, distracted driving, and pandemic travel issues.

Throughout 2021 and continuing everyday of 2022, the actions of our employees and partners are what allow us to anticipate the future with optimism and provide assistance whenever and wherever necessary.

News

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



Understanding gas prices

Rising or falling gasoline prices can be explained, for better or for worse. The CAA-Quebec *Gasoline Watch* online tool can be useful here, as it has been since its inception more than 15 years ago. It lets you compare the average pump price in your region with the realistic price calculated by CAA-Quebec. But remember: CAA-Quebec monitors, but doesn't fix, oil indicators or pump prices.

The CAA-Quebec realistic price reflects the daily acquisition cost indicator and the average retail margin over the past 12 months. The daily acquisition cost indicator is calculated by adding up the rack price, transportation costs and applicable taxes. The retail margin – usually 5 to 6 cents per litre – covers the service station's operating expenses as well as its owner's profit.

GOOD TO KNOW —→ Prices displayed by different gas stations in the same area can especially vary in terms of competition between them, the type of service station and the sales volume. In short, be sure to shop around because service stations don't all use the same profit strategies.



New partner in our Rabais Dollars Program

Because member safety is critical to us, we particularly appreciate the arrival of our new partner, the Montreal-based security company GardaWorld. This addition rounds out our range of homeowner services, including CAA-Quebec Residential Advisory Services, home insurance and an extensive Approved Residential Suppliers. GardaWorld features a wide range of smart home-security systems and its experts will customize security solutions based on clients' particular needs. As a member, you'll get 5 percent off the monthly rate of your home-alarm package, applicable on both 36-month and 60-month contracts.



Locating diamond-rated businesses

All CAA/AAA diamond-rated establishments are inspected and evaluated for overall quality, range of amenities and level of service before being awarded a rating that ranges from "Approved" to "Five Diamond." When you spot a Diamond designation, you know exactly what to expect and can rest assured you'll get your money's worth. The list of 4- and 5-diamond-rated hotels and restaurants is available in the *On the Road* section of CAAQUEBEC.COM (under *Trip Planning*).



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 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.

How to reach us

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

314, montée des Pionniers
450-585-9797

TROIS-RIVIÈRES

4085, boul. des Récollets
819-376-9393

Breathtaking This is Niagara Falls!



We're as close as it gets...

Just steps from the Falls, next to famous Skylon Tower, right beside world-class Fallsview Casino. With Niagara's Attractions, Marineland and Niagara's wineries all close by. Then unwind at our relaxing Nordic aqua centre**. And enjoy great dining.

Two nights from \$219* PP/DO including meals...2 full breakfasts, dinner at Coco's Steakhouse, and a **superb dinner high atop Skylon's Revolving Dining Room overlooking the Falls**. Plus a wine tasting at Inniskillen winery. A totally super deal!

Ask about our super **Niagara Attractions Package. Unbeatable!**



BY THE FALLS
Niagara Falls, Canada

Call Now!
1-800-263-9393
www.hinf.com

*Rates higher after June 11th 2022, valid Sunday to Thursday. Holidays & weekends higher. Taxes and fees extra. Free parking. Also available, child add-ons, whirlpool suites and gift certificates. **Subject to the guidelines set by the government.

Your newlook™ is awaiting for you

Book an eye exam today on
newlook.ca

**rabais
dollars**

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†

Eye examinations on the premises by optometrists | Outside prescriptions accepted



Redeem your
Dollars CAA
for a New Look
gift card

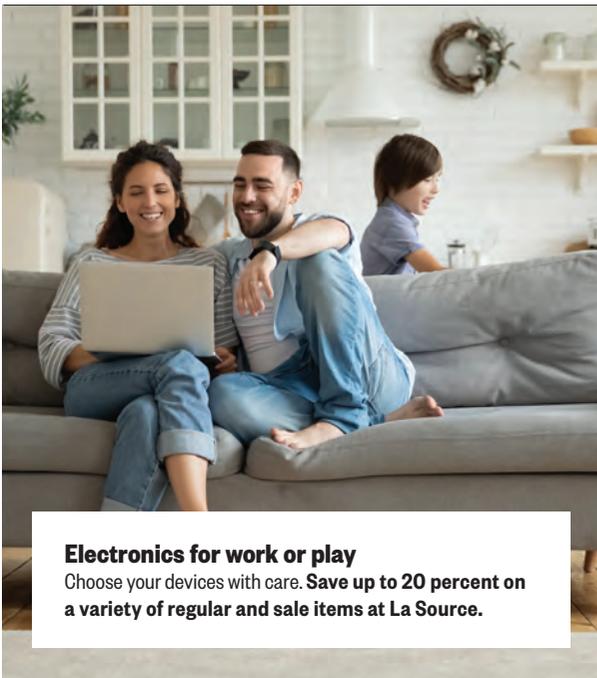
newlook™
Precisely.

** 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.

Go deco!

Take advantage of offers from our partners! Redo your home interior to suit your taste and all your needs.



Electronics for work or play

Choose your devices with care. **Save up to 20 percent on a variety of regular and sale items at La Source.**

Fully functional kitchen

Your home deserves superior kitchen tools.

Save 5 percent on the last price displayed on all merchandise at Stokes, in-store or online.



Let there be light

Protect your eyesight throughout the day.

Get 5 percent off regular and sale items at all Multi Luminaire locations.



Preferred ambience

Modern, neutral, stylish, cozy? Say it with accessories. **Enjoy a 5-percent discount on the last price displayed on merchandise at Bouclair, in-store or online.**

A rainbow of colours

Because every room in the house serves a different purpose, each one should also be a different colour – soothing, cheerful or stimulating, as the case may be. **Save 25 percent on regularly priced Bétonel, Dulux and Glidden paints at BétonelDulux.**



**rabais
dollars**

Show your CAA-Quebec card and save at more than 3,000 points of sale. You'll get instant discounts, accumulate CAA Dollars and enjoy the benefits of your membership.

CAAQUEBEC.COM/DISCOUNTS

Because we know you love deals

Save at over

3,000 points of sale

with your membership card

→ Get **instant discounts**

→ Earn **CAA Dollars**

CAA \$1 = CAN \$1

See all the offers at
caa.quebec.com/discounts

rabais
dollars

Frank and his two teens are getting ready to **save big** on their getaways this year.



→ **30 CAA Dollars** back on gas¹

→ **More than \$20 off** and nearly **10 CAA Dollars** back on their rental car²

→ **Nearly \$10 off** lunch on the road³

→ **Over \$65 off** a hotel stay in downtown Toronto⁴

→ **Nearly \$115 off** their RV rental⁵

→ **\$30 off** a hotel package in Lac-Saint-Jean⁶

→ **Over \$65 off** a round trip on the train⁷



1. Up to 3¢ back in CAA Dollars on every litre of gas at Couche-Tard. CAA Dollars reward based on the purchase of 1,000 litres in one year. 2. 4.75% off and \$1 back in CAA Dollars per day on a 7-day vehicle rental with Enterprise, valued at \$425.28 plus tax for a full-size car. 3. 10% off the purchase of 6 Angus Burger combos with cheese and bacon at Harvey's, valued at \$74.34 plus tax. 4. 5.22% off a 5-night stay at DoubleTree by Hilton Hotel Toronto Downtown, valued at \$1,284.40 plus tax. 5. 5% off a 7-day rental of a Super Van Camper from CanaDream in Montreal with a 100km/day plan with no add-ons, valued at \$2,247 plus tax. 6. \$30 off a one-night package at the Auberge des Îles in Saint-Gédéon (Saguenay-Lac-Saint-Jean), valued at \$312.60 plus tax with Origine Artisans Hôteliers. 7. 10% off 3 return tickets from Quebec City to Toronto with VIA Rail, valued at \$657 plus tax.

See full offer details at caaquebec.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.



Credit-card travel insurance

IS IT ADEQUATE?

Your credit card offers travel insurance? Better take a closer look at what it covers and, especially, what it doesn't. Here is how to avoid nasty surprises.

BY — NATHALIE DE GRANDMONT

It's true that some credit cards provide full insurance coverage, including that of emergency medical care, trip cancellation or interruption, accidents and lost luggage. But others offer meagre protection, often not enough to adequately cover your needs during a trip.

Points to be checked

First off, find out if your card covers family members and friends travelling with you. Are there limits or certain criteria (like age) that exclude some of these people? Coverage is reduced when the policyholder reaches 60 years old, so check the fine print for pre-existing conditions that are often excluded from coverage.

Validate your coverage period. Is it for 7 days or 15, 31 or 60 days? In many cases, especially those involving snowbirds, the coverage period provided by credit cards may prove to be too short to cover your entire trip duration adequately. Also, check the coverage amount. Even during a

REMEMBER —→ A credit card is not really a travel-insurance policy. The coverage provided may not be sufficient for your needs, so check the inclusions and limits and buy extra insurance to cover any shortcomings. After all, the cost of travel insurance is relatively inexpensive compared with astronomical medical bills you could face if uninsured. As the adage says, an ounce of prevention is worth a pound of cure.



short trip south of the border, the slightest accident can result in necessary care and a steep medical bill. “For this reason, a sensible travel-insurance policy should include medical coverage of at least \$1 million,” advises Suzanne Michaud, CAA-Quebec Vice President – Insurance. And while you’re at it, find out whether your coverage involves only emergency medical care or also offers protection for lost luggage, trip interruption and other potential vagaries.

Before heading out, inquire about your credit-card insurer’s procedures and the steps to follow to make a claim. You need to know whether or not you should pay for everything up front and get reimbursed later, for example. If that happens to be the case, make sure your credit-card limit is high enough. And always keep all receipts and supporting documents required by the insurer.

Finally, check the following points:

- Should the entire cost of the trip be paid with this card?
- Has this card been activated or does it carry an overdue balance that could affect your credit rating?
- What is the deductible amount, if any?



The two enthusiasts behind the *Sans détour* insurance podcast

Eight new *Sans détour* episodes are now available on our website. The first *Sans détour* podcast deals with electric mobility. This time we focus on demystifying the world of insurance. The seasoned, charming hosts are CAA-Quebec spokesperson Andrée-Ann Déry and insurance expert Suzanne Michaud, CAA-Quebec Vice-President – Insurance. Both tackle the challenge of explaining various insurance options and situations in the simplest of terms, all within the few short minutes allotted to each episode.

As Andrée-Ann puts it, “the language of insurance is complex and not always easy to navigate. Hosting this new podcast with Suzanne was a real pleasure, because I could learn directly from the source and gain a better understanding of concepts that I encounter in my day-to-day duties.”

And the feeling is mutual. “I loved working on this podcast,” says Suzanne. “It gave me a chance to explain that there are so very many kinds of protection available. The main idea is not to *overinsure* but to have the right kinds of protection. I’d like to believe that my involvement helps people clearly understand these matters.”

— Have we piqued your curiosity? View all the episodes on the *Sans détour* podcast page at CAAQUEBEC.COM.



CAA-Quebec Members

Get a 10-percent discount on premiums when purchasing CAA-Quebec travel insurance.



Renew your passport *before* it expires

Many countries require that a passport remain valid for at least six months beyond the completion of a trip. So, even if yours hasn't expired, make a point to renew it during the final year of validity. This way, you'll avoid a nasty surprise to say nothing of the stress and additional costs of renewing a passport at the last minute.

