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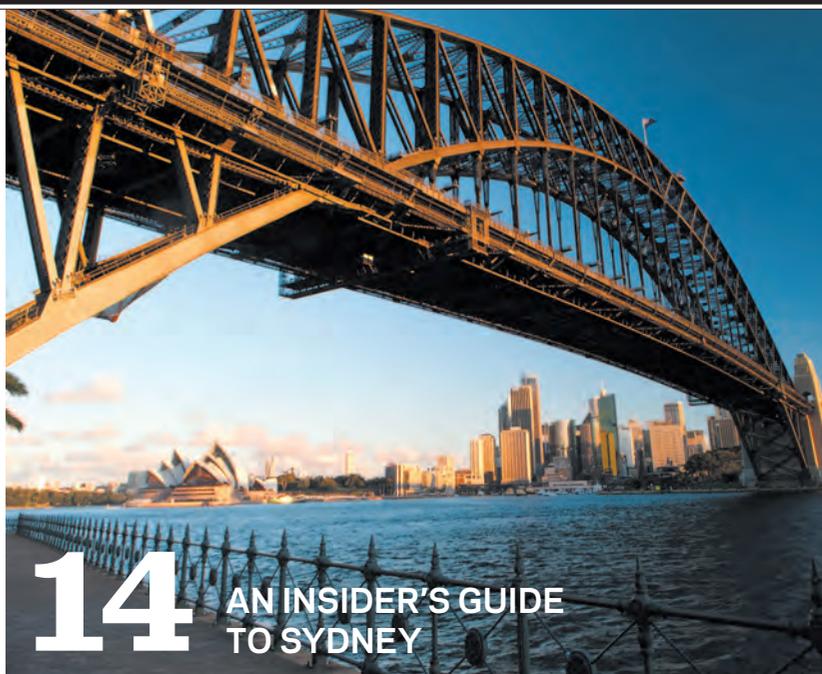
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AIRPORT SERVICES PASSENGERS LOSE OUT



CPUB PHOTO

WE CAN'T BLAME THE AIRPORTS FOR LEVELLING FEES, OR CARRIERS FOR WANTING TO MAKE A PROFIT. BUT WE CAN CERTAINLY WONDER WHETHER CONSUMERS GET VALUE FOR THEIR MONEY.

Richard Lachance
President and CEO

A city well served by airport facilities has an undeniable advantage in many ways. But several challenges lurk on the horizon, especially in more remote regions, where service is far from optimal and airfares are high. Quebec City and Montreal also have their own issues – onerous regulations, taxes here, fees there – and it seems to be the case in other parts of Canada. In the final analysis, the current system prevents the industry from really taking off, depriving travellers of better routes and more competitive prices.

The Canadian system is very different from its American counterpart. Owned and operated by the federal government until the 1990s, our airports are now managed by local entities and, again unlike our southern neighbours, without the benefit of government subsidies. In other words, they are self-sustaining. As a result, taxes, fees and other charges are significantly higher here. Furthermore, our market structure, with its particular advantages and disadvantages, protects Canadian companies while imposing regulations on foreign ones.

Deterred by such high taxes, fees and charges, some carriers may decide to maximize their operations elsewhere – a move that would directly weaken competition and adversely affect pricing. Granted, our airports are big and attractive, but a few quick comparisons are sufficient to appreciate the impact of high fees on, for example, a Montreal-to-Sept-Îles plane ticket. Airfare for the same distance costs

83 percent more than its equivalent south of the border, according to a 2015 Air Canada estimate. In view of this state of affairs, the Quebec government has agreed to address the issue of regional air transportation. But there are other challenges to confront.

While Montréal-Trudeau is experiencing strong growth, it attracts few low-cost and ultra-low-cost carriers, all of which are favoured by young travellers. Do we want these carriers? Will they meet consumer expectations? For now, which city stands to benefit? Burlington? Plattsburgh? Quebec City's Jean-Lesage Airport has just opened its expanded terminal. It's a superb venue, but airlines often complain that its high fees prevent them from flying there.

So whose fault is that? We can't blame the airports for levelling fees, or carriers for wanting to make a profit. But we can certainly wonder whether consumers get value for their money.

So, let's put all these issues on the table: Airport authorities, carriers, cities, levels of government and other stakeholders all have a duty to act in a concerted manner. Now that we've identified the main obstacles to a more open and efficient market, surely we can agree on a common cause to strengthen the vitality of these infrastructures for all our markets.

Ultimately, whether reorganizing the tax system, revising fees and charges imposed on carriers, or devising more direct means of involvement by different levels of government, it is basically in the interest of our top priority: the travelling public, the very *raison d'être* underlying these services.

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An “oTENTik” experience on the shores of the Richelieu River

Boaters have been flocking to Canada’s historic canals and waterways in recent years. One of them, the Saint-Ours Canal National Historic Site, is a true link between past and present. During the summer season (until September 18) you can stay at one of its six oTENTik tent-cabin units. Each of these rustic structures can accommodate four adults and two children (\$120 per night, taxes included). You will need to bring your own bed linen, food and personal items, although campfire wood is provided. The venue also features mooring docks (accessible day or night for a fee, on a first-come, first-serve basis), parking and sanitation facilities (shower, toilets and sinks). An opportunity to spend a comfortable night under the stars in the enchanting Richelieu environment.

N.d.G.

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A well-kept secret

Built by the British in the early 19th century, the Fort de l’Île Sainte-Hélène was intended as an arsenal to protect Montreal from a threat of an American invasion that never materialized. Today, this exceptional site is home to the little-known Stewart Museum, located inside the ancient arsenal. Its permanent exhibition, *History and Memory*, takes visitors on a journey through five centuries of history, featuring 500 objects, documents and rare books. You’ll see Aboriginal artefacts, items used in daily life in New France, knightly suits of armour, ship replicas, and an enormous interactive model of the 18th-century fortified city. In summer, you can picnic on the museum grounds. An excitingly different spot to discover. **N.d.G.**

stewart-museum.org ▶ CAA-Quebec members get \$3 off the ticket price for adults and \$2 off the ticket price for children (age 2 to 13) and seniors (65 and over).



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Taxi prices around the world

Did you know that Zurich has the world's highest taxi fares, averaging \$25.25 per three-kilometre ride? The cheapest taxi ride is in Cairo, costing just \$0.55 per three kilometres travelled. The British website Carspring has compiled a Taxi Price Index showing the costs of taxi use in 80 cities worldwide. Calculations are based on criteria like kilometres travelled and the typical airport-to-city-centre fare. Montreal is not yet on the list, but Vancouver and Toronto are, ranked 38th and 40th, respectively. The index also shows that the Lincoln Town Car is the standard taxi model in Toronto, while Prius is the most popular in Vancouver. In Zurich, naturally enough, it's Mercedes-Benz. **D.N.**



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► Have you ever had a wild taxi ride? Read "Taxi Tales" in the magazine's digital version and share yours!



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INTO THE WILD



Imagine a weekend without television, telephone or internet. Imagine swapping city-life hustle and bustle for a chance to commune with nature and break free from the rest of the world. What better way to unwind? / BY CATHERINE ELIE

There's a new trend in travel and tourism. These days, the talk has turned to experience, authenticity, discovery, slow travel... We dream of travelling to the ends of the earth, yet we often forget that there's no need to go far in order to experience the thrill of escape.

Forest inns and outfitters, which once catered mainly to the fishing and hunting crowd, have adapted to attract women travellers and millennials alike.

"Fishing itself has become an accessory, one activity among many others, like trekking, climbing, biking and canoeing," says Marc Plourde, CEO of the Fédération des pourvoiries du Québec, which represents some 350 establishments.

"Outfitters realize that these days people tend to vacation as a family or a couple, that the young are keen on more challenging pursuits and no longer content with just vying for the biggest-trout or -pike title," Plourde says. "So outfitters have refitted their facilities accordingly, making them more family-friendly or varying their activities – like combining fishing with kayaking." Reeling in a wriggling fish in a small, wobbly kayak – now that's sport for you!

Pursuits related to conservation and discovery have also grown popular and have become a vital source of income for these small enterprises. Options range from wild-mushroom picking to bear watching...

A few dream spots

Each region, each establishment offers a unique experience. Gaspésie is renowned for its crystal-clear salmon rivers and luxury outfitters, like Salmon Lodge, overlooking the Grand Caspédia River, or Camp Bonaventure, located on the banks of its eponymous river. It goes without saying that both lodges command high prices. But Plourde says there's a new, really affordable kind of fishing. "For the past few years, angling for striped bass in Baie-des-Chaleurs, either from the beach or on the quay, has become popular," he says. "In the village of Chandler, for example, local guides and anglers congregate on the beach at the end of the day to catch this combative fish. It's really cool." And it's free!

The Côte-Nord region is another world entirely, an endless vista of the sea's myriad shades of blue on one side and, on the other, a pink-and-grey rocky landscape dotted with dark-green stunted spruce. Highway 138 runs along this spectacular coast, crossing gigantic rivers before terminating in Kegaska, 50 kilometres past Natashquan. Perched at the water's edge, the Baie-Johan-Beetz inn is just the thing to entice you to stop for a while. Dubbed Le Château by locals, this historic home is today the headquarters of an outfitter offering packages to fish for salmon, landlocked salmon and trout. Spending the night here, cocooned in a silky comforter and waking up to the aromas of homemade cretons on toast is an experience all by itself. Six kilometres west of Baie-Johan-Beetz is La Corneille, another outstanding outfitter. Located on an island at the confluence of the Corneille River and the Gulf of St. Lawrence, the facility offers "river, lake and ocean" fishing packages, cozy cottage accommodations and a cuisine centred on local products. Directly across from La Corneille is Anticosti Island, another fishing-and-hunting mecca.