Beat the crowd

Demands for passports will surely surge now that international travel has opened up again. In fact, when the Federal Government lifted its advisory against international travel last fall, Service Canada reported its highest volume of passport applications since the start of the pandemic. It makes sense, therefore, to apply for – or renew – your passport as soon as possible especially now that applications are mostly done by mail. Those who need a passport in less than 25 business days must book an appointment online (at ESERVICES.CANADA.CA) and apply in person – with valid proof of travel (for example, a plane ticket, a travel itinerary showing proof of payment, proof of illness or death in the family requiring immediate travel).

First things first: Is it valid?

With pandemic-related delays and anticipated increase in the demand for passport services, Service Canada urges Canadians to apply for their passports *before* finalizing their travel plans. New passports are valid for 5 or 10 years. And don't forget to check the entry requirements and restrictions in force for your chosen destination.

The application takes time

It's a multi-step process that requires organization. To fill out the application, you'll need to (a) find a guarantor and two references and (b) get ID photos meeting required standards and have them authenticated by your guarantor.



Renewing your passport will escalate your travel dreams

Dutch researchers found that the anticipation associated with trip planning might have more to do with a sense of well-being than the trip itself. Travel planning can nurture your dreams and boosts morale. A passport in hand means you’ve made the first step.



CAA-Quebec Members

Passport-photo services are offered at all CAA-Quebec Travel Centres. The cost is \$11.95 plus taxes, and you get 25 percent back in CAA Dollars. When travel beckons, be sure to call on a CAA-Quebec Travel Counsellor. Exclusive benefits await you, including a 10-percent discount on CAA-Quebec travel-insurance premiums.

OCEAN CITY, SEA ISLE, AVALON, STONE HARBOR, THE WILDWOODS, CAPE MAY

THE Jersey Cape

ON NEW JERSEY'S SOUTHERN SHORE

EXCITING PLACES & OPEN SPACES...

The Jersey Cape is waiting for you to return to create some great memories! Our FREE zoo, famous beaches, dining, camping & wineries, breweries and distilleries, will all be ready when you are! Visit www.escapetothejerseycape.com We follow CDC guidelines.

SUPPORTED IN PART BY A GRANT FROM THE NEW JERSEY DEPARTMENT OF STATE, DIVISION OF TRAVEL & TOURISM. WWW.VISITNJ.ORG

Prepping your RV for summer

The good weather is on the way and that means it's time to take out the camper. Here's what to do to ensure everything is in tip-top working order.

BY — LYNE BOISVERT

It's an exciting prospect – camping and roaming wherever you please – provided, of course, that your motorhome or trailer is ready to roll. A pre-season inspection is the priority to ward off potential problems. Marco Boudreault, Vice-President of E. Boudreault VR, identifies ways to prepare your recreational vehicle:

- Air out the RV and watch for signs of water leaking through the ceiling, walls and windows. Reseal joints as needed. If moisture has penetrated the walls, consult an expert.
- Connect the water supply lines (hot and cold) and gradually turn on the taps (shower, bathroom and kitchen) to ensure there's no leakage.
- Carefully connect the fully charged 12-volt RV battery. Be diligent not to reverse the wires.



—> If you're a trailer newbie, why not rent one at first to see if it's the right fit for your vacation? CAA-Quebec members get 5 percent discount on RV rentals with CanaDream.

- ❑ Clean the propane burners thoroughly with compressed air to remove any harmful particles. Check the propane cylinder date to make sure it is less than 10 years old and topped off. Hook up the cylinder, then check for leaks with soapy water. If all is in working order, begin with turning on the stove. After power is established, test the refrigerator, heating system and water heater. If you smell sulphur, that may indicate a gas leak. Turn off the gas and consult an expert.
- ❑ Test all fire extinguishers and detectors (smoke, propane-gas and carbon-monoxide) and check their expiry dates. Replace batteries that indicate they are weak.
- ❑ Clean the interior of your RV to rid it of dust and odours.

Pascal Michel, a technical consultant at Desharnais Centre du Camion Rive-Nord, advises that motorhomes require an annual inspection from their respective dealerships. “The exterior should be meticulously examined – the membrane, roof, air conditioner, air vents and skylights, joints, rubber casings, antennas and electrical outlets. Water infiltration can often result because assembly screws were not coated with the proper sealants.”

“Also, check the tires, headlights, turning indicators, and hazard lights. Test the levelling jack to make sure it works (for power or hydraulic jacks, also check their oil level). One last recommendation: Wash and wax your RV, which will maximize the life of its paint.”



CAA-Quebec Members

Are you a current or future RV owner? Check out exclusive benefits you're entitled to, like a 3-percent rebate in CAA Dollars on RV repair or maintenance expenses at CAA-Quebec-Approved Auto Repair Service locations, a 10-percent discount on CAA-Quebec RV insurance premiums and unlimited access to CAA-Quebec Automotive Advisory Services for all your RV questions. And be sure to add the RV Option to your membership to take advantage of our specialized roadside assistance.

Before setting out

Sylvain Légaré,
Automotive Industry
Analyst at CAA-Quebec,
recommends checking:

- ❑ The tire pressure and any signs of tire damage (a nail puncture, for example);
- ❑ Turn signals, taillights, brake lights and headlights;
- ❑ Windshield wipers;
- ❑ Oil and fluid levels: windshield, engine, antifreeze, steering, brakes (according to the maintenance manual);
- ❑ Any wires or exhaust parts hanging too low under the vehicle;
- ❑ That the fuel tank holds appropriate fuel;
- ❑ All camping equipment (like dishes, utensils, folding chairs) and the emergency kit;
- ❑ That bikes and bike racks are securely attached;
- ❑ Your driver's licence, proof of registration and insurance, and a *Constat Amiable* form.

Moreover, it would be wise to add the RV Option (Plus or Premier) to your membership. This will come in handy should you need specialized emergency roadside assistance.

The perfect campground

It's best to reserve your spot as soon as possible.

Should any of Canada's 40 national parks, historic sites and marine conservation areas tickle your fancy, you can reserve with Parks Canada at 1-877-RESERVE or online at PC.GG.CA. Each park has its own reservation system. Prices vary, depending on the park, time of year as well as the services and amenities (electricity, water, showers, picnic tables, beach) on offer.

If private campsites or Quebec provincial parks are on your radar, consult campingquebec.com or sepaq.com for information like camp restrictions, wooded area or not, on-site or nearby child activities. You can be sure there's always something for everyone.

Once the reservation is made, CAA-Quebec members can order their *TripTik*™ itinerary at VOYAGE.CAAQUEBEC.COM (in the *Before Leaving* section). Also, guides and road maps for popular destinations in North America are available for downloading from the *Tourist Documentation* section.



Discover the different ways to travel in North America

The new *explore Amérique du Nord* online brochure (in French only) features a whole range of turnkey or personalized products to suit every taste: self-guided car trips with accommodation (hotel, cottage, condo, campground or ranch), cruises, bus tours, train and bus journeys, and so on.

Our itineraries allow clients to enjoy unique and exotic experiences – like horseback riding, surfing, or taking a helicopter flight – without having to bother with details. Check out the brochure at VOYAGE.CAAQUEBEC.COM/EN and contact your CAA-Quebec Travel Counsellor to book your tour or get more information.



Update your motorhome

A light reno touch can add to your comfort and RV coziness. Marco Boudreault recommends the following, which you can do yourself or leave to a professional.

- Replace all light bulbs with LEDs, which use less energy and last longer.
- Add solar panels to the roof.
- Install a backup camera.
- Replace the floor covering with a lighter and waterproof material.
- Replace the laminate countertop or cupboard knobs.
- Paint your walls and cupboards – first with an oil-based primer, then with washable paint – or use wallpaper.
- Reupholster the couches or give them new slipcovers.



CAA-Quebec Boutique

Outdoor | Travel | RV | Automotive
And much more!



Members** get
10%
back in
CAA Dollars



\$50*
regular price:
\$74.95

Other colours



caaquebec.com/boutique

14 Travel Centres | 1-877-803-1117

*Offer valid until June 30, 2022, or while supplies last. Quantities are limited. Cannot be combined with CAA Dollars back.
**CAA Dollars back are available to CAA-Quebec members on regular-priced items only.



A well-equipped RV

Getting ready for the camping season also means equipping your motorhome with the right accessories. These practical must-haves (and more) can be found in the RV Collection at the CAA-Quebec Boutique. Members get 10 percent back in CAA Dollars on regularly priced items.



Coleman Table Propane BBQ
\$249.95

Coleman Two-Person Dining Set
\$19.95



Thermacell Mosquito-Repellent Patio Lantern
\$49.95



Coleman Insulated Tumblers
\$17.95 (13oz)
\$19.95 (20oz)

KUMA Folding Chairs
\$149.95 (single)
\$199.95 (double)



Coleman Instant Screen Shelter (10 x 10)
\$129.95

Step up to the CAA Plus® RV option

Get **4 additional roadside assistance services** for your RV, whether leased or borrowed.



Bonus:

\$40 in coupons

for discounts on gas at Couche-Tard¹

+

15% off

RV products at the CAA-Quebec Boutique²



Upgrade your membership!

1-877-832-6744

caaquebec.com/rvoption

Some restrictions apply. This offer may be cancelled without notice. See full details at caaquebec.com/rvoption. 1. 20 coupons for \$2 off 25 litres of gas or more. One coupon per purchase. 2. Offer valid for one transaction only and can be combined with 10% CAA Dollars discount on regular-priced items. Promotional code sent by email or mail once the RV option is added to membership.



Gear up for RV season

Make the most of your member benefits!

- ➔ **Approved Auto Repair Service Locations:**
Earn CAA Dollars on your tune-up.
- ➔ **Insurance for your RV:** Save on your premium!
- ➔ **CAA-Quebec Boutique:** Earn CAA Dollars on essentials for your RV and outdoor adventures.



Switch to the
CAA Plus® RV card
and get special roadside.



Road safety at any age

Whether you're an experienced driver, novice or non-driver, road safety affects us all at each stage of our lives. Here's how the CAA-Quebec Foundation can help us all form good driving habits.

BY — GASSENDIE JOCELYN



Child car seats: How to choose the right one

POINTS TO CONSIDER —> CAA-Quebec Foundation data show that one in two children is improperly seated while riding in a car and is therefore unsafe. To ensure you choose the right child car seat, ask yourself the following questions:

- Is the seat right for the child's weight and height?
- Is it securely attached to the vehicle seat?
- Is the child safely buckled into the seat?

Because car seats have a short lifespan (generally six to 12 years), CAA-Quebec and the Société de l'Assurance Automobile du Québec (SAAQ) do not recommend using second-hand items. Some plastic components deteriorate over time. "After a few years' exposure to sunlight and extreme temperature variations, the plastic weakens and may not resist the impact of a collision. That can exacerbate the consequences of an accident," says Foundation Director Marco Harrison.

A SECOND VOCATION —> Did you know that expired car seats can benefit from a second life? Visit the *On the Road* section at CAAQUEBEC.COM to locate the drop-off depot in your region. The plastic can be recovered to make park benches and the straps converted into leashes and harnesses, for example.



School safety patrols: Awareness from an early age

LEARNING FOR LIFE —> Road safety concerns everyone, not just grown-ups. Children must be made safety-aware at the earliest age possible so as to form and build up safe habits when moving around in public spaces starting with drop-off and pickup areas in school zones. That's the mission of the CAA-Quebec School Safety Patrols Program: to ensure the safety of schoolchildren while teaching them valuable life skills such as independence, responsibility, respect for others and a sense of pride and belonging.

ADAPTIVE PROGRAMS —> Depending on each school's needs, safety patrols programs may vary. Pedestrian patrollers make sure students get safely across roads and crosswalks, school-bus patrollers help bus drivers make sure students get safely on and off the bus, and school patrollers work with staff to guarantee that students come and go safely inside and outside the school. To start a safety patrol for your school, visit CAAQUEBECFOUNDATION.COM, *School Safety Patrols* section.

Niagara's Boutique Hotel



Steps from both the American and Horseshoe Falls, next to the Skylon Tower, overlooking the Falls and across from Fallsview Casino.

Featuring luxurious designer guest rooms and lavish bathrooms. Plus we have awesome views of Niagara Falls from select rooms.

Try our **Super Dining** package. **Two nights for \$199*** PP/DB. Includes 2 full breakfasts and 2 superb dinners (one atop the Skylon Tower). Ask about our super Niagara Attractions Package

Great Value. Hard to Beat!



Fallsview Cascade

BY THE FALLS • NIAGARA FALLS CANADA

1-800-663-3301

www.qualityhotelfallsview.com

*Rates per person double occupancy. Prices valid Sun to Thurs. Holidays, weekends higher. Taxes, fees extra. Free parking. Rates higher after June 19th 2022. Available: child add-ons, whirlpool suites.

Impaired driving: Adults aren't spared!

CANNABIS AND DRIVING: NOT A SAFE COMBINATION —> The legalization of marijuana could lead some people to trivialize the danger it poses to driving. And yet, its adverse effects on reflexes, judgment and concentration are well documented. If you've smoked a joint, don't drive. It's as simple as that.

PREVENTION IS THE KEY TO SAVING LIVES —> Drinking, speeding and distracted driving are the top three causes of road accidents. Prevention, therefore, is the cornerstone of the Foundation's activities. "The name of our annual campaign, *The 75 Deadliest Days*, refers to the period from Saint-Jean-Baptiste Day to Labour Day when Quebec roads rack up the most fatalities of the whole year," says Harrison. "It's the perfect time to communicate and repeat prevention messages as often as possible for everyone to hear them and pay close attention."



Good driving never grows old

By the age of 45, some basic driving skills start to decline and certain risks may begin to appear. It's possible that eyesight diminishes, reaction times increase, physical strength weakens, movements become more difficult, and more frequent use of medication may cause side effects on driving. But that's not the case with every driver. "You can keep your driver's licence until you've reached a fairly venerable age, and do so without a problem, so long as you retain your physical and cognitive abilities for driving. Conversely, it's perfectly possible that, regardless of age, we manage to lose all aptitudes required to get behind the wheel," Harrison says. To help people continue to drive, the Foundation offers conferences and the online *Good Driving Never Gets Old* guide that features advice, recommendations and resources to help aging drivers to stay safely behind the wheel for as long as possible.



CAA-Quebec Foundation

Created in 2008, the CAA-Quebec Foundation's aim is to raise public awareness of road safety to reduce the number and gravity of road-traffic accidents. Support its activities by contributing to its fund-raising campaign in the *CAA-Quebec Foundation* section at CAAQUEBEC.COM.

For a perfect road trip

You can count on our support before, during, and after.

- Advice, travel documents, and **free** personalized itineraries
- **Great deals** on CAA-Quebec auto and travel insurance
- **Discounts** at hotels, restaurants, attractions, and much more!





ALL PARTS OF THE SOLUTION!



EXCLUSIVE OFFER FOR CAA-QUÉBEC MEMBERS

Did you know that by purchasing a car part at LKQ, you **SAVE MONEY** and help reduce pollution of the planet?

2-years/40,000 km parts and labour warranty on all our used car parts if your vehicle is repaired at CAA-Québec Approved Auto Repair Services.

EXCLUSIVE TO CAA MEMBERS

Get a **5% DISCOUNT** on auto parts purchased at the counter at one of our locations.



LKQ BELOEIL	2095, rue de l'Industrie	1 800 363-9397
LKQ MONTRÉAL	8500, rue Jarry Est, Anjou	1 800 665-7562
LKQ PINTENDRE	914, route Kennedy, Lévis	1 800 463-5158
LKQ SAINT-JEAN-SUR-RICHELIEU	1330, rue Jacques-Cartier Sud ...	1 800 363-2567
LKQ SAINTE-SOPHIE	2925, boul. Sainte-Sophie	1 800 363-2567

LKQcanada.ca



J'embarque pas: A peer-to-peer awareness campaign

A DIFFERENT APPROACH TO PERSUADING YOUTH —→ CAA-Quebec Foundation's *J'embarque pas* campaign seeks to encourage young people to stand up to their peers when they don't approve of what those peers may have done. "If you suspect that your pal has consumed drugs or alcohol, speak up and refuse to get in the car with him or her," says Harrison. "Your words carry much more weight than any advice given by an adult."

FUN WORKSHOPS —→ The Foundation also organizes interactive workshops to convey the *J'embarque pas* message to fourth- and fifth-graders. "Youngsters can try eyeglasses that simulate the effects of cannabis," says Harrison. "Then they'll see how difficult it is to perform even the most basic operations when impaired."



The magic is calling everyone to The World's Most Magical Celebration. Because when you celebrate with us, nothing could be more magical. Get ready for a celebration 50 years in the making.

©Disney



Book your most magical vacation today!

Contact a CAA-Quebec counselor at

1 844 VOYAGEZ



CAA-Quebec Travel is a Quebec permit holder.



FOLLOW YOUR SUNSHINE

VISIT **FLORIDA**[®]

[VISITFLORIDA.com](https://www.visitflorida.com)

Meet the team behind your insurance needs

Insurance is a fast-growing industry although not everyone is well versed in how it works. Read more about four colleagues who have been tending to your insurance needs at CAA-Quebec.

What attracted you to an insurance career?

BC A family member told me about the benefits of working in the insurance industry. What was most important for me was job security and a field where I could make the best use of my skills.

PF For me, it was the stability and growth of the industry. Another appeal is the prospect of travelling vicariously as I help my clients.

What do you appreciate the most in your day-to-day duties?

ABB Each day begins and ends differently, and that keeps the job interesting.

BC The appreciation and trust I receive from clients and the sense of having done my duty. It all starts with my role as an advisor. To really understand our clients' needs, we have to be on the ball at all times.

PF In this industry, service doesn't begin and end with the purchase price. We need to be available whenever our clients need help with their claims.

What surprises you most while on the job?

YB How onerous medical treatments can be in foreign countries: A hospital visit for a broken leg, for example, might cost thousands of dollars.

ABB That very few people are aware of accident insurance and how paying only a small annual premium can certainly help ease their financial burden.

BC That even though car insurance is mandatory, some drivers still go without. Also, many tenants still don't have home insurance or liability coverage to protect their belongings or themselves if they unintentionally cause bodily injury or property damage to others.



What do you tell those who think the insurance field is boring and tedious?

BC That idea is totally misguided. Each call is different and every client has his or her unique concern. One call might be to compare prices of renewal rates, another to inquire about coverage for moving, for example.

PF Those people are obviously not working in insurance (lol), because it's never the same thing from one call to another! Your day may begin by dealing with experienced snowbirds who know what they want, only later to assist someone travelling for the very first time.

What's your advice for someone who's considering an insurance career?

BC It's a very wide-ranging career with lots of opportunities for advancement, challenges, and job security. Don't even hesitate about applying for an insurance job!

PF Don't be influenced by the old stereotypes. My colleagues are all professionals who love their work, and have personalities as varied as our clients.



Travel with peace of mind, knowing you're protected

CAA-Quebec Travel Insurance gives you great coverage while you're away, at a great rate

- ➔ Full COVID-19 coverage (emergency medical, cancellation and interruption)¹
- ➔ Optional coverage for a pre-existing health condition²
- ➔ 24/7 assistance
- ➔ 10% member discount³

Get your quote

1-800-359-1221

caaquebec.com/travel-insurance

Book an appointment with one of our 14 Travel Centres



Travel Insurance

CAA-Quebec Travel Insurance products are provided by Orion Travel Insurance Company and distributed exclusively to Quebec residents by CAA-Quebec Travel and Cabinet en assurance de personnes CAA-Québec. 1. For full coverage, no Government of Canada travel advisories should be in effect for your destination prior to your departure. If an advisory to avoid non-essential travel is in effect or issued prior to your departure, limitations and exclusions apply. For more information, please see the insurance policy and the COVID-19 Endorsement on our website. 2. An optional endorsement may be added to the insurance for an additional fee. 3. Applies to CAA-Quebec members in good standing who have paid their dues in full by the membership expiry date. The 10% discount applies to the total premium before taxes. A minimum premium applies. Does not include Visitors to Canada travel insurance.

THE ECONOMICS OF SHARING: Do the math!

Sharing properties has grown popular in recent years. It lets you earn extra income by renting out unused holdings – home, vehicle, boat, or even swimming pool – on a short-term basis to third parties. But watch out! Doing this is not without risk, so talking to your insurer before proceeding is an absolute must.

BY — ÉMILIE VALLIÈRES

Is it worth it to rent out your home?

Both the HomeAway and VRBO online marketplace platforms affirm they provide damage insurance. A 2018 Option-Consommateurs.org analysis of their policies concludes that these travel insurance policies have only limited coverage. So, always scrutinize the terms and conditions to understand exactly what's being offered.

All insurance companies scrupulously monitor claims on properties rented this way. If the renter failed to notify the insurer of his/her operations beforehand, he/she may well have his/her claims denied.

“Often people don't realize that renting their home (or any other asset) is a commercial activity that requires corresponding insurance coverage,” explains Suzanne Michaud, Vice-President—Insurance at CAA-Quebec. This type of insurance is usually more expensive than personal home insurance. It's important, therefore, to figure out whether the rental income you get is enough to cover the extra cost. In short, is renting out your home really worth it?





Protection equals peace of mind

Notify your insurer if you decide to rent out your vehicle or use it to ferry passengers around à la Uber. Keep in mind that a standard auto insurance policy will not cover your car while it's being used as a taxi, sightseeing vehicle, tour bus or any other type of vehicle for hire with a driver. An insurer may, of course, decide to cover these situations by so specifying in the contract or by means of an endorsement. But for this to happen, you must have advised your insurer beforehand how you intend to use your vehicle.

And watch out for potential grey zones in insurance contracts offered by car- or ride-sharing platforms, especially when it comes to liability coverage. Study all the details so as to avoid over- or unnecessarily insuring and to understand what circumstances and for what amount you're covered. Your insurer is best placed to help you choose the kind of additional protection you may really need.

It's not that simple to rent out your pool

Because of the risks of drowning, Michaud advises against renting out your pool without adequate insurance protection. If an accident occurs and there are factors suggesting negligence by the pool owner, it can lead to a liability lawsuit.

“Liability coverage is included in a home insurance policy. But if your insurer was unaware of your pool-rental activities, it can refuse to cover any lawsuit, as these activities were not specified in the contract. And liability insurance provided by private-swimming-pool platforms may not be adequate if, for example, a child is seriously injured and becomes a quadriplegic. Without adequate coverage, you would look at losing your life savings or your home.”



Renting out your RV

Generally speaking, costs for insuring an RV are based on the distance its owner estimates they will travel from April through October every year. This applies to most RVs stored in Quebec. An RV that clocks 500 kilometres every day because it's rented out to third parties represents an increased risk for an insurance company. “Here again, your first step is to let your insurer know your intent to rent out your vehicle in return for money, then either take out a specialized insurance policy or add an endorsement to your existing contract to cover your rental activities,” says Michaud.