Haute-Mauricie boasts one of Quebec's oldest private fishing-and-hunting clubs, all-time classic Seigneurie du Triton. The original building has retained all its charm, and you have the impression of travelling back in time. It's been thoroughly modernized and, over the years, has added two new buildings. But access is still exclusively by rail or by boat on the



In Hautes-Laurentides, Pourvoirie Mekoos boasts exclusive fishing rights on more than 135 lakes and 44 kilometres of river.

© JEANLESSARD



Pourvoirie Club Hosanna in Mauricie offers picturesque cottages and a host of activities.

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Batiscan River. Could there possibly be a better way to take a dramatic break from the daily grind?

In Mauricie, two hours from Montreal or Quebec City, Club Hosanna has updated its facilities to welcome anglers, hunters and outdoor enthusiasts. Its attractive cottages, numerous activities that change with the season, 30-plus lakes and the warmest of welcomes from its youthful owners make this family establishment a place to remember.

In Hautes-Laurentides, three hours north of Montreal, Pourvoirie Mekoos has exclusive fishing rights on more than 135 lakes and 44 kilometres of

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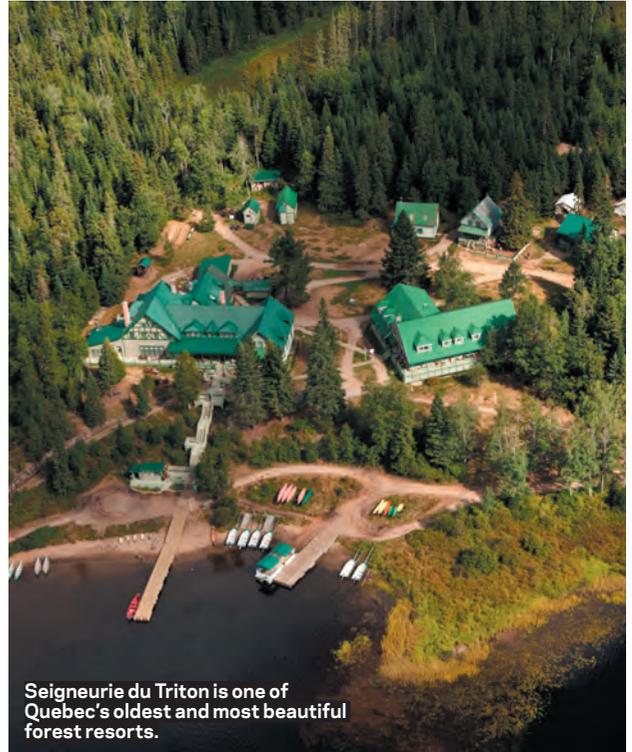
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DID YOU KNOW?

In Quebec, there are more than 700,000 anglers and 280,000 hunters, who spend \$1.6 billion annually and account for thousands of jobs across Quebec, mainly in outlying regions.

river. The territory is criss-crossed by 500 kilometres of hiking, biking and quad trails. In a nutshell, it has everything to meet the expectations of a varied clientele. You can stay at the inn, which boasts a pleasant dining room and a bar that livens up at cocktail hour. Or you can opt for one of the brand new or renovated cottages on the shore of Lac Iroquois, or for a more isolated camp.

There are so many other exceptional spots throughout Quebec, all set in fabulous landscapes where you'll reconnect with nature. You'll also meet genuine people. To hear them describe their special corner of the world is to see it in a different light. Such sharing is an essential part of the experience. The greatest pleasure of all is, come evening, to light a fire in the wood stove and share stories: an encounter with a moose on a trail, a giant trout that got away, a tiny beaver busily building its elaborate dam. Up in the sky, there will be more stars than you've ever seen before. Perhaps even the northern lights if you're lucky.



► To learn more, consult the magazine's digital version.

ROUGHING IT IN THE WOODS

Off-road insurance

Breakdowns, accidents or medical emergencies can happen anywhere. Here's some information to boost your sense of safety and security.

BY JACQUELINE SIMONEAU

Did you know that the Quebec *Public Auto Insurance Act* does not offer compensation for injuries sustained in an accident while operating an off-road vehicle – unless, that is, the accident involves a moving automobile or other vehicle being driven on a public road? So it's a good idea to get accident insurance before heading for the wild outdoors in your off-road motorcycle or ATV.

Nadia Goyette, CAA-Quebec Deputy Insurance Director, says that accident insurance is designed to protect individuals in those precise situations and provide financial support in the case of permanent injuries or accidental death. “We offer two kinds of protection, notably when covering drowning and boating accidents,” she explains.

Note also that the law obliges snowmobile and ATV owners to hold personal civil-liability insurance of at least \$500,000.

Breaking down in the wild

CAA-Quebec provides roadside assistance for recreational vehicles as well – year-round and anywhere in Quebec – to members with CAA Plus, CAA Plus RV, CAA Premier and CAA Premier RV options, says Pierre-Serge Labbé, CAA-Quebec Vice-President–Automotive Services. The assistance package includes towing, fuel delivery, battery boosting, extrication and/or winching assistance, and Safe Ride Service. The disabled vehicle, however, must be on the travelled portion of a roadway and accessible to the patroller's vehicle. Eligible vehicles include ATVs (all-terrain vehicles, also known as quads or four-wheelers), UTVs (utility-task vehicles) with one



or more seats and a roll cage including side-by-sides, and all-terrain motorbikes.

Medical emergencies

Airmedic Services médicaux aéroportés (emergency airborne medical assistance) can save your life. “In case of an accident or injury, our emergency medical team will transport members by helicopter, plane or land ambulance to the health-care centre most appropriate for their particular condition,” says Airmedic marketing manager Mériane Bergeron. To be eligible for this emergency service, which is offered 24/7 anywhere in Quebec, you must purchase one of its three protection packages – temporary, seasonal or annual.

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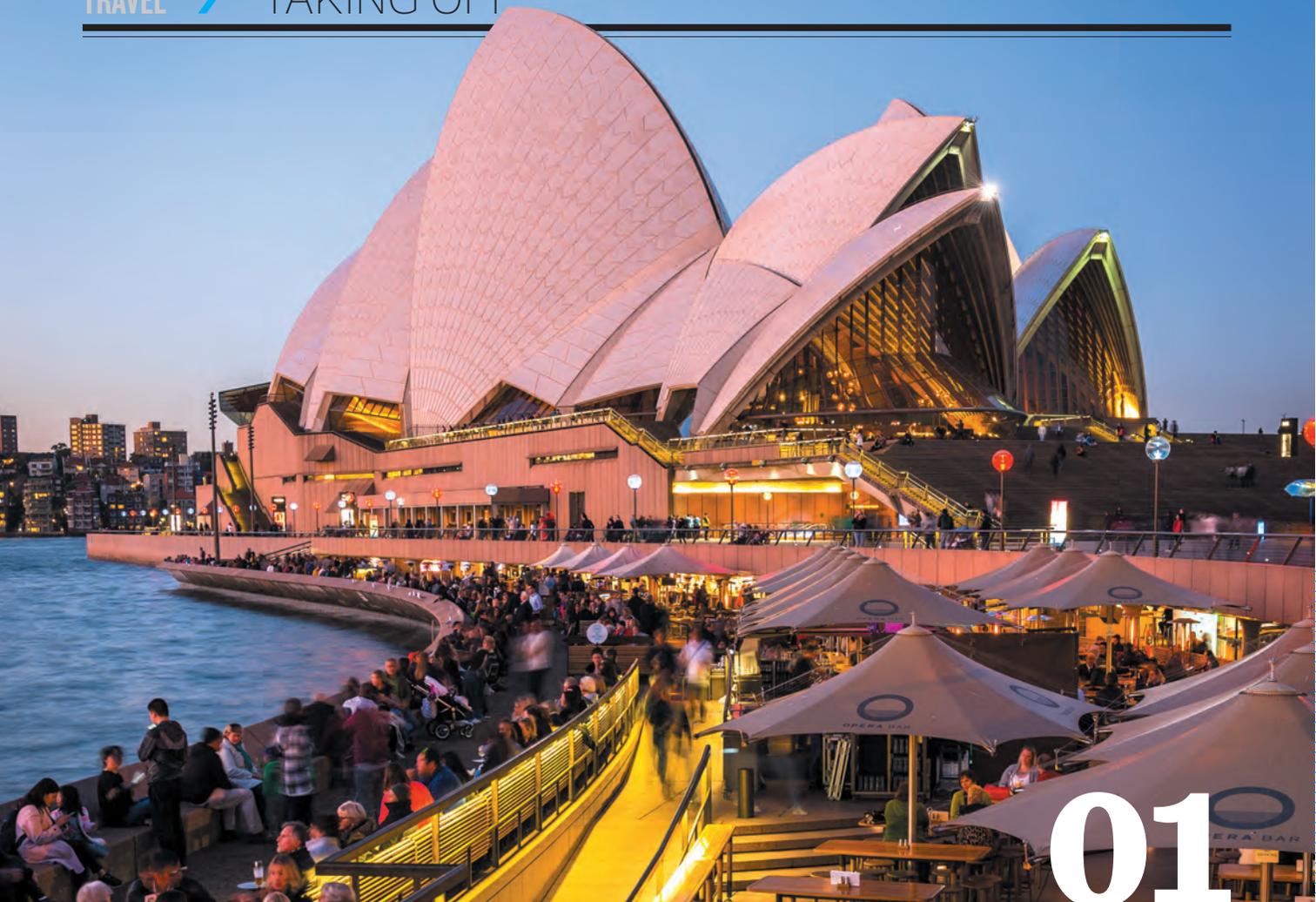
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Travel Insurance

EXPERIENCE THE BENEFITS



01

AN INSIDER'S GUIDE TO SYDNEY

**Tips from a Canadian expat
for getting the most of your stay
in Australia's largest city.**

BY DIANA PICKEN

Sydney, Australia is literally half a world away. Though it's well worth the long journey, it *is* a long journey; once you arrive, you're going to want to make the most of your time. Since moving from Canada to the Sydney area in 2013, I've come to discover its many charms. Whether you're in town for a few days or longer, follow my advice and you'll see the best of the Harbour City while making some off-the-tourist-track memories, too.