The sharing economy seems to be here to stay

It's true that it's easy, convivial, and wide ranging to consumers and offers more opportunities to earn extra income. But before you start renting your insured property to others, do your own research – because each insurer has their own particular terms and conditions. And then you won't miss out.



Because the CAA-Quebec card is for everyone!

Offer it to fans of bikes, motorcycles, RVs*, quads*, and more

You get a reward!



Enrol your loved ones

caaquebec.com/gift

Use code RP22

1-877-832-6744



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.

* Members must have the CAA Plus® RV or CAA Premier RV option to be covered for an RV or quad.



When your home needs a little TLC

Whether you're replacing your doors and windows, your roofing, or your air conditioner, our **Residential Services** can help you get the job done right.

- Call in our **Approved Residential Suppliers** and save.
- Get answers to all your questions with a free consultation of our **Residential Advisory Services**.

3% off

for savings of up to \$100



Heat pump or air conditioner?

Summer heat in Quebec is often oppressive, compelling you to cool your home. But you vacillate between installing an air conditioner or a heat pump. Here's the information to help you make the right choice.

BY — JACQUELINE SIMONEAU

When it comes to cooling capabilities, there's no difference between an air conditioner and a heat pump. Both devices include two separate components – an outdoor compressor and an indoor air handler. Both work on the same principle as a refrigerator that cools a space by transferring hot air outside. And both are available in wall-mounted or central units. But a heat pump has a second job in winter: providing home heating! Unlike an air conditioner, a heat pump has a reversing valve that changes the flow of the refrigerant, transferring heat inside or outside, as required.



“Now, that’s a definite plus, especially given the negligible price difference between the two systems,” says Alain Paquette, Supervisor of CAA-Quebec Residential Advisory Services, “not to mention programs, like *Rénoclimat*, that offer financial assistance for installing a heat pump. What’s more, a heat pump consumes less electricity than an electrical heating system. So, you’re looking at some savings right there.”

Also, an air conditioner is used only a few months a year whereas a heat pump works year-round, which makes the heat pump a more cost-effective investment.



CAA-Quebec Members

Need expert advice on buying a heat pump or air conditioner? Contact

CAA-Quebec Residential Advisory Services and the network of CAA-Quebec-approved suppliers. Also, keep in mind that HydroSolution offers a discount on heat-pump rentals.



Aspects to consider

When purchasing an air conditioner or heat pump, check the following criteria to ensure top performance.

COOLING OUTPUT —> According to Paquette, if the unit is too big, it cools the room but doesn’t run long enough to dehumidify properly, and the constant stop-start cycles shortens the life of the unit. If too small, the unit runs non-stop but never adequately cools the space on days of high heat and humidity. To determine the proper BTU capacity, factor in the size and layout of the area to be cooled and the number of windows. Mistakes are costly, so be sure to ask for expert advice.

ENERGY EFFICIENCY —> The goal here is low power consumption. The SEER (seasonal energy efficiency ratio) rating measures efficiency. The higher the rating, the less energy the unit consumes. Products labelled *Energy Star* must have a SEER rating of at least 12.

HEAT-PUMP EFFICIENCY IN HEATING MODE —> The Heating Seasonal Performance Factor (HSPF) is an important factor when buying a heat pump. The higher the number, the less energy the unit consumes. Its HSPF number must be at least 7 to be rated *Energy Star*.

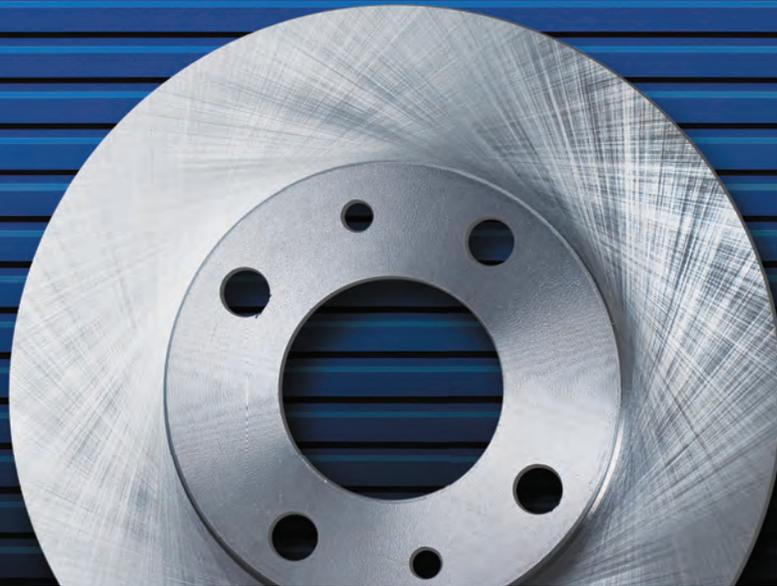
INVERTER TECHNOLOGY —> An inverter regulates the speed of the compressor in response to cooling or heating demands. “Unlike a standard air conditioner, which constantly starts and stops, an inverter-equipped unit runs consistently at lower power once the desired temperature is reached,” explains Paquette. “By eliminating stop-start cycles, this technology increases energy efficiency and, therefore, savings on running costs and helps maintain a stable and comfortable temperature.”

NOISE —> Make sure the chosen unit complies with municipal regulations and won’t disturb your peace and quiet – or that of your neighbours.

WARRANTY —> Most appliances come with a warranty. Check yours. Take the time to do your research because some parts and accessories (compressor, thermostats) might not have the same warranty as the main unit. Also, some retailers may charge diagnostic fees after a set period even if the warranty is still valid.



10% off
all plastic and
rubber parts.*



10%
off for CAA
members†

* Offer also applies to metal and/or silicon parts and more than 500,000 other parts, tools and accessories.

† 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.



**Do you have
any doubts about
the quality
of your hearing?**

CAA-Québec members receive
a 20%* discount on a complete
hearing assessment, performed
at a Lobe clinic.

1 866 411-5623
Lobe.ca

Marie-Josée Taillefer
*Ambassador of Lobe clinics
and of hearing health*

*Applicable only on a complete hearing assessment performed at a Lobe clinic (excluding pediatric hearing assessments and other 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, 2022. Some conditions apply. Visit a clinic for details.

**rabais
dollars**

Lobe Hearing health
and communication clinics
1 866 411-LOBE (5623) | lobe.ca

Subscribe to our newsletter lobe.ca

Join us on social networks





Sylvain Légaré

automotive industry analyst

CAA-Quebec Automotive Advisory Services is free, exclusive to members, and answers the thousand and one questions that may cross your mind regarding your car, driving and safety.

You asked us

Saguenay's Marc Perreault asks if he should use synthetic rather than regular oil in his car.

That's an excellent question. Engine oil, whether synthetic or mineral, is used to minimize friction, engine-part wear and deposit formation. It also helps with fuel economy.

Synthetic oil can replace regular oil. But first check your car owner's manual for the recommended oil-change schedule and the correct level of viscosity. Also, make sure you use the right filter for the chosen oil. The dealer could refuse to honour your warranty if you fail to follow manufacturer instructions.

Synthetic oil is required in some newer vehicles, including entry-level models. This is the result of a current industry trend to downsize and turbocharge car engines as a way of lowering fuel consumption. And more often than not, the presence of a turbocharger requires the use of synthetic oil, which is considered more efficient.

Study shows preference for synthetic oil

An AAA study conducted in 2017 shows that synthetic oil outperformed regular oil by more than 45 percent. It offers more

resistance to cold temperatures, oxidation and deposit formation, to name just a few factors. However, this doesn't mean you should automatically switch to synthetic, especially since it costs up to 70 percent more.

Synthetic oil is particularly beneficial for vehicles that:

- often drive in stop-and-go traffic;
- are used for frequent short trips;
- tow heavy loads (like a travel trailer or a boat);
- operate in extreme hot or cold temperatures.

Beware of overconsumption!

A vehicle can consume too much oil, even when it's in good condition. Be sure to check your oil level from time to time, especially before a long drive. Admittedly, a good many people don't do it often enough. A test conducted a few years ago by the Roadside Assistance team showed that oil levels were too low in a third of the vehicles they inspected.

Any questions?

We assist you in various areas like travel, housing, mobility and insurance. In this section, we'll answer all your queries, so take advantage of our expertise! Email us at CAAQUEBECMAGAZINE@CAQUEBEC.COM.



This summer, keep it light!

Don't let energy costs weigh you down.
Make your pool more energy efficient.

hydroquebec.com/pools





The Assistant for residential advice

What pool sanitation system do you recommend – chlorine or saltwater?

If your pool has a metal frame or walls, avoid salt because it's corrosive. If you have an in-ground pool or above-ground pool with resin top rails – the choice is yours.

Both chlorine and salt are effective water disinfectants; although, more than half of today's pool owners opt for the latter. A saltwater system is more expensive to install but requires less maintenance. You can leave home for a couple of weeks and not worry about the pool. Also, salt is odourless, doesn't irritate the eyes, hair or skin, and is easier to store and handle than chlorine.

Salt doesn't evaporate like chlorine does. An indicator light on the power pack will tell you when and how much salt to add to the water. As for potential hydrogen (pH), a weekly test of its water balance suffices. But you'll need to add algaecide because salt won't kill algae. Chlorine levels, on the other hand, must be checked every other day, especially during a heat wave.

Salt is not without causing an impact on the environment, however. It's found in the ground and sewers after the pool is drained in the fall. For this reason, it is banned in some localities. In short, do your research and think carefully before deciding what's best for you.



The Assistant – an exclusive benefit for holders of CAA-Québec'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.

Pools and hot tubs

SAFETY COMES FIRST

A backyard pool or hot tub is a wonderful thing, as long as it follows safety regulations for peace of mind all around. Here's a rundown of security measures you need to know.

BY — JACQUELINE SIMONEAU



The government Residential Swimming Pool Safety Regulation states that any outdoor pool (in-ground, above-ground or removable) that has a water depth greater than 60 centimetres must be surrounded by an enclosure at least 1.2 metres in height. Its access gate needs to be equipped with a security mechanism that allows it to close and lock automatically.

However, rules differ depending on whether or not an above-ground pool is attached to a raised structure like a deck. A stand-alone pool, for example, is not required to be surrounded by an enclosure if its wall height is at least 1.2 metres (which can serve as an enclosure) but it must be equipped with a safety gate. The same goes for a removable pool if its wall height is at least 1.4 metres. Moreover, only hot tubs with a 2,000-litre capacity or more must meet the regulations applicable to swimming pools.

Stricter updated standards

In 2021, this regulation was updated to further strengthen safety around residential pools. As of July 1, 2021, slats must be installed in chain-link fences with a mesh size greater than 30 millimetres. No structures or fixed equipment that could be used to climb over a pool wall or fence should be installed within one metre of the pool or fence. Finally, diving boards must be installed in accordance with the BNQ 9461-100 standard, aimed at preventing spinal-cord injuries related to diving accidents. For more details, consult BNQ.QC.CA (the Bureau de Normalisation du Québec website).

Since July 1, 2021, some rules have been relaxed:

- It's now possible to install a self-closing and self-latching passive security device on the outside of an enclosing fence if it is built at a minimum height of 1.5 metres from the ground.
- A wall forming part of an enclosing fence may have windows if those windows are at least three metres high or open less than 10 centimetres wide (to prevent an intruder accessing the pool).

Until now, pools installed or built before November 1, 2010 were not subject to this regulation, but soon that will no longer be the case. The Quebec Government has put an end to this acquired right. Regardless of when they were installed, all pools will have to be in compliance with the current regulations starting July 1, 2023.



CAA-Quebec Members

For informed advice, consult CAA-Quebec Residential Advisory Services and the network of CAA-Quebec-approved suppliers.

Insurance: What's covered and what's not

Check with your insurer to see if you are properly covered. Be aware that your home insurance covers water damage that could result from a pool-wall rupture or other equipment breakage unless the rupture or breakage is caused by freezing or thawing. On the other hand, damage to your above-ground pool or hot tub structure, liner or ancillary equipment won't be covered unless you've added the appropriate endorsement to your policy. Suzanne Michaud, CAA-Quebec Vice-President — Insurance, reminds us that you may not be compensated in the event of an accident if your installations do not comply with the regulations in force. Don't take that risk.

Practical guide for new homeowners

Congratulations on becoming a homeowner! It's an exciting and stressful prospect but there's no need to panic. We'll give you plenty of tips on how to set up and maintain your new digs.

BY — JACQUELINE SIMONEAU

Routine maintenance is the key to ensuring your home's longevity, boosting its value and avoiding costly repairs. Here are a few pointers, season by season.

Spring

Interior

- Clean or replace all filters (air exchanger, humidifier, and so on).
- Clear out clutter and take unwanted and hazardous household items to the eco-centre.
- Test all smoke and carbon-monoxide (CO) detectors and change the batteries.
- Check the operating mechanisms of doors and windows, and replace damaged screens.

Exterior

- Inspect the wall cladding (aluminum, vinyl, wood) and foundation to repair any cracks or breakages.
- Check the condition of appending structures (like balconies, railings, driveways, fences, pool) and make any necessary repairs.
- Clean all AC coils.
- Clean the copings and gutters.
- Mow the lawn to 5 centimetres the first time, after that to 7.5 centimetres.



HOME INSURANCE —> **Getting insurance should be a top priority. Ask for quotes only after you've established your needs and the type of contract and additional protection you want. And don't forget to determine the amount you're comfortable paying on your own - known as "deductible" - before your insurance company pays your claim.**

Summer

Interior

- Keep the relative-humidity level at about 55 percent, and control it with air conditioners, fans and, as needed, a dehumidifier.
- Check and clean the bathroom- and kitchen-exhaust-fan filters.
- Clean or replace AC filters.

Exterior

- Inspect all vent caps (dryer, air exchanger, bathroom air exhaust).
- Replace burned-out light bulbs with energy-efficient ones. It's a good idea to install a timer or motion sensor to ensure the lights turn on and off as intended, even in your absence.
- To get crystal-clear pool water, consult the CAA-Quebec online article "A brief guide to maintaining a pool".
- To get rid of invasive insects (earwigs, ants, wasps, Asian ladybeetles), consult the CAA-Quebec online *Guide to insect pests*.

— For more ideas and information, consult the *Seasonal Home Maintenance Guide* at CAAQUEBEC.COM.



Autumn

Interior

- Prevent window condensation by removing screens so that warmer room air reaches the entire window surface.
- Check door seals and window caulking.
- Install (or replace) weatherstripping.
- Inspect the heating system and confirm it's in good working order.
- November is a good time to do a radon test.

Exterior

- Check all visible structures (foundation, walls) for cracks and flaws.
- Correct, if needed, the ground slope around the house to prevent water accumulation and infiltration.
- Check the roofs of the house, garage and shed to prevent water infiltration during spring thaw.
- Clear the gutters of dead leaves and other debris so that the water from melting snow and ice can freely flow away.
- Shut off exterior water taps and drain pipes.



Winter

Interior

- Check the ceilings for cracks or odd noises, which could indicate heavy snow or ice accumulation on the roof.
- Check that pipes are not at risk of freezing; otherwise, they could burst. Consult the CAA-Quebec online article "Frozen water pipes? Act quickly!" for useful tips and advice.
- Inspect the attic for telltale signs such as frost, rusty nail heads, or mould under the roof support.

Exterior

- Clear snow from access lanes and emergency exits (basement, balcony, patio and driveway).
- Remove snow and frost from vent caps (like the dryer or range hood).
- Monitor snow accumulation on the roof.

Easy decorating ideas

A tip here and there is often all it takes to optimize a design.

PAINTING —→ Paint can radically change the look and feel of a home, and it won't break the bank account. Bétonel-Dulux experts recommend picking the paint colour for a room after you've bought its furniture, carpets, and main accessories. And always paint the ceiling first so you can deal with any drips or drops on unpainted walls.

LIGHTING —→ Vary the types of lighting (task, ambient, accent) as well as the types of fixtures (recessed lights, pendants, desk lamps). Task lighting is useful in areas intended for specific purposes like kitchen counters and reading nooks. Ambient lighting

illuminates an entire room. Accent lighting highlights a specific object. Use durable and energy-efficient LED bulbs. And pay attention to the colour temperature indicated on the bulb packaging: "cool white" is brighter than "warm white," which is softer and closer to the light produced by an incandescent bulb.

AREA RUGS —→ Offering a host of benefits, area rugs absorb sound, enhance comfort, insulate floors, demarcate different areas of the house, and overall complete the decor.

DECORATING WITH PLANTS —→ Greenery instantly livens up a room and purifies indoor air. In fact, house plants are known to absorb harmful volatile organic compounds (VOCs).



CAA-Quebec Members

If you need advice and/or help with renovating your new place, contact CAA-Quebec Residential Advisory Services and take advantage of offers from our Rabais Dollars Program partners, including Bétonel-Dulux, Bouclair and Multi Luminaire.

Experience
the **GRANDEST**
of **FLAVOURS**

CAA Members receive a
\$50 DINING CREDIT and
SAVE 15% on 2-night stays*

TO FIND OUT MORE, VISIT
FAIRMONT.COM/CAA OR
CONTACT US AT 1 877 256 7700
*see website for details

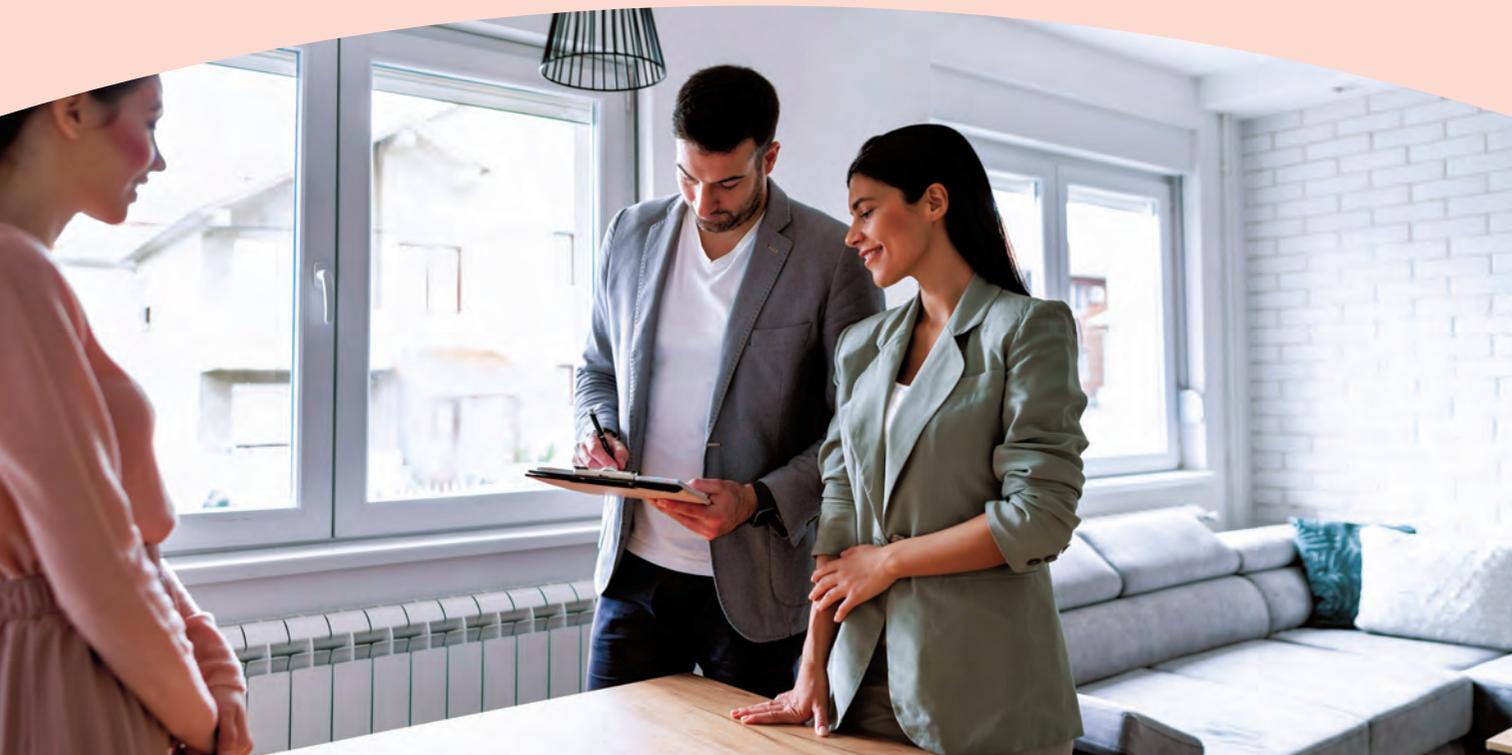
Fairmont
HOTELS & RESORTS

All ACCOR
LIVE
LIMITLESS

When it's time for a new nest

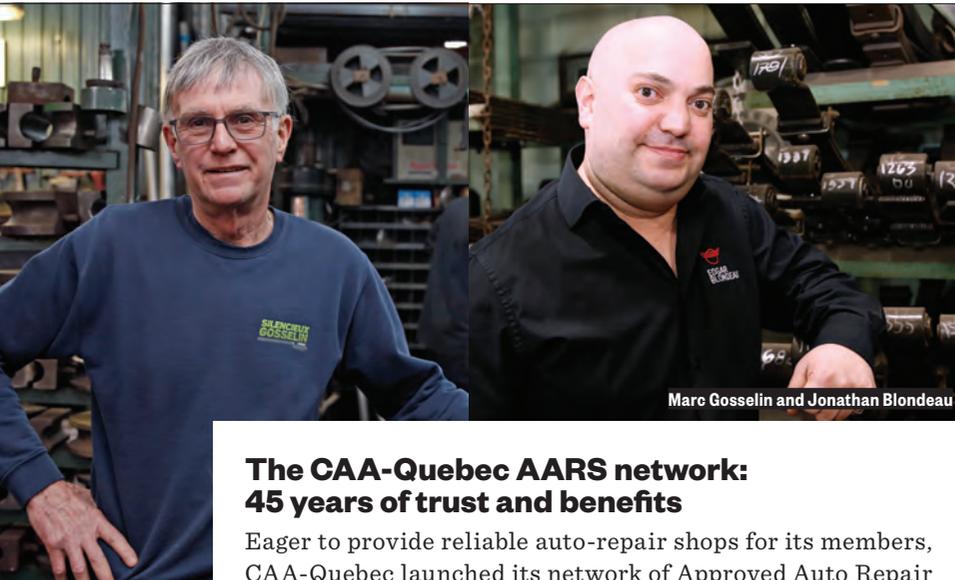
Enjoy peace of mind during the home-buying process with access to useful services and exclusive benefits.