Spend a night on the town

01 / The waterside Sydney Opera House is an architectural and cultural icon that's known around the world. So naturally it's a huge tourist draw. Every day brings visitors who can't help but stare at the structure's shimmering sails and the panoramic harbour views beyond. Guided tours take guests beneath the sails and behind the scenes. But if you have time, the best way to experience the venue is to actually see a show. Classical and pop concerts, theatre productions, kids' shows, and yes, even opera, are all staged here. Make your evening a doubly memorable night by booking a table across the street at Aria, where top chef and owner Matt Moran offers a tantalizing pre-show prix-fixe menu. Post performance, settle in at the vast, open-air Opera Bar for a nightcap backdropped by skyscrapers and sea.



Soak up sun and sand

02 / Most visitors are very keen to get to Australia's best-known beach at Bondi. It's definitely worth checking out, but be warned, it gets very busy. Aim to arrive early in the morning and watch the sunrise as keen surfers carve up the waves. Then take on one of the city's famous coastal walks: Bondi to Bronte, or the longer-distance Bondi to Coogee. Alternatively, catch the ferry from Circular Quay to charming and spacious Manly Beach. Get some fabulous fish 'n' chips from the Fish Shack while you're there. Or head to Palm Beach—my personal favourite, an hour north of Sydney. But pack lunch and snacks, as the area's eating options are mostly limited to fancy restaurants that cater to wealthy locals. Keep your eyes peeled: While soaking up the sun you may catch crews filming *Home and Away*, a famous Australian soap opera.

03

Escape downtown

03 / Established more than 200 years ago, the Royal Botanic Garden is the oldest scientific institution in Australia. It's also an oasis in the heart of Sydney's central business district, for anyone seeking respite amidst an astounding array of native flora and fauna. You can wander the garden's 30 hectares on your own—or better yet, join a free guided walk or (paid) Aboriginal heritage tour. Should you have children in tow, they'll be delighted to board the Choo Choo Express, a scenic train tour of the gardens with commentary. Picnicking is permitted, but the grounds also boast a number of eateries, like Piccolo Me, which offers excellent specialty coffees and unique twists on breakfast and lunch staples.



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AUSTRALIA AND INDONESIA ▶ Corals, beaches and dragons. March 5 to 30, 2019

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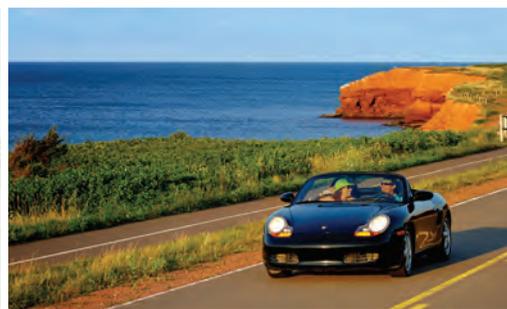
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 **AIR CANADA**



Raise a glass

04 / Pub culture is as strong and vibrant in Sydney as it is in London, Edinburgh and Dublin. You can get a great taste of its past and present at the Australian Heritage Hotel—in operation for more than a century at its current site in the historic precinct known as The Rocks. Passing through the saloon-style doors of this stately Edwardian building is like stepping back in time, but the selection of more than 100 Australian craft beers is definitely true to our current ale-obsessed era. Pair a pint with one of the gourmet pizzas featuring quintessentially Aussie toppings like emu, kangaroo and tiger prawns.

See a super suburb

05 / Only four kilometres from the city centre, the inner west suburb of Newtown is bursting with things to see and do. The area on and around King Street offers serious retail therapy: Trendy boutiques in late-Victorian buildings showcase everything from designer clothing to books to art. They're interspersed with bakeries like The Pie Tin (for savoury and sweet pies) and Black Star Pastry—though before visiting you may want to ensure you're wearing something with an elastic waistband. For a bit of oddball fun, head to Holey Moley, a combination bar and mini-golf course, with whimsical greens inspired by the likes of Willy Wonka, Elvis's bathroom and the board game Mouse Trap.



Get bowled over

06 / Not just for seniors, lawn bowling is the perfect way to spend a relaxing afternoon in Sydney. Kick off your shoes, grab a ball and enjoy barefoot bowls at the local “bowlo” (bowling club). Though every Sydney suburb has its own, Clovelly Bowling Club, halfway between Coogee and Bronte beaches, is the place to be. For \$15 per person, non-members can book a session for some casual bowls, cold beers and uninterrupted views of the Pacific Ocean.

▶ Featured in the magazine's digital version: Don't miss our swirled Iced Tim Tam® biscuits recipe, a cooking video from the explore series.

She's getting around on a bicycle, a scooter, a motorcycle?



Starting at age
14

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caaquebec.com/gift

The reward is 25 CAA Dollars for enrolling a primary member and 10 CAA Dollars for an additional member (person aged 14 or over living at the same address as the primary member, or a child of the primary member living at a different address if he or she is aged 24 or under and is a full-time student). This offer cannot be combined with any other. Other conditions apply.

See the Member's Handbook and Discounts and Rabais Dollars Guide for complete descriptions of services, discounts, products, benefits and rules related to CAA-Quebec membership, or visit caaquebec.com.



EXPERIENCE THE BENEFITS

ATV and motorcycle fans, WE'RE THINKING OF YOU

We've added 14 garages to our network of approved auto-repair service shops (AARS) for leisure vehicles – just for you!

From now on, if your ATV, motorcycle or snowmobile breaks down, you can count on not just CAA-Quebec towing services* but also a network of reputable and reliable repair-service providers.

Scattered across the province, leisure-vehicle repair shops – like other AARS facilities (totalling 430) – all met rigorous appraisal criteria so that first-class service would be assured. You also have free mediation services in case of a dispute, an enhanced guarantee on motorcycle repairs, and especially, a 3-percent rebate in CAA Dollars. Another good example of why it pays to use your CAA-Quebec card.

A routine that pays off

Don't wait for your vehicle to break down to visit the repair shop. Instead, stop by one of them this spring to have it inspected or tuned up. This will help prevent potentially costly repairs that could ruin that all-too-short fair-weather season. Don't ever think that these problems only happen to other people. In fact, CAA-Quebec has towed some 5,387 motorcycles, 767 snowmobiles and 501 ATVs during the last year alone.

Also, keep in mind that we're always there for your car, SUV, bicycle and even your RV (for holders of the CAA Plus RV and CAA Premier RV options).

As one member wrote on our Facebook page, "CAA exists, first and foremost, to help clients. Vehicles come second. And that makes all the difference." Thank you, Mr. Monté, we couldn't have said it any better.

* For vehicles located in areas accessible for the service truck.



CONTEST /

It Pays to Show Your CAA-Quebec Card

Members who had their vehicles inspected or repaired in CAA-Quebec-approved garages last fall were automatically entered for a chance to win \$2,500 worth of Couche-Tard gift cards.

And Dietric Abbot was the lucky winner, pictured here with Martin Campeau of CAA-Quebec and Paulo Faucher of Mister Muffler Hull – Silencieux Paulo Inc. Thanks to his visit to this Gatineau garage, Abbot can now treat himself to whatever he fancies at Couche-Tard all through the upcoming year. Bravo!



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¹ Subject to credit approval by National Bank. To learn more about the fees, conditions and restrictions regarding your CAA Reward Mastercard credit card, please consult the applicable rules at nbc.ca/caa.

² You earn CAA Dollars equal to 1% of eligible purchases made using your CAA Rewards Mastercard credit card. At the end of each month, your CAA Club will receive information on the accumulated CAA Dollars from National Bank. Your CAA Club is responsible for the issuance, administration and redemption of CAA Dollars in accordance with its terms and conditions. CAA Dollars are not earned on cash advances, balance transfers, cash-like transactions, MasterCard cheques, payments, credits, interest charges, credit insurance premiums, foreign exchange fees and other fees and charges. CAA Dollars are not earned on any purchases prohibited by the laws of Canada or any other country. You will qualify to earn CAA Dollars as soon as your card is activated and purchases are made, unless your account is not in good standing, your account has been suspended or terminated, or other qualifications for eligibility are not met. Terms and conditions apply. Visit www.nbc.ca/caa for full details.

³ Primary cardholders may earn CAA Dollars equal to 1% of purchases made by cardholders at participating CAA stores and travel agencies by using the National Bank CAA Rewards Mastercard in addition to the CAA Dollars normally earned under the National Bank CAA Rewards Mastercard Program, for a maximum of 2% of purchases in CAA Dollars. Travel and vacation purchases are not eligible for this offer. Participating CAA stores/centres are listed on each CAA club website. National Bank reserves the right at its sole discretion to change or terminate this offer at any time without advance notice.

⁴ This offer applies to primary cardholders of National Bank CAA Rewards Mastercard credit card who are in good standing with respect to National Bank and CAA-Quebec. Primary cardholders may earn CAA Dollars equal to 1% of fuel purchases made by cardholders at participating Couche-Tard locations by using the National Bank CAA Rewards Mastercard credit card, in addition to the CAA Dollars normally earned under the National Bank CAA Rewards Mastercard Program, for a maximum of 2% of purchases in CAA Dollars. CAA-Quebec is responsible for the issuance, administration and redemption of CAA Dollars related to this offer and in accordance with the program's terms and conditions. For more details, stop by any CAA-Quebec Travel Centre or call 1-800-686-9243.

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2018 ANNUAL GENERAL MEETING /

Taking stock of an exceptional year

First of all, we thank all our 1,258,076 loyal members for this incredible year. Your consistent trust pushed us to outdo ourselves and you responded in kind – notably by choosing us for your travel plans and more – in convincingly large numbers. Here’s a rundown of 2017, a banner year during which you were at the core of our decisions and actions, as laid out at the CAA-Quebec annual general meeting of members, held in Montreal on April 18.