- ➔ **Approved suppliers** that offer discounts on inspections, moving, renovations, etc.
- ➔ **Residential Advisory Services** to get your questions answered by objective specialists
- ➔ **CAA-Quebec Home Insurance** tailored to your situation to save you money



Mobility

We inform and advise you, whatever your favourite vehicle happens to be – a two-wheeler, EV or RV.



Marc Gosselin and Jonathan Blondeau

The CAA-Quebec AARS network: 45 years of trust and benefits

Eager to provide reliable auto-repair shops for its members, CAA-Quebec launched its network of Approved Auto Repair Services (AARS) in 1977. To be part of this network, a garage must meet a set of rigorous standards in customer satisfaction, compliant facilities and equipment, employee qualifications, and a range of other criteria.

Silencieux Gosselin Inc. and Edgar Blondeau Suspension & Mécanique were among the first businesses to join AARS. Current owners, Marc Gosselin and Jonathan Blondeau, respectively, are unanimous in their praise. “Members choose AARS primarily for reliability, but they’re also attracted to features like extended warranties and the 3-percent CAA-Dollar rebate.”

Another plus is the mediation service provided in case of a dispute between the member and the mechanic. “It inspires trust and satisfaction in both parties,” says Gosselin.

“We knew that when CAA-Quebec started this network,” states Blondeau, “it would have implemented a framework to follow up on quality. That is a plus both for the members and the garages.”

This turned out to be a good bet, all the more so because CAA-Quebec provides support to its garages and helps them remain in the forefront of the business through training, workshops, conferences and published articles.

“It’s motivating for our staff,” says Gosselin, “and forces us to remain on our toes especially when it comes to customer satisfaction.”

Today, the AARS network boasts 360 companies, including specialized garages. And there’s certainly one near you!

Cast your vote for Worst Roads

Ever wonder why we bother to report a damaged roadway, questionable land use or unclear signage? It’s to help municipalities and decision-makers target problem spots and prioritize future operations. An improved network of roads benefits us all.

For the seventh year, we invite you to vote for the Top 10 roads you think need special attention and care. We’ll forward the results to the relevant authorities. And it produces results! Most of the roads on previous Top-10 lists have benefited from such investment, whether in the short or medium term.

Well-maintained roads contribute not only to ride comfort and quality, but essentially improve our collective safety in general. Now, the ball’s in your court!

Whether you’re a motorist, pedestrian or cyclist, you can vote anywhere in Quebec at WORSTROADS.COM.





A message from the CAA-Quebec Foundation

Be mindful of vulnerable road users

The term vulnerable road user (VRU) refers to those pedestrians, cyclists and motorcyclists who take to the road in large numbers every summer, resulting in still more traffic accidents and deaths, as statistics demonstrate. The CAA-Quebec Foundation reminds everyone that the Highway Safety Code cannot be more explicit about sharing the road: All road users are required to exercise greater care when travelling near VRUs, who are also obliged to adopt appropriate behaviours to ensure their own safety. In short, sharing the road is a shared responsibility.

Motorists

Be vigilant. Maintain a safe distance. Get to know and anticipate the behaviour of motorcyclists, cyclists and pedestrians – and attempt to pass them only when absolutely necessary.

Motorcyclists and cyclists

Stay in the appropriate spot on the road and be visible.

Pedestrians

Walk on the sidewalk or against traffic if there is no sidewalk. Cross only at pedestrian crosswalks. Make sure you are seen.

Obviously, there is no such thing as zero risk, but everyone can do their part, and results will only get better. Let's all take up the challenge this summer!



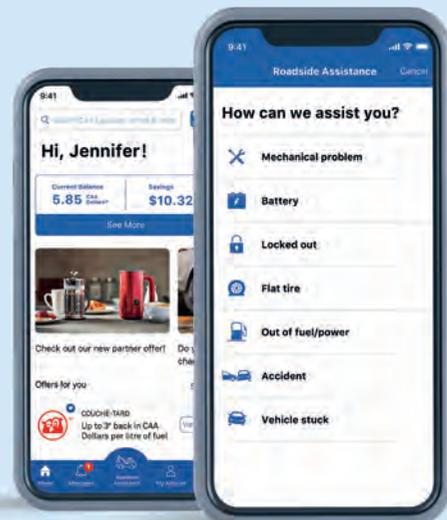
New electric bikes being tested

For a second consecutive year, CAA-Quebec and *Protégez-Vous* have collaborated to evaluate electric bikes. This time, five of the models tested by *Protégez-Vous* are sold in big-box stores – Walmart, Canadian Tire and Costco – at more affordable prices. The general consensus was that a quality bike with a satisfactory warranty would only come with a stiff price tag. If you're lucky enough to find a decent model for less than \$3,000, you'll have to compromise on quality (less solid construction, heavier weight) as well as brake performance and after-sales service. Still, some models may fit the bill for you. For details, visit the E-bikes page in the *Electric Mobility* section at CAAQUEBEC.COM.

For quick
access to all
your services



Use the CAA Mobile App



Switching from gas to electricity

Decided to take the plunge and get an electric vehicle?
We're here for you.

- Automotive Advisory Services to help you choose the right vehicle and answer all your questions
- The same comprehensive Roadside Assistance you've always enjoyed with your gas vehicle
- Savings with many partners.
Interested in a discount on a charging station?





Charging your EV

AT HOME AND ON THE ROAD

You've bought your EV. Now it's time to get a home charging station and sign up with a public charging network. Here's what you need to know.

BY — NADINE FILION

Home charging station

Public charging stations are pretty much a necessity for long trips in a fully electric car. But for frequent charging, a home charging station is much more convenient and will save money. Your EV will come with a 120-volt charger that, unfortunately, is not recommended for long-term use. And it takes a very long time to fully charge a car: An overnight charge will replenish only 25 percent of the capacity of current-model batteries, maybe less. CAA-Quebec recommends a 240-volt charger, which requires a dedicated 240-volt circuit connected to the home's electrical panel.

The right home charging station for your EV

Given the fast-changing technology, a 40-amp charger is a good bet for your newly purchased EV, suggests Jesse Caron, CAA-Quebec Automotive Expert and Road-Test Coordinator. But if yours is a used EV with limited range, or you plan short trips between charges, a slower, 30-amp unit will suffice.

There is also the so-called “smart” (or connected) charger – in other words, a wifi-enabled charger via a mobile app. With this, you can charge multiple cars on a single circuit, as well as monitor and control the charging process remotely (a practical option if you plan to get a second EV). You can then program, follow or control the charging of both your vehicles at your convenience.

Your home charger can be installed outdoors or in your garage, mounted on a wall or a post, as your situation requires. Just make sure the unit is designed to withstand Quebec’s climate.

Cost

As with winter tires, there are no bargains to be had with home charging stations. “Don’t go for the cheapest,” warns Caron. “Rule out units with flimsy plastic casings. Choose ones with flexible, thickly coated cables.” A home charging station costs between \$800 and \$1,500 each, depending on its quality and the options you choose. Also factor in its installation by a master electrician, specifically to connect the cables to the electrical panel. The government Roulez Vert program offers a \$600 rebate on the purchase and installation of a home charging station. Be sure to check out its eligibility requirements.



© FLO

Public charging wherever you are

The Hydro-Québec Electric Circuit and its partner, FLO (a division of Quebec-based AddÉnergie), rank among the world’s best EV public-charging networks, says Daniel Breton, President and CEO of Electric Mobility Canada.

The two networks are fully integrated, boasting more than 6,000 locations (including 500 fast-charge stations) across Quebec. Electric-vehicle owners across Quebec can rest assured that there are plenty of opportunities to “top up”!

Both Electric Circuit and FLO have a roaming partnership with ChargePoint, a major network operating across North America. As a result, Quebecers who are registered with Electric Circuit or FLO can access any ChargePoint stations outside the province. “It’s free to create an account,” Caron points out, “and the more accounts you have that are connected to your one credit card, the better prepared you are for any eventuality.”

That being said, Caron recommends having at least one physical credit card associated with any of the major networks. “Should you find yourself in an area without cell service (for example, inside an underground garage), your plastic card will allow you to activate the charger.”

“The artificial intelligence (AI) used in the Electric Circuit app is powerful,” says Stéphane Loubert, Hydro-Québec Principal Transport-Electrification Consultant. “If you take the time to customize your app feed, you’ll get itineraries that take into account not only weather conditions but also your EV range.”

For road trips outside the province, reinforce your situation by using the ChargeHub app. Developed in Quebec, it helps EV drivers find the nearest public charging station among a list of some 3,000 locations in North America, complete with details about their charging levels, connectors, pricing, and even status (available, engaged or out-of-service).

— Listen to the CAA-Quebec *Sans détour* podcast. Episodes 1 to 8 tell you everything you need to know about electric mobility: EVs, e-bikes and how to go about charging them.





© FLO

Where to install your home charger?

The best spot is where it's easiest for you to plug in your EV. No doubt that will be an everyday exercise. Decide if you should park the car facing forward or backward. And think long term: Your current EV charging port may be located on the front right-hand side of the car, but your next EV might have it at the rear left-hand side.

Rule out locations that could cause you to drive over the cable (or charging gun) inadvertently or perform acrobatics in order to reach the plug-in equipment after a heavy snowfall.



CAA-Quebec Members

Save \$100 on a Leviton charging station – and an extra 3 percent if you buy it at Lumen. Have it professionally installed by a CAA-Quebec-approved supplier and you'll save a further 3 percent (up to \$100) on the invoice amount.

Are you planning on buying a new car?

Discover the Allied Extended Warranty Program

- ✓ PROTECTION AGAINST MECHANICAL FAILURES
- ✓ INCREASED RESALE VALUE OF YOUR VEHICLE
- ✓ 24/7 ASSISTANCE
- ✓ TOWING (CONDITIONS APPLY)
- ✓ RENTAL AND TRIP INTERRUPTION
- ✓ REDUCING DEDUCTIBLE

Enjoy true peace of mind with the Allied Automobile Protection Plan. To learn how this program fits your needs, contact your dealer or CAA-Quebec recommended repair facility.



iadealerservices.ca
1 877 671-9009



ONE YEAR FREE MEMBERSHIP.
(Conditions applicable)



Biking with peace of mind this summer

Even on a bike, you can count on us.

- **Bike Assist:** Included with your membership. If necessary, we'll bring you and your bike back
- **CAA-Quebec insurance:** To cover you in case of an accident and insure your bike at an affordable price
- **CAA-Quebec Boutique:** Find bike accessories to make sure you're well equipped. Plus, get cash back in CAA Dollars



MEMBER TESTIMONIAL

When a battery fails in the middle of summer

This member thought that battery problems only occur in winter. Well, think again! Fortunately, she was able to rely on CAA-Quebec Battery Service.

In the middle of a heat wave in August 2020, Francine Labrie of Saint-Jérôme was doing errands in her neighbourhood. She stopped first at the cheese shop, moved onto an ATM and finally the pharmacy. When she was ready to head home, her car refused to start.

“It was almost noon and the hot sun was bearing down on me. I was hungry and thirsty,” Labrie recalls. “I needed to put my \$100 worth of cheese in the fridge and was worried about missing my appointments later in the day. I just wanted to cry!”