Automotive sector as busy as always

Our patrollers came to your rescue a total of 657,827 times, making us the ninth best North American automobile club in terms of roadside-assistance satisfaction. Member feedback was enthusiastic when we added 14 repair shops for leisure vehicles (ATVs, motorcycles and snowmobiles) to our existing network of approved garages (which now boasts 430 establishments). And we hope you’ll be just as pleased when you discover our new inspection program for electric and hybrid vehicles. Lastly, our Registration Centres performed more than one million transactions, no doubt including many for CAA-Quebec members themselves. That’s a significant increase.

A record year for the Travel sector

Many of you took advantage of our experts’ know-how – whether planning a cruise, a European trip, a family Disney vacation or a first-class adventure right out of our *explore Signature* brochure. In fact, travellers in record numbers roamed the world last year thanks to CAA-Quebec Travel. And at your request, we also revamped our TripTik® Travel Planner, an online tool for making sure that your road trip itineraries are thorough and pleasurable.



An even more generous rewards program

It’s now more and more profitable to show your CAA-Quebec card. Sixteen new partners – including Reitmans, Air Canada Vacations and Simplex Tool Rental – joined our rewards program in 2017, offering instant discounts or CAA Dollars. Incidentally, the new National Bank CAA Rewards®Mastercard® credit card is the only one offering CAA Dollars with purchases. Many members have already chosen this card for its rewards program, just as many of you chose Couche-Tard for its offer (reviewed in 2017 as a result of your comments and input to now give CAA Dollars with each fill-up). To learn more about these savings, consult the newly revamped Member Space on the CAAQUEBEC.COM homepage.

Personally tailored insurance policies

Two years have passed since CAA-Quebec launched car and home insurance products designed to meet your needs. Today, what’s new is our online quote-request form, drawn up to make your life easier. Agents are standing by to process your request just as soon as it’s received, and will also look after your travel, life or accident insurance requirements.

Other news

The CAA-Quebec Foundation launched its *Good Driving Never Gets Old* tour to help seniors stay behind the wheel for as long as possible. *Magazine CAA-Québec* was ranked Canada’s most-read French-language print publication. And our Public Affairs team kept a busy agenda, advocating and defending causes, not to mention keeping you informed about a variety of important issues – nearly 7,000 times, actually. So let’s all be proud of 2017 – an exceptional year!

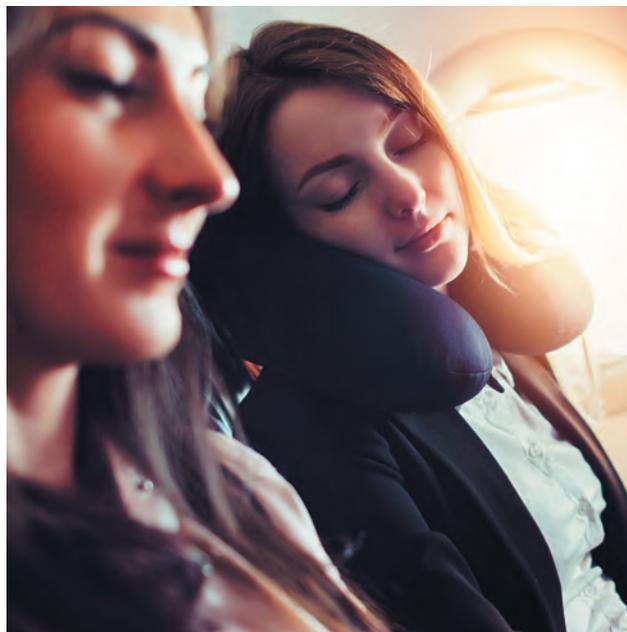
Richard Lachance
President and CEO

OVERHAULING THE HIGHWAY SAFETY CODE /

CAA-Quebec recommendations

In February, CAA-Quebec submitted a brief to the Committee on Transportation and the Environment on behalf of road users it represents. Its intervention was a part of the consultations on Bill 165, the planned Highway Safety Code overhaul. The proposed amendments could be adopted before the end of the current parliamentary session.

This brief focuses on measures relating both to road sharing and the main causes of road accidents. CAA-Quebec also reiterated its positions and recommendations, especially regarding impaired driving, driver distraction and young drivers. Its overall goal is to ensure safety for all road users and to improve the province’s road-safety record. For the same reason, CAA-Quebec has recommended the re-establishment of the Table québécoise de la sécurité routière (TQSR) to encourage more concerted action. It’s an ongoing issue: Consult the brief at CAAQUEBEC.COM.



Still more protection for travellers

Last November, the National Assembly adopted Bill 134, which is partly intended to amend the *Travel Agents Act* to include the main rules governing the Compensation Fund for Customers of Travel Agents (FICAV). At the time of writing, an additional draft regulation was anticipated to spell out situations in which clients could be reimbursed by the FICAV in situations for which they are not responsible. CAA-Quebec will closely follow this issue, having had several such interactions with the Office de la protection du consommateur, so we can continue to promote better traveller protection. Stay tuned!

CONTEST /
Pack Your Bags!

Denis Fontaine of Farnham is the lucky winner of our *Pack Your Bags!* contest. Fontaine won a \$2,500 travel credit simply by giving us his insurance renewal dates. Here, he’s shown holding his prize at the Brossard Travel Centre. Several members also won CAA-Quebec gift cards, each worth \$250. Congratulations, everyone! Why not try your luck with our next contest? See details at CAAQUEBEC.COM/PACKYOURBAGS.



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EXPERIENCE THE BENEFITS

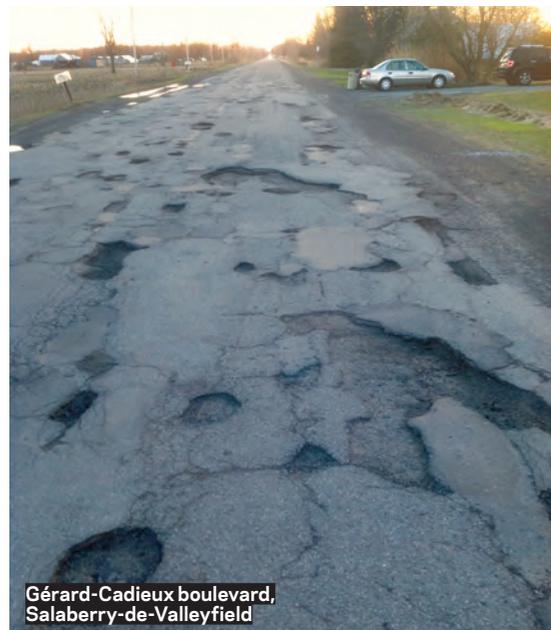
2018 WORST ROADS CAMPAIGN /
Cast your vote!

Quebecers have up to May 18 to voice their concerns and vote for what they think are the province’s worst roads. This public initiative may sound like fun and games, but the stakes are real and very serious.

For years, remote Quebec municipalities have had to maintain many kilometres’ worth of road surfaces solely with revenues from an unchanging and limited number of taxpayers. These municipalities now say their hands are tied by the lack of adequate funding and therefore they can only put a bandage over the problems rather than solve them once and for all.

Incidentally, the Fédération québécoise des municipalités (FQM) deplors the fact that amounts earmarked for the Local Road Network Maintenance Assistance Program haven’t risen in 25 years while labour and material costs have. The math isn’t hard to figure out: Municipal coffers are virtually empty as a result.

The solution is to keep up the pressure on the provincial government. And that’s exactly what CAA-Quebec is doing on behalf of its members and other road users alike. Road safety concerns everyone – and CAA-Quebec never intends to slacken off.



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HOW MUCH DOES A CAR REALLY COST? /

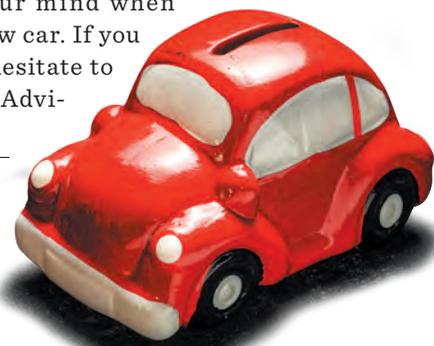
Use our Calculator and find out

The CAA Driving Costs Calculator is an indispensable tool, especially when you’re car shopping. Recently revamped, it’s now even easier to use and gives you an accurate overview – on a vehicle-by-vehicle basis – of the long-term budget planning that owners will need.

While the previous version forced users to work their way through complex calculations to estimate the key variable of automobile depreciation, it now calculates this automatically. The same goes for estimating maintenance costs. The Calculator also analyzes the cost of registration, insurance and fuel consumption. In the latter case, it is also now possible to calculate based on percentage of driving distances for city or highway travel. CAA.CA/CARCOSTS

In a nutshell, overall costs of owning a vehicle are always foremost in your mind when you’re shopping for a new car. If you need assistance, don’t hesitate to contact our Automobile Advisory Services experts.

► You can reach them easily by calling 1-888-471-2424.



Guide to distraction-free driving

An AAA study (see page 47) reveals that in-vehicle infotainment systems, present even in many entry-level models, are a major source of driver distraction.

Doing without the system is not an option, if only because it also operates some very useful functions. So how can you enjoy all this technology without imperilling the lives of other road users? "By making travel plans more carefully," say CAA-Quebec road-safety experts. They recommend developing the following steps before setting out in order to devote your full attention to driving.

- ▶ Understand your in-vehicle system.
- ▶ Pair your portable device to this system.
- ▶ Program the GPS and music systems.



▶ Watch the video in which automotive expert Jesse Caron clearly explains the UPP steps.



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Celebrating 20 years of solid residential advice

Launched in 1998, CAA-Quebec Residential Advisory Services has evolved over the years as it continues to meet the changing needs of its members. Our experts provide solid support regarding every aspect of your house – kitchen renovations, preventive maintenance or repairs (after a water leak, for example, or any other emergency), building inspections, subsidy programs and more. The team includes a multitude of highly skilled professionals – contractors, inspectors, architects – each of whom places his or her considerable experience at the service of members.

And let's hear it for our network of approved residential suppliers

About 700 home suppliers now carry the CAA-Quebec seal of approval, some for as long as 20 years. Each approved supplier is rated according to rigorous criteria including financial stability and a good reputation. Several of them already offer discounts to members, and soon all the others will follow suit.

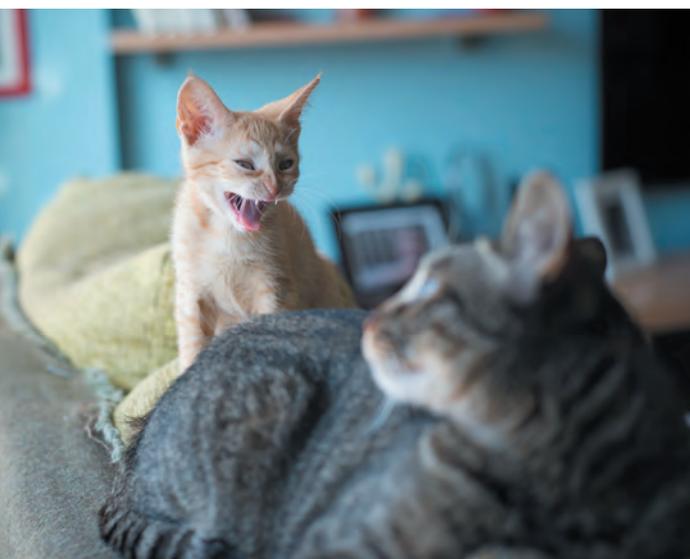
Our Residential Advisory Services also counsel the general public on major issues of the day through a variety of committees; for example, the Quebec Intersectoral Committee on Radon.

Happy 20th anniversary to the entire team!



THE ASSISTANT

EVER SINCE I INHERITED A KITTEN, WAR HAS BEEN RAGING AT HOME WITH MY OLDER CAT, MARLEY. WHAT DO YOU SUGGEST?



THE ASSISTANT FOR PET HEALTH REPLIES ▶ First of all, it's important that each cat have its own litter tray.

The same goes for food and water bowls, all of which should ideally be located in separate areas of your home. The kitten is probably more energetic, so be sure to have several toys to occupy it and distract its attention from the older cat. Also recommended is that you spend quality time with each cat in turn, making both feel appreciated. For example, have Marley by your side and pet him as you relax or read while the kitten is in another room. Don't forget that cats have a very strong sense of smell. If Marley isn't familiar with the new kitten's odour, it can be destabilizing for him. Give both of them some time and eventually they'll calm down and even appreciate each other!

▶ The Assistant, available exclusively to holders of the residential No-Stress Policy®, offers guidance and advice in several areas including the law, identity theft, health, daily life, pets and home maintenance. Contact us to learn more.

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MEMBER TESTIMONIAL

Honeymoon snag: just a bump in the road

Luc Langevin of Trois-Rivières had the good sense to have his RV inspected before setting out on his honeymoon road trip, but he still couldn't avoid this breakdown. Fortunately, Langevin had his no-stress card in his pocket.

Langevin and Lise, his bride (with their dog, Florie), were driving along Highway 40 on the way to New Brunswick. It was near Neuville when their RV began to sputter. Luckily, there was a rest area nearby and he managed to pull over. The engine promptly died, and wouldn't restart.

"Like a good mechanic, which I'm certainly not," Langevin laughs, "I opened the hood but couldn't see anything wrong. I called CAA-Quebec (I have the RV Plus option) and the tow truck appeared 15 or 20 minutes later." When the patroller himself couldn't get the engine started, he also looked under the hood and quickly realized that a mechanic would be required.

"We put Florie in the RV then Lise and I climbed into the tow truck," Langevin recalls. The patroller drove them to a garage catering to trucks and RVs. But that mechanic on duty wouldn't have been able to work on it for two or three days. "So where would you like to go?" the patroller asked. "To my own mechanic back in Trois-Rivières, please," answered Langevin. "So off we went! The patroller even offered to drop us off at our house, but by then I'd already asked a friend to meet us at the garage. Florie was sound asleep in the RV the whole time."

A faulty gas line was eventually found and promptly repaired, and the newlyweds resumed their honeymoon journey.



"To me, CAA membership is all about being stress-free," says Langevin. "Not long after this happened, I received a competitor's flyer, which I promptly chucked into the wood stove," the loyal member admits. "Keep on smiling: Life is beautiful with your CAA member card!"

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



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SUZANNE MICHAUD
VICE-PRESIDENT,
INSURANCE

YOU ASKED US

The CAA-Quebec Insurance team has more on its plate than just finding better ways to protect your property, personal well-being, health and travels. It also aims to help you navigate more confidently through the sometimes-complex world of insurance. This section is intended to answer all your questions. Why not take full advantage?

ANY QUESTIONS?

Contact Member Services at 1-855-861-5750 or email us from our website. CAAQUEBEC.COM/EN/CONTACT-US/



QUESTION / I hesitate to list my condo on Airbnb or CouchSurfing. If my chosen tenant accidentally causes a fire, what are my responsibilities? Will my insurance cover me?

- GUILLAUME L., MONTREAL

First of all, before getting involved in this kind of activity, understand that you must abide by the *Regulation* and the *Act respecting tourist accommodation establishments*. This way, you'll avoid a host of problems; for example, being faced with costly bills. You'll also need to respect municipal bylaws as well as condominium rules and regulations. Pleading ignorance in these matters is not an admissible defence.

Insurance issues

Discuss your rental project – even if it's just for a weekend – with your home insurer. Since it involves monetary payments (and, as such, is considered a business activity), the insurer is the one who decides if the risks involved are covered and under what conditions. If the insurer is not notified in advance, it could refuse to indemnify you in case of fire, theft or vandalism.

Some house-swapping platforms offer insurance coverage – including civil liability – for hosts. Be sure to check for any conditions, limitations and exclusions.

A few tips

- ▶ Remove all valuables from your property.
- ▶ Ask a trustworthy friend or relative to visit the property during your absence.
- ▶ If you can, select your tenants cautiously. Certain platforms, like CouchSurfing, feature profiles of their members. A “verified” member (whose telephone number and payment method have been validated) offers a better guarantee of problem-free transactions.
- ▶ Read the contract small print carefully to understand exactly what you're signing and the kind of risk it entails.

While it may sound wonderful to make a little money when you're not using your own home, and while renting has worked out well for most people, there are others who have had less successful experiences. A simple phone call to your insurance agent or broker can prevent a bad experience from becoming a nightmare.

PHOTO CONTEST



WINNING PHOTO

THE NAMIB DESERT, NAMIBIA ▶ Located for the most part in southwestern Namibia, the Namib Desert is considered one of the world's oldest. And it's replete with surprises. Early one morning, we were flying in a hot-air balloon near Sossusvlei when we spotted an oryx leaving its hoofprints behind and casting its long shadow over the red sand. Covering a large area of Botswana, the Kalahari Desert ("kalahari" means "the great thirst") also encroaches on neighbouring countries like South Africa and Namibia where it joins the Namib - the land of the San people.

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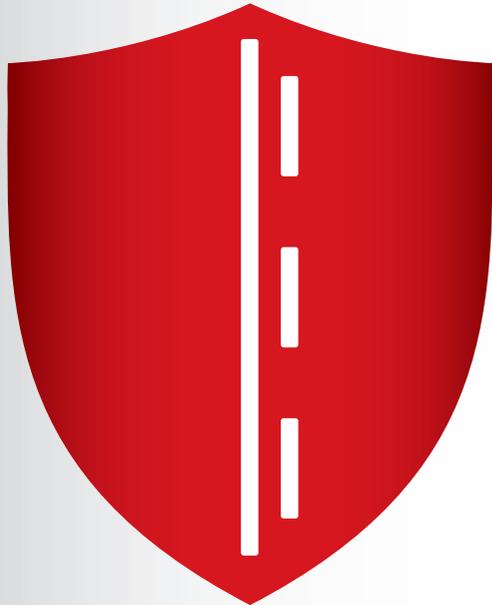
EXPERIENCE THE BENEFITS

FLOWER POTS ARE FIRE HAZARDS

BY JACQUELINE SIMONEAU

Stubbing out cigarette butts in a flower pot or planter on your balcony is really not a good idea. “Each year, we get a lot of calls for fires that started in flower pots on decks and balconies,” explains Louise Desrosiers, prevention section chief for Service de sécurité incendie de Montréal (SIM). “And these fires can spread inside. People believe that soil doesn’t burn, but the soil used to grow plants is usually packed with highly flammable chemical fertilizers and organic matter that can catch fire on contact with a heat source, like cedar mulch. But four or five hours can pass before the first flame appears.”

To prevent this kind of fire risk, smokers should use a windproof ashtray designed for outdoor use or a deep, metal container filled with wet sand and placed on a sturdy, fireproof surface. Suzanne Michaud, CAA-Quebec Vice-President – Insurance, reminds us that while it’s true that home insurance policies generally cover this type of fire, it’s best to avoid problems.



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ARE POOL ALARMS THE ANSWER?

More and more people are relying on pool alarm systems to protect their children from drowning. But do they really help? / BY JACQUELINE SIMONEAU

Reports of children drowning are a sadly recurring theme each year. According to a 2017 study by the Drowning Prevention Research Centre Canada (DPRC), more than a third of residential-pool drowning fatalities in Quebec involve toddlers aged one to four. In this age group, drowning is a main cause of death.

Regrettably, it takes less than a minute of inattention for a child to drown – 30 seconds, according to Lifesaving Society Director Raynald Hawkins. The general consensus is that pool alarm systems can help reduce this risk.

There are three main pool alarm types on the market: immersion, perimeter and wristband.