Not having her phone with her, Labrie returned to the pharmacy to call CAA-Quebec. “I thought the car starter was giving up the ghost. After all, my car was 12 years old and probably needed to be replaced. My stress level went up a few notches ... Thankfully, the voice at the other end of the line informed me that, based on my explanations, the problem was likely the battery.”

A few minutes later, a CAA-Quebec service truck pulled up. “Michael, the friendly driver/technician was clearly sympathetic.”

He tested Labrie’s battery and assessed the situation. “He explained that if a car makes frequent short trips, the alternator doesn’t have time to recharge the battery. Naturally, his truck contained all the material needed. My battery was completely dead and was replaced on the spot. Better still, as a CAA-Quebec member, I was entitled to a discount on the battery price. It was wonderful!”



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!

Thanks to Michael and CAA-Quebec Battery Service, Francine Labrie was able to refrigerate her precious cheese and make all her appointments. All was well that ended well!

Mountain biking is gaining ground

Once considered an extreme sport, mountain biking is now on the upswing. Its appeal is palpable, and the pandemic has made it even more popular. If you plan to take up the sport this summer, read on.

BY — JULIE PERREAULT

Learning the basics is essential

Most people learn to ride a bike without taking a course. But coasting down a mountain slope is not the same as cycling along city streets. Beginners in mountain biking should take lessons, recommends Dominick Ménard, founder and host of the television series *Bonvelo*, VanLife Mtl ambassador, and a former member of the Canadian Mountain Biking National Team.

“Private or group lessons are great for learning the basics. The next step is to ride on pump tracks or trails designed for BMX-type bikes. This way, you get a lot of practice on your bike without worrying about obstacles like tree stumps or stones. Level road surfaces and grassy fields are also productive. When I teach, that’s where I start before moving on to a trail.”

Ménard also recommends that beginners use flat (as opposed to clipped-in) pedals, which really enhance bike control.

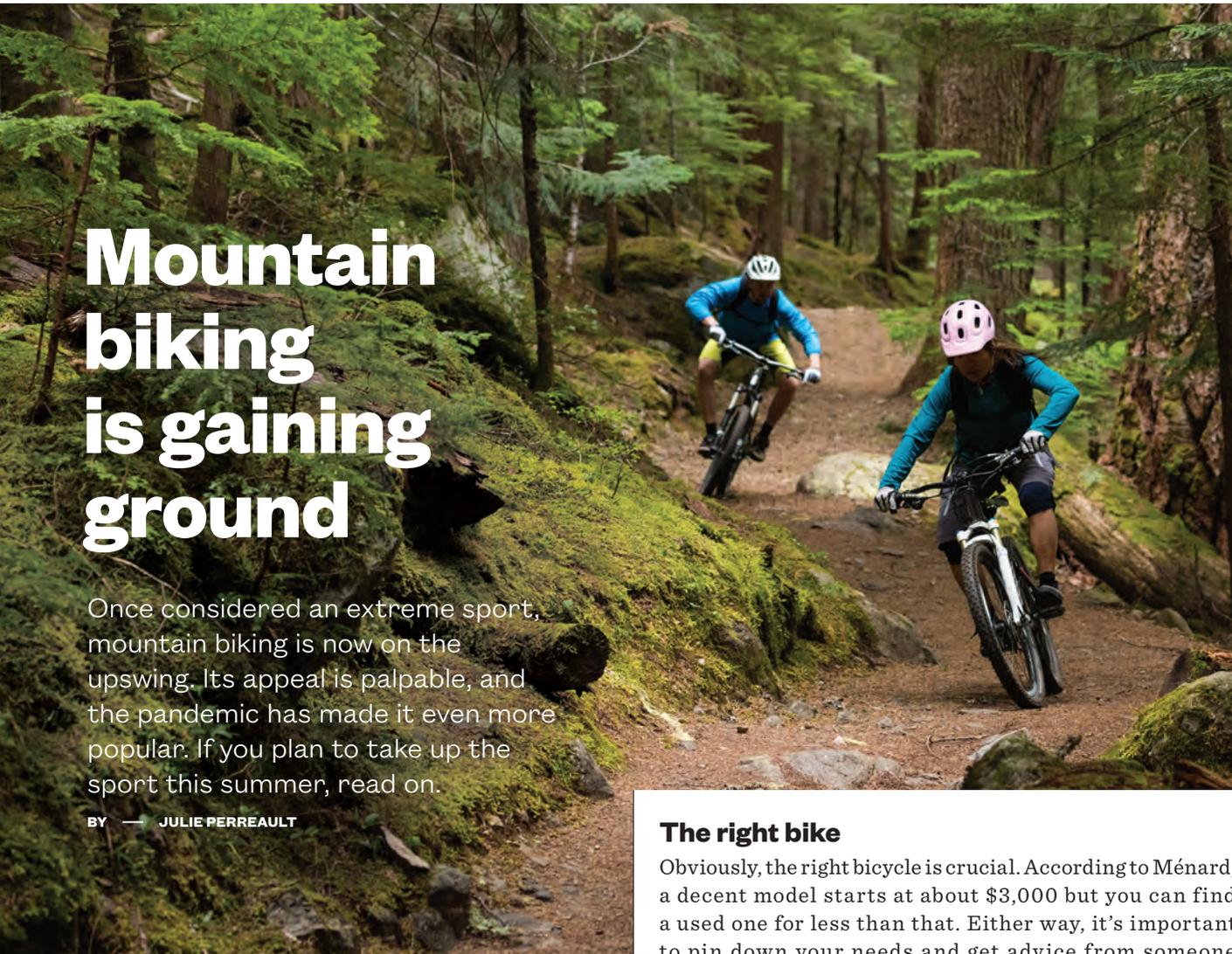
The right bike

Obviously, the right bicycle is crucial. According to Ménard, a decent model starts at about \$3,000 but you can find a used one for less than that. Either way, it’s important to pin down your needs and get advice from someone knowledgeable.

Power-assisted bikes are also becoming popular. They make it easier to cycle uphill or over rough terrain. As with mountain bikes, it’s important to decide what you want before settling on a certain model. Some e-bikes have powerful batteries that allow for faster acceleration while others favour more gradual speed changes. Take time to shop around because the choice is vast and prices vary.

Be sure to inform your home insurer of your purchase, whether new or used. According to the Montreal police force (SPVM), 15,000 to 20,000 bikes are stolen annually. And you might as well consider getting accident insurance in case you hurt yourself while practising your favourite sport. It will cover your injuries (including physiotherapy, occupational therapy, chiropractic therapy, hospitalization and ambulance service).

Veteran mountain biker Christian Joncas also recommends thinking long and hard before taking your two-wheeler home. “For some reason, I used a bike that wasn’t right for me. It made for very bumpy rides and I almost gave up the sport!”



Minimum maintenance standards

"In the early days," recalls Joncas, "I often broke my bike chain or brake cable because I didn't even do basic maintenance." This shows how important it is not only to ensure routine maintenance but also to understand how your mountain bike works so you can fix things in an emergency, while out on the trail, for example. It may not sound like much but fees can add up quickly. Replacing small parts here and there can easily set you back hundreds of dollars, and that's not counting the cost of maintaining the suspension (front fork, or rear shock) every 50 hours (for about \$200 a pop) and replacing major components – like the gear cassette – due to wear and tear. So it pays to be pre-emptive!



CAA-Quebec Members

If you run into bike trouble anywhere along your route, Bike Assist will come to your aid. The service is available everywhere in Quebec, year-round, provided the cyclist is on a road accessible to road-emergency vehicles. Bike Assist counts as one of the four free Roadside Assistance calls to which members are entitled per membership year.

ADVENTURE AWAITS.

The WeatherTech® Cargo Liner is no ordinary trunk mat. Engineered with laser-measured precision to perfectly contour your vehicle's cargo or trunk area, it has an industry leading design with an exceptional fit. And with a lifetime guarantee, your cargo area will stay clean and stain free during any season's adventure, for as long as you own your vehicle.

WeatherTech®
Auto. Home. Pet. Find Your Fit.

888.905.6287 | WeatherTech.ca

5 good reasons to have your vehicle inspected

The best way to ensure worry-free driving is to have your car regularly checked by an expert. Here are five reasons that should motivate you to carry out an inspection of your vehicle.

BY — **NADINE FILION**

Vehicle health checks refer to multi-point car inspections performed by a trained technician. “They systematically include a road test, an engine-performance analysis, brake inspection (which involves dismounting wheels and tires), fluid-level verification and, of course, reading and clearing trouble codes,” says Jacques Maheux, Director of CAA-Quebec-Approved Auto Repair Services (AARS). “It’s a two-hour procedure and, believe me, nothing’s left to chance. They even measure the paint thickness – with a precision digital gauge, no less!”

A multi-point inspection is particularly important in the following situations.



01 — Check on a potential purchase

It’s the main reason that motivates a used-car buyer to book an inspection. You want to validate the seller’s claims about the car’s overall condition, assess depreciation and identify any major issues. “All too often, clients have the vehicle checked *after* they’ve bought it,” laments Denis Pageau, AARS Partnerships Officer. “And yet, for only \$200, they can have a pre-purchase inspection that will spare them costly disappointments.”

02 — Before going on vacation

Do you have a long road trip ahead and want to drive worry-free? Then it would be wise to have your car checked before you leave on vacation, all the more so if the car has been idle during the pandemic. A targeted inspection, to get a sense of its overall condition, will prevent component failure or a breakdown en route. Such a misfortune is more than just an annoyance while you’re on vacation, it also obliges you to waste time looking for a garage, then waiting for repairs. (Check out the “Express Route” option at a CAA-Quebec-Approved Vehicle Inspection Centre or CIAA, which costs between \$105 and \$130).

03 — Prepare for your car warranty expiration

Is the warranty or extended warranty (which costs you a lot) on your car close to expiring? This would make it the perfect time for a thorough mechanical inspection. By identifying nascent problems, you’ll be able to have them fixed while coverage is still in force. And if something breaks after your warranty period ends, you’ll have a record of prior deficiencies.

04 — Learn about your new electric or hybrid car

You trust your mechanic, but now that you drive a plug-in hybrid or a fully electric car, you want a second opinion. CAA-Quebec has developed an inspection program called “Maxi Route Hybrid and Electric” for its CIAA network. It includes a road test, a scan of the various computerized modules, verification of the charging system and charge-gun operation, and a check of the braking system on all four wheels, to name only the obvious.

05 — Your car lease is almost up

That means it’s time for a comprehensive assessment of the leased vehicle’s condition. A technician will comb through the car, pointing out what’s considered normal wear and tear and what isn’t. By identifying what repairs are really necessary on the car before you return it, you’ll avoid excessive fees the dealer may add to the bill.

That being said, the inspection may reveal that your vehicle still has many active years to offer, and you may want to keep it even longer!



CAA-Quebec Members

Get up to 20 percent off non-member prices for inspections at CAA-Quebec-Approved Inspection Centres and a 3-percent rebate in CAA Dollars on the invoice amount for auto maintenance and repairs at any CAA-Quebec-Approved Auto Repair Services location.

EXCLUSIVE PROMOTION FOR CAA-QUEBEC MEMBERS

5%

DISCOUNT

off regular price of a complete rust proofing treatment only

Promotion granted upon presentation of CAA-Quebec membership card, at time of transaction only

rabais
dollars

METROPOLITAN?
RUSTPROOFING

1-866-787-8776

Online appointment: rustproofing.com



Tour of the Magdalen Islands in a Kia Carnival

We hear it said all the time that nothing equals a minivan for a road trip with kids and their gear in tow. To verify that claim, our automotive expert Jesse Caron and his family roamed the idyllic Magdalen Islands for two weeks in a Kia Carnival.