Immersion alarm

This system uses an underwater sonar arm or tube to detect ripples that sound an alarm after an object hits the water's surface. The drawback is that you're only warned after the event happens and, therefore, have little time to intervene. If you opt for this system, the Lifesaving Society recommends the following criteria:

- ▶ First, it must have the capacity to only react to disturbances created by objects weighing 9.1 kilograms (20 pounds) and more. A system designed to detect objects less than 20 pounds will be prone to sound the alarm unnecessarily – for example, when a tree branch or other debris falls into the water – so that you'll be inclined to ignore it.
- ▶ The device must also be resistant to strong winds – often responsible for false alarms. And it must be able to re-activate automatically no longer than 10 minutes after a swim, reducing any risk that parents may forget to turn it back on.



- ▶ The battery must have at least a four-month working life so that you don't have to replace it in mid-season. (A low battery indicator is recommended.)
- ▶ Finally, the alarm must be loud enough to be heard both indoors and out. And don't forget to test the system periodically to ensure it's in good working order.

Perimeter alarm

This device uses infrared light to form an invisible barrier along the pool periphery. The alarm sounds whenever someone crosses such barrier. Its advantage is that you're warned of an intrusion before it hits the water and, therefore, you have a few more seconds to intervene. Also, the system is not affected by wind gusts or debris in the water. On the other hand, it's not an ideal option if pet animals – yours and the neighbours' – frequent your backyard, potentially activating the alarm.

Wristband alarm

This adjustable, Velcro-secured bracelet activates the moment it touches water, sending a signal to its base station – installed near the pool or inside the house – which then sounds the alarm. The child cannot remove the wristband and is made to wear it when he or she's close to a body of water. The problem is that only the wristband-wearing child is protected; although, several units can be linked to the same base station. Lastly, you must always remember to put it back on the child after a swim.

Limitations

“Pool alarms alone won't guarantee total safety,” says Hawkins, “and so should be considered only as complementary measures. When the alarm sounds, reaction time is already in countdown. Also keep in mind that the device is manually operated, so there's always a chance of forgetting to rearm the system. Device failure is another risk, not to mention that its use creates a false sense of security that may affect the reliance on strict



Immersion alarms detect ripples on the water's surface and sound an alarm. Drawback: You're only warned after the event.

A QUESTION OF INSURANCE ▶ Don't forget to let your insurance company know that you've installed a pool or a hot tub. “An additional premium will be applied and a rider added to your policy,” says Suzanne Michaud, CAA-Quebec Vice-President-Insurance. Your insurer can also explain how any claims will be compensated. Remember that pools, especially the above-ground variety, depreciate rapidly. As a general rule, the fact that you have pool alarms will have no impact on insurance premiums.

surveillance. In short, I'm for these devices but only as extra measures.”

The gold standard for reducing accidents is to install a fence with an automatic lock on the gate to control pool access. Above all else: Children must be supervised by a grown-up at all times.

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EXPERIENCE THE BENEFITS

HOW MUCH ARE YOUR BELONGINGS WORTH?

If disaster strikes, will you be able to list all your belongings from memory? Probably not, so it's time to take inventory. / BY JACQUELINE SIMONEAU

Inventory basics

According to Suzanne Michaud, CAA-Quebec Vice-President-Insurance, there's only one way to proceed. You must walk through every room in the house – including the garage, shed and yard – and meticulously list all the contents: furniture, paintings, appliances, clothing, jewellery and other valuables, as well as tools, sports equipment, dishes, electronics (and software), alarm systems, garden furniture, barbecue, even electric toothbrushes or expensive bottles of essential oils. Open all your closets and drawers to make sure you don't miss anything!

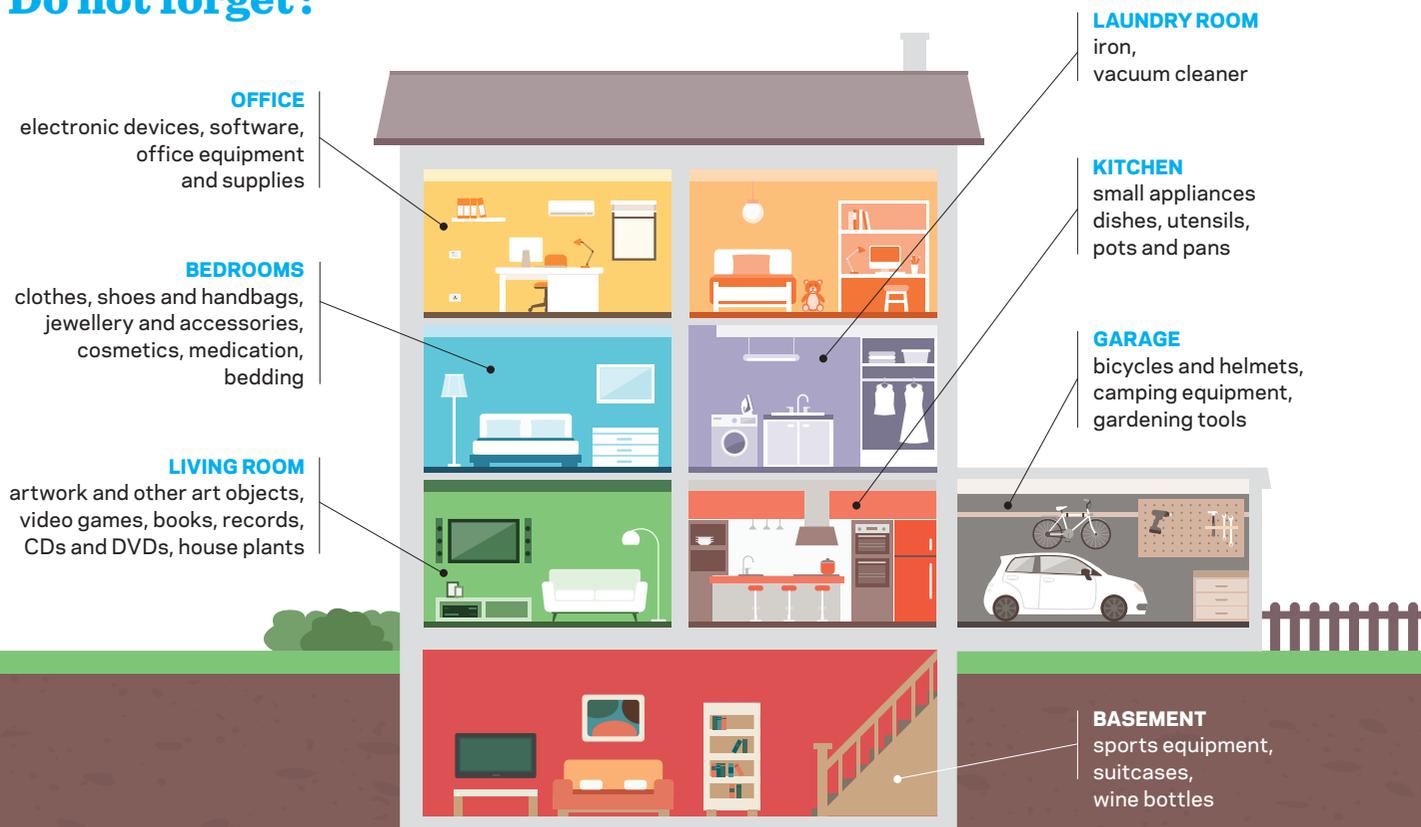
Write down relevant information for each item: quantity, brand, model, serial number, purchase date, replacement value. If possible, attach invoices and receipts, warranties, instruction manuals and appraisal certificates for high-value items, all of which will serve as supporting documents. Take photos and videos of high-value items to help prove that they are actually in your possession.

Keep one or several copies (paper or digital), along with relevant documents, in a secure spot outside your home, like a bank safety-deposit box, or in the cloud. Another good idea: Keep a copy on your mobile phone or computer (in a document secured with a password) for fast retrieval. Be sure to update the inventory regularly, taking into account items you've recently acquired or disposed of, a change of address, a separation or divorce, or the birth of a child.

Review your coverage

Over time, the contents of your residence may either appreciate or depreciate, and your home-insurance needs will subsequently increase or decrease. That's why it's important to review your coverage periodically with your insurance agent or broker.

Do not forget:





“Often, people can’t tell us what they think their assets are worth,” says Michaud. “An inventory will help them establish the proper value. Only then can we offer them adequate coverage. This way they’ll avoid many disappointments. In fact, it’s not unusual that only after a disaster do claimants realize their coverage was inadequate to fully cover the damage.”

Since the type of coverage indicated in the home-insurance policy determines compensation, it’s important to understand the difference between replacement value and actual cash value at the time of loss (also known as market, or depreciated, value). Replacement value is established in terms of the current value of the asset to be replaced. Thus, a damaged refrigerator will be replaced with a new model of the same brand, style and quality. An item’s actual cash value, on the other hand, reflects its depreciation due to wear and tear, and is equal to the replacement cost minus any depreciation. Depreciation is calculated using an annual percentage predetermined by the insurance company. So, if you paid \$800 for your

refrigerator 10 years ago, your compensation will be considerably lower than the purchase price. Be sure to take the necessary time to research what type of coverage best suits your situation.

To file a claim or not

Before filing a claim, consider the amount of your deductible to assess the loss. “For example, if the deductible is \$1,000 and the replacement cost of the item in question is \$1,200, I’d recommend paying for the loss yourself,” Michaud points out. “Filing a claim in this case would not be advantageous because it may increase your premium, and that increased premium may remain for years.”

► Download the Room-by-room inventory of your property guide from CAAQUEBEC.COM.

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MYTH OR FACT? /

New tires affect fuel consumption

New tires offer more rolling resistance. But do they also have an impact on fuel consumption? “I doubt it,” says Sylvain Légaré, CAA-Quebec Automotive Advisory Services supervisor. “Although it’s theoretically possible that new tires increase fuel consumption over the very short term, there are other factors at play. These include things like air pressure of the tires, exterior temperature and road surfaces, so even if there were some impact, it would be difficult or even impossible to gauge.”

If you really want to save on gas, adopt certain eco-driving principles. Make fewer quick accelerations and abrupt braking actions, reduce highway speed by 20 kilometres per hour, and drive at a constant speed. You’ll benefit from your new tires better adherence and reduce fuel consumption.



DRIVING ON EMPTY

According to yourmechanic.com, when the low-fuel warning light comes on, the tank has only 8 to 11 litres of fuel left. Depending on the vehicle, weather conditions, road surfaces and your driving habits, you can drive a further 50 to 100 kilometres before the engine dies. One thing is certain: You should never rely on data provided by the car computer about how far you can drive before the car runs out of gas.

“No point playing with fire,” warns Sylvain Légaré, CAA-Quebec Automotive Advisory Services supervisor. “In fact, you should fill up when the gauge drops down to a quarter of the tank, well before the light comes on. This will also protect the car against mechanical risks associated with fuel exhaustion.” That’s because the pump needs to be lubricated by gasoline and can be damaged when the tank is empty. The catalytic converter, a crucial and very expensive part of the anti-pollution system, can also be affected if the air-fuel mixture is out of balance. And in winter, there’s a risk of condensation and subsequent freezing in an empty tank, which can prevent the engine from starting or cause it to sputter and break down altogether. So if the needle descends past midpoint, think about filling up.

What about battery electric vehicles (BEVs)?

No fuel worries here, naturally. But in the wintertime, be sure not to let the battery-charge level reach its lowest point in exceedingly cold weather because the battery (on some models) will be more difficult to charge at a quick-charge station.

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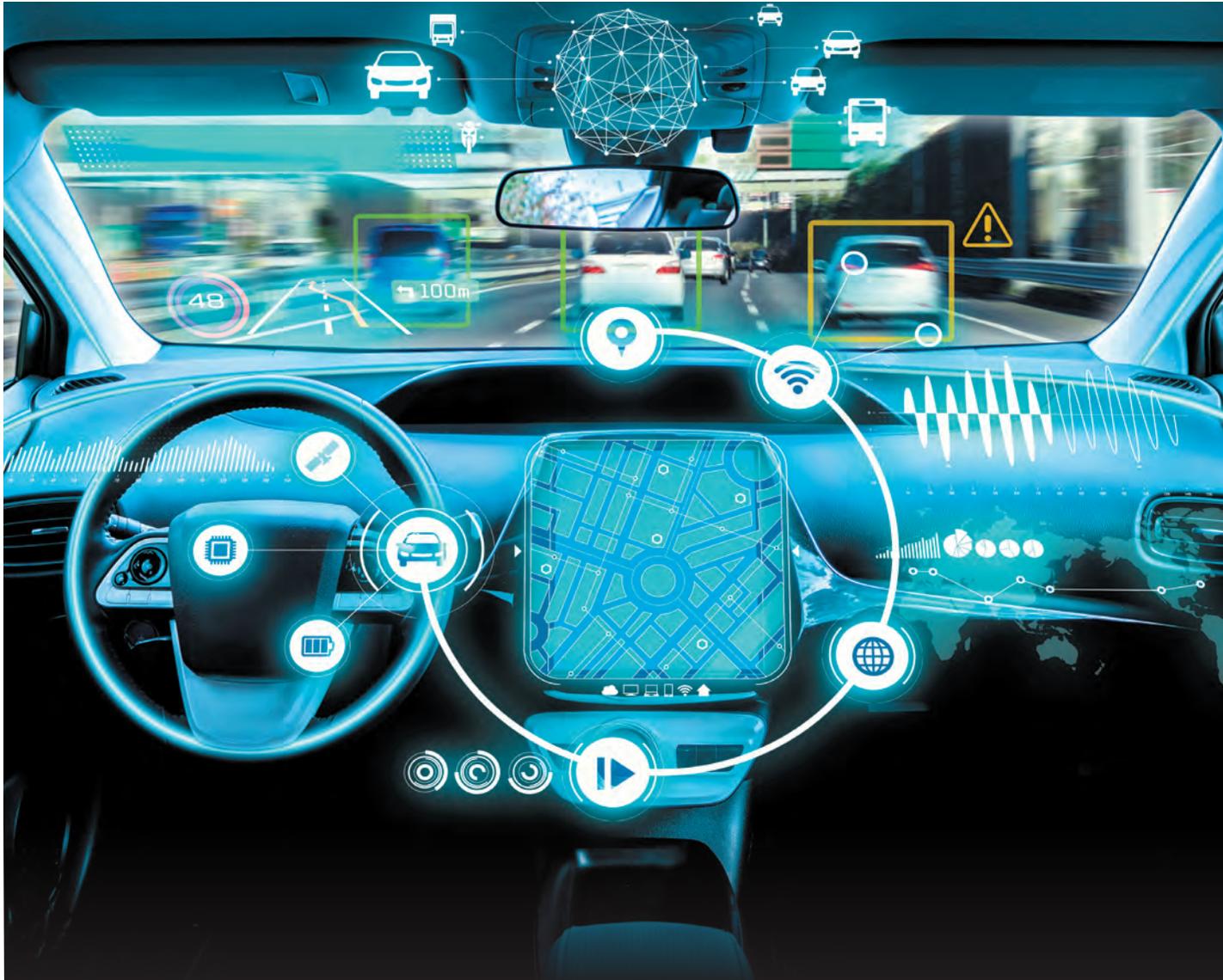
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DRIVER DISTRACTION

EYES ON THE ROAD!

Infotainment systems increasingly offer features that we can no longer do without. But they also can be a source of frustration and distraction at the wheel. How best can we reconcile their use with safe driving practices? / BY NADINE FILION

CAA-Quebec Foundation Director Marco Harrison is well aware that the genie can't be put back in the bottle. "Deactivating these systems altogether is simply not an option," he says. "So we're trying to find solutions for the best possible compromise."

The Foundation has developed a routine to help drivers eliminate distracted driving.



Remember this acronym: UPP, for the three steps that will ensure your eyes remain “UPP” on the road.

Understand your system. Since your car is a computer on wheels, take the time to get to know its different functions before you hit the road. If a particular feature puzzles you, ask the car dealer to explain it. Don't hesitate to call for an appointment. You're not the only one who may be mystified by these systems.

Pair your electronics. Connect the smartphone with the car's Bluetooth system. You need only do it once as subsequent connections will be automatic. If your vehicle has Apple CarPlay or Android Auto, then you can mirror your phone apps right on the in-car display screen. To integrate the interfaces, most vehicle systems require that the mobile device be plugged into a built-in USB port (which, incidentally, also acts as a charger).

Program, before heading out, the car system as fully as possible with your GPS destination and music list, for example. If you need to make a change while driving, ask a passenger to adjust the GPS for you. If you're alone, be sure to stop

at the next rest area or parking lot to make any changes.

This before-driving-away routine should be as automatic as buckling up. After all, distracted driving is now one of the major causes of road fatalities in developed countries. Here at home, Sûreté du Québec data show that, in 2017, distracted driving edged out alcohol and drugs as the second deadliest cause of road accidents. (As always, speeding tops the list.)

Try before you buy

It's absolutely essential to take a test drive before you buy a car – and that includes testing the infotainment system. Is the Bluetooth system compatible with your smartphone? Does the GPS live up to your expectations?

Also, online automobile forums are great places to research the pros and cons of voice-recognition systems.

On-board technology accounts for up to 20 percent of all problems reported by drivers surveyed for the Initial Quality and Dependability studies conducted by global market research firm J.D. Power over the past few years. It makes sense,

therefore, to take the time to assess these systems.

DISTRACTED DRIVING EDGED OUT ALCOHOL AND DRUGS AS THE SECOND DEADLIEST CAUSE OF ROAD ACCIDENTS.

The best systems

Last fall, the AAA Foundation for Traffic Safety tested manual, visual and cognitive demands of some 30 in-vehicle information systems (IVIS). Participants performed tasks like tuning the radio, making phone calls, texting, and entering destinations into navigation systems. They pushed or pressed buttons, turned dials,

tapped or swiped on display screens, scrolled and consulted menus – and they did it all while driving.

The tested systems included Sync 3 (Ford), UConnect (FCA), MyLink (GM), Blue Link (Hyundai), Uvo (Kia), Cue (Cadillac) and Entune (Toyota). Participants were asked to rank them from worst to best before voting for the systems that made the least demands on drivers.

The problem is that, overall, none of the systems produce low demand. “Many of the features are too distracting to be enabled while the vehicle is in motion,” the report's authors write. “This is



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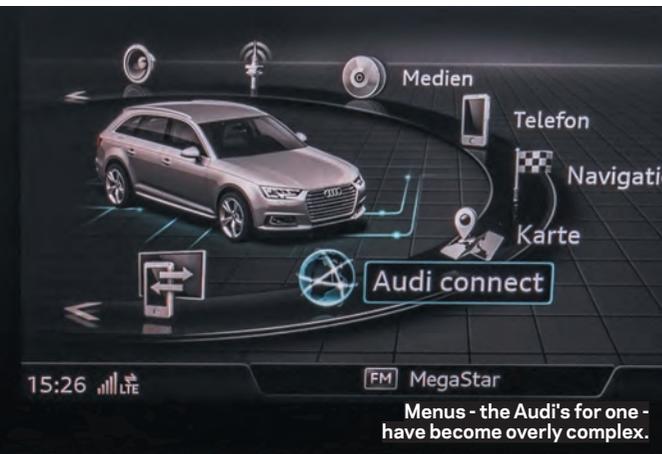
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troublesome because motorists may assume that features that are enabled when they're driving are safe and easy to use."

As a matter of fact, menus have become overly complex mazes of information that are not always related to the most important task of all – driving the car! Controls that were so easy to use in the past, like the radio-volume knob, have been illogically replaced by touch controls, as is the case with a number of new Honda vehicles.

Steering wheel controls seem attractive, but they aren't always user-friendly. In some Chevrolet models, for example, the daunting array of controls and their rubbery texture are confusing and force the driver to take his or her eyes off the road just to locate them.

Some systems are worse than others, depending on the users. For example, the Audi mini-tablet, which you can use to trace a route with a finger even while driving, appeals to some and disconcerts others. Overall, the task of destination entry – whether by touch, voice or other method – is a constant problem as it makes high demands on driver attention. Each entry averages an interminable 40 seconds. That's 10 seconds longer than sending a text message on the very same screen (a function that, believe it or not, is allowed in 22 of the 30 tested vehicles). We should remind you that when a driver takes his or her eyes off the road for just 4 to 6 seconds, he or she will have travelled, with eyes closed at 90 kilometres per hour, 110 metres – the equivalent of a football field. Even a simple operation – like displaying the average fuel consumption – can be a challenge while driving vehicles like Land Rover's Range Rover.



Fiat Chrysler's UConnect

EASIEST TO USE ▶ While the AAA Foundation study does not declare a winner, one system seems to stand out for being easiest to use, according to the respondents to a 2017 survey conducted by the J.D. Power firm and the automotive editorial team at *Consumer Reports*. Fortunately, that system – namely, UConnect by Fiat Chrysler (FCA) – is intended for mainstream vehicles, not just for luxury models.

Voice-based controls are no panacea either, but a double-edged sword instead. While they don't compromise visual concentration, their complexity results in lengthy interactions. Worse still: In some vehicles with internet access (a Tesla Model S, for example), you can use the same controls to look for a nearby hotel or gas station or even compose a Facebook entry. But while the driver scratches his or her head to find the right words and pronunciation, you can't help but wonder who's driving the car.

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HIGHER PREMIUMS ACROSS THE BOARD

Infotainment systems are no longer reserved for luxury cars. That's the good news. But do you know that these state-of-the-art technologies will very likely increase your auto insurance premiums?

"Distraction generated by in-vehicle information systems is a major preoccupation for insurers," says Suzanne Michaud, CAA-Quebec Vice-President – Insurance. "These new systems have also greatly contributed to an increase in the cost of claims and, in turn, insurance premiums. Five years ago, when a car was rear-ended, you didn't have to replace a backup camera or fender sensors."

Generally speaking, the more systems a car contains, the higher the premiums. But even if your car only carries basic equipment, you may still bear the brunt of higher premiums, albeit indirectly. "Many people believe that their premiums will increase only if they've made a claim," says Michaud.



"Unfortunately, it doesn't work like that. Insurance all comes out of one common pot. If the number or cost of repairs increases, there will inevitably be repercussions for everybody's premiums."

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The RV industry has also adapted to the demands of an adventure-seeking clientele. The American manufacturer Taxa Outdoors' Cricket Camper is a case in point.

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2018 TRENDS

THE NEXT RV GENERATION

Camping has been getting more and more popular in recent years. Proof is in the rising number of campsites and enthusiastic campers. Amid all this outdoor ardour, the RV industry has readily obliged by transforming, adapting and renewing itself. The trend continues unabated in 2018. / BY VINCENT AUBÉ

A new target group

Some RV makers have spotted a new group – millennials – emerge among their clientele. Consumers born after 1980 have started paying attention to RVs.

It's not that baby boomers have deserted the campsites, far from it. But RV makers, realizing that the market is almost saturated, have transferred their wooing efforts to the younger generation. At least that's the opinion of Paul Laquerre, editor-in-chief of *Camping*

Caravaning magazine. The North American industry is entering a prosperous period, he's convinced, after the difficult years following the 2008 financial crisis.

Small, light and nimble

Millennials increasingly opt for the least unwieldy and most aerodynamic RV models. Humongous Class A motor homes are tricky to park in the city, whereas Class B camper vans are as compact as the custom-fitted models so perfectly designed by Quebec manufacturers like Safari Condo and New-West.

Class B or custom-fitted RVs are an expensive option for buyers, but that's not necessarily the case with ultra-lightweight travel trailers, which can often be towed by an SUV or even a compact car. "The industry increasingly promotes these streamlined, teardrop-shaped units. They are easy to transport and as versatile as can be," notes Shane Devenish, executive director of the Canadian Recreational Vehicle Association (CRVA).

Also available are off-road trailers, complete with aggressive tires and enhanced ground clearance to suit a 4X4. And it's not unusual to see canoes or kayaks mounted on the roof of these specialized trailers, another indication of the sports-loving temperament of a younger target group. An upsurge in the popularity of these types of RVs has inspired designers to re-imagine them. One example is the relegation of the kitchen to the rear or outside altogether to make it even more of a camping experience.

Online experience sharing

Millennials are a generation always eager to share experiences on social networks. So the explosion of internet connectivity aboard recreational vehicles is no surprise. Onboard wireless (WiFi) systems, portable touch screens for remotely monitoring devices like the air conditioner – even satellites – are all par for the course these days. And it's a safe bet that camping's growing popularity and the related social-network buzz will attract even more enthusiasts to this lifestyle.



A growth industry

The U.S. Recreational Vehicle Dealer Association (RVDA) forecasted the delivery in 2017 of about 505,600 vehicles in North America. This number should rise to 520,700 for 2018. “The problem with these figures is that they don't factor in all RV makers, those from Quebec in particular,” Laquerre points out. In other words, more RVs will flood the continent than the present numbers indicate.



► Which RV is right for you? For more details, read the magazine's digital version.

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RV INSURANCE: A MUST

BY JACQUELINE SIMONEAU

To travel worry-free aboard your RV, it's recommended that you buy insurance for collisions for which you are at fault as well as for the cost of damage to your RV.

There are three types of specific RV coverage, according to Suzanne Michaud, CAA-Quebec Vice-President – Insurance:

- ▶ *All risks* coverage – for damage caused to your RV and its equipment and accessories from all types of hazard listed in the policy;
- ▶ *Collision or upset* coverage – for damage caused to your RV and its equipment and accessories in the event of collision or rollover;
- ▶ *Risks other than collision or upset* coverage – for damage caused to your RV by specified risks, such as theft, fire, hail, broken window, flooding or vandalism.

Some companies also provide coverage for movables – handy if you don't wish to file a claim with your home-insurance provider. And if your RV is in storage for the winter, you can ask that coverage be suspended during that period and reinstated when the RV comes out of storage.



Just as with car insurance, RV insurance sold in Quebec includes coverage throughout Canada and the United States, but not in other RV-accessible countries like Mexico or Costa Rica.

The CAA Plus RV option is a great travel companion

CAA-Quebec members with this option are entitled to all CAA Plus benefits, including: up to 160 kilometres of towing distance, free fuel delivery if you run out of gas, trip-interruption coverage in case of a breakdown, \$300,000 in travel-accident coverage, and four more services specifically adapted to your own RV (eight services per year in total). You'll get everything you need for a worry-free road trip. If driving an RV or with a trailer makes you nervous, CAA-Quebec can help! We offer three-hour classes specifically designed to help you drive your RV or trailer with confidence, ask us!

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2018 BUICK ENCLAVE

PRICE: \$49,695 to \$67,770

PROS: Benchmark 9-speed transmission, quiet ride, good balance of comfort and handling, vast interior, luxurious finish.

CONS: High price, mediocre visibility, steering is too light, poor torque at low RPMs.

► Introduced more than a decade ago, the Enclave receives a first major remake for 2018. Packaged in familiar but sleeker body styling are a new platform, a remodelled cabin and the latest advanced safety technology. A revised 3.6-litre V6 officiates under the hood, mated to a brand-new nine-speed transmission. Topping the lineup is the new Avenir version, which Buick hopes will achieve the same level of recognition as the GMC's Denali.

The redesign of the Enclave breathes new life into this voluminous sport-utility. The ungainly SUV of past years gives way to a very competitive model that is literally reinvigorated by its new gearbox. Moreover, Buick successively retains all the comfort and space of the outgoing model. The hefty price tag is intimidating? Have a look at the Chevrolet Traverse; though packaged more plainly, it offers the same mechanicals as the Enclave, for a lot less money.

TESTED MODEL

ENGINE: 3.6-litre direct-injection V6 (310 hp)

TRANSMISSION: 9-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA): 11.8 L/100 km

2018 CHEVROLET BOLT EV

PRICE: \$44,795 to \$51,530 (2017; \$8,000 govt. rebate not included)

PROS: Good visibility, versatile cabin, long range, quiet ride, strong electric motor.

CONS: Uncomfortable seats, strange driving position, vague steering, ride sometimes harsh, cheap interior materials.

► Introduced at the beginning of 2017, the Bolt EV is a real star among pure electric vehicles. Its 383-kilometre range surpasses that of every other battery-only model on the market, save for the expensive Teslas. Add on the Bolt EV's standard fast-charging capability and you get one of the best candidates to drive a long distance without using a drop of fuel. Now how does it fare along the way?

The Bolt EV can really cover its advertised maximum range when driven with a modicum of care. It can even fare better in the hands of a determined driver, as numerous testimonies tend to prove. Owners will simply have to learn to pay attention to Mother Nature in the dead of January, and to accept subpar comfort, fit and finish in a car worth close to \$50,000.

TESTED MODEL

ENGINE: Electric (200 hp) with 60 kWh lithium-ion battery

TRANSMISSION: 1-speed automatic (direct drive)

DRIVETRAIN: Front-wheel drive

CLAIMED RANGE: 383 km

RECHARGING: 30 min for 145 km (480volt charging); 9 hrs 30 min (240volt charging); 51 hrs (120volt outlet)

ENERGY CONSUMPTION (NATURAL RESOURCES CANADA): 17.6 kWh/100 km (equivalent to 2 L/100 km)





2018 HONDA ODYSSEY

PRICE: \$36,615 to \$52,015

PROS: Good visibility, vast interior, comfortable seats, smooth