Space galore, but...

With their tall profile and low floor, minivans surpass seven-seat SUVs to accommodate up to seven passengers and their luggage. Better yet, the Carnival ranks among the roomiest for cargo in the segment. That's practical when you want to add beach gear, an electric cooler and various provisions to the usual quota of bags and suitcases. Thanks to the sliding second-row seats, we were able to take advantage of our kids' still-short legs to maximize "trunk" space.

...a bit less in the SX model

Since our kids are still small, they didn't notice the lack of headroom for a tall teenager in the back of our Carnival tester. The solution is very simple: Just opt for any version except the SX, the only one with a cumbersome panoramic sunroof. Admittedly, your passengers will have to forego the heated and ventilated second-row seats with footrests exclusive to the SX. Instead, you'll get a trio of removable seats that are a lot more versatile.

A smooth and fuel-efficient V6

Contrary to the Sorento SUV, which swapped its optional V6 for a turbocharged four-cylinder in 2021, the Carnival still uses a six-cylinder. What the V6 concedes to a turbo-four in terms of low-end torque, it easily makes up by delivering smooth and linear response in near-perfect sync with its conventional eight-speed transmission. Best of all, its 9.5 L/100 km fuel consumption is 1 L/100 km lower than that of a 2021 Sorento tested without the load the Carnival hauled in the Magdalen Islands. The only downside is that you cannot get the minivan with the all-wheel drive offered on the SUV.

Comfort at the detriment of performance

The roads in the "Mags" are among the worst we've ever driven in Quebec. However, the Carnival took it all in stride, thanks to its generous suspension travel. But while it is unfazed by bumps, the suspension cannot dissimulate the size and heft of the vehicle. The body leans in turns and bounces a tad too much on pavement undulations. The wind characteristic of the Madelinot climate sometimes disturbs straight-line stability and becomes noticeable in the cabin. A minivan will never be a sport sedan, but the Carnival falls short of its rivals in terms of agility.

Unrivaled equipment-to-price ratio

The title of least expensive minivan now goes to the Carnival, with a base model price of \$38,610. It maintains this title even after adding an extra \$3,500 for an LX+ with power sliding side doors, automatic climate control, heated seats and steering wheel and other features. Unfortunately, blind-spot monitoring is unavailable on LX and LX+ models.

Our verdict

Our tour of the Magdalen Islands in a Kia Carnival took us back 30 years, to trips with our parents to the East Coast of the United States in the Ford Aerostars and Plymouth Voyagers of the era. The Carnival is obviously light years away from those first monospace vehicles in terms of refinement, convenience, safety and even fuel efficiency. If space and practicality top your list of automotive priorities, forget SUVs for a few minutes and test-drive a minivan. Who knows, maybe you'll slip back into childhood, too.

LONG-TERM TEST IN NUMBERS

3,260 km
 310 litres of regular gasoline
 9.5 L/100 km
 0 mechanical or electronic problems
 2 deep-cleanings (the earth is red in the Mags, and it rained often!)
 4 lighthouses, 9 beaches, never enough lobster in the lobster rolls

PRICE — \$38,610 to \$52,660 (SX model tested: \$52,660)

ENGINE — 3.5-litre V6 (290 hp)

TRANSMISSION — 8-speed automatic, manual mode

DRIVETRAIN — Front-wheel drive



2022 SUBARU OUTBACK

PRICE: \$33,070 to \$46,070

RPOS —> Very comfortable ride and seats, improved handling, powerful turbo engine, roomy cabin and trunk, benchmark all-wheel drive, good equipment-to-price ratio.

CONS —> Low-beam glare, non-linear acceleration, engines still noisy, slow and complex touch screen, high fuel consumption (turbo engine), reliability still to be confirmed.

Two years on from its last redesign, the Outback becomes the first Subaru to offer a Wilderness version. The new variant is set apart mainly by heightened ground clearance, a perfected off-road drive mode, off-road suspension and tires, and a “rugged” visual treatment. Replacing the Outback Outdoor XT, the Wilderness uses the turbo engine that powers the higher-end models of this raised station wagon lineup. As always, all Outbacks come equipped with Subaru’s signature full-time all-wheel drive and boxer engine, still gasoline only.

Outbacks in general and the Wilderness in particular offer genuine off-road capability. However, the overwhelming majority of buyers won’t be driving it off the pavement. They will reconnect with the comfort, practicality and secure handling that anchor the reputation of the series, enhanced since 2020 with a zest of enjoyment on twisty roads. However, they will have to accept an annoying infotainment interface, while hoping that engine reliability will continue to improve.

TESTED MODEL

ENGINE – 2.4-litre horizontally-opposed turbo 4-cylinder (260 hp)
TRANSMISSION – Continuously variable automatic with manual mode
DRIVETRAIN – All-wheel drive
TEST TEMPERATURE – -4°C to 3°C
TESTED FUEL ECONOMY – 11.4 L/100 km

2022 NISSAN FRONTIER

PRICE: \$41,948 to \$51,748

PROS —> Powerful and refined engine, efficient transmission, supple and controlled ride, good straight-line tracking, well-tuned traction control system, simple controls.

CONS —> High gasoline consumption, heavy steering, noisy and inconsistent heating, non-telescoping steering wheel, restricted interior space, high price.

The Frontier gets a major redesign for 2022, 17 long years since its last remake. The body and cab as well as safety and interface technology finally enter the modern era, after so many years of near stagnation. However, the third-generation edition retains the chassis and several of the mechanical components of the old model. All Frontiers sold in Canada now come with four-wheel drive, a V6 engine and a nine-speed transmission.

Changes to the Frontier have ironed out some of its deepest wrinkles, especially noticeable in the cab. Road compartment is also more refined, notably thanks to the smoothness of the engine and ride, including even the Pro-4X with its off-road proclivities. However, the Frontier still displays certain aspects that become annoying on a daily basis. In that respect it is not alone; the midsize pickup segment is evolving at a snail’s pace, compared to crossovers or even full-sized pickups.

TESTED MODEL

ENGINE – 3.8-litre V6 (310 hp)
TRANSMISSION – 9-speed automatic with manual mode
DRIVETRAIN – Part-time 4x4
TEST TEMPERATURE – -30°C to -9°C
TESTED TEMPERATURE – 16.0 L/100 km





2022 BMW 3-SERIES

PRICE: \$47,235 to \$88,345 (\$6,500 government rebate on 330e plug-in hybrid not included)

PROS —→ Successful plug-in hybrid variant, realistic electric driving range, exemplary steering, heightened driving enjoyment, low gas consumption, more compliant ride (hybrid), comfortable and crafted interior.

CONS —→ Very low driving position, overly wide centre console, deficient defrosting, transmission sometimes harsh, reduced trunk space (hybrid), high price.

Though BMW is launching two new all-electric models, the i4 and iX, its 2022 lineup still includes five plug-in hybrids. Among them is the 330e, a second generation of which arrived in Canada for model-year 2021. According to Natural Resources Canada, its 12 kWh battery provides 32 kilometres of all-electric range with all-wheel drive. It also makes it eligible for \$6,500 in government tax credits, in addition to significantly increasing power.

What does the 330e's plug-in drivetrain add to one of the best luxury compacts on the market? First, real-world electric driving range that exceeds the official rating, without having to go lightly on the pedal. Next, better-controlled suspension damping than on the gasoline model, thanks to the weight of the battery, under the rear bench. And to top it off, the plug-in is no more expensive than the regular model, thanks to government rebates. If the 3-Series interests you, the 330e is the model to get.

TESTED MODEL

ENGINE – 2.0-litre turbo 4-cylinder with electric motor and 12 kWh lithium-ion battery (288 hp)

TRANSMISSION – 8-speed automatic with manual mode

DRIVETRAIN – All-wheel drive

CLAIMED ELECTRIC RANGE – 32 km

COMPLETE CHARGE – 3 hrs (240-volt charging)

TESTED FUEL ECONOMY – 5.8 L/100 km

CAA QUEBEC

PUBLISHER

CAA-Quebec
caaquebec.com

PROJECT MANAGER

Stéphanie Fortier Allaire

COORDINATOR

Marie-Josée Vachon

* 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 (ACTING)

Pierre Karl Péladeau

MANAGEMENT

Communications Qolab Inc.

Head Manager Sébastien Viau — **Editor** Juliette Ruer —

Manager, Digital and Print Production Diane Gignac —

Art Director Louis-Philippe Verrier —

Graphic Artist Jocelyn Dauphinais —

Writers Lyne Boisvert, Nadine Filion, Nathalie De Grandmont,

Pascal Huot, Gassendie Jocelyn, Julie Perreault,

Jacqueline Simoneau, Émilie Vallières —

Translator My-Trang Nguyen —

Copy Editor Donna Jensen

ADVERTISING

Advertising Representation Maro 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 (AOEM). —

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.





Here at home,
we're all fired up
for the summer holidays.

Subaru. Right at home.

Hitting the road for the summer holidays. It's all about hopping from one adventure to another and exploring brand new horizons, whether it's in the city or in the country. With its off-road capabilities, powerful BOXER® engine, compact crossover body, and raised-profile roof rails for hauling your gear, the Crosstrek is the perfect holiday companion, no matter where the open road takes you.



NEW 2022 **CROSSTREK**

Suggested retail price of

\$26,108*

Freight, preparation
and administrative fees
included, taxes extra.

FULL-TIME
SYMMETRICAL
AWD

 **EyeSight®**
Driver assist technology



avec système EyeSightTM
et phares spécifiques*

Your Quebec Subaru Dealers

* Suggested retail price of \$26,108 (taxes extra) for the 2022 Crosstrek 2.0 Convenience (NX1 CP), with manual transmission. Freight and preparation (\$1,800), air conditioning surcharge (\$100), specific duty on new tires (\$15) and administrative fees (\$198) are included. Finance and lease offers also available. Licence, registration (depends on purchaser's particulars) and insurance are extra. Dealer may sell for less. Technical specifications are subject to change without any notice. 1. EyeSight® is a driver-assist system which may not operate optimally under all driving conditions. The driver is always responsible for safe and attentive driving. System effectiveness depends on many factors such as vehicle maintenance, and weather and road conditions. See Owner's Manual for complete details on system operation and limitations. 2. Ratings are awarded by the Insurance Institute for Highway Safety (IIHS). Please visit www.iihs.org for testing methods. See your local Subaru dealer for details. Crosstrek and Subaru are registered trademarks.

quebecsubaru.ca



Great coverage at a great price

Get our No-Stress Policy[®] for auto and home

- **10% member discount**
- Up to **10% off** when you bundle your policies*
- **5 advice** helplines (veterinary, legal, health, and more)**

Ask for a quote

1-866-221-9301
caaquebec.com/insurance

Monday to Friday: 8:30 a.m. to 8 p.m.
Saturday: 8:30 a.m. to 4 p.m.



CAA-Quebec auto and home insurance is underwritten by Prysm General Insurance Inc. and distributed in Quebec exclusively by Assurances auto et habitation CAA-Québec Inc. Some restrictions apply. The insurer reserves the right to choose the risks it covers. *This additional discount is available to policyholders who have both car insurance and home insurance for a house, apartment, or condo. **Helpline services are available for home insurance policyholders who have the No-Stress Policy[®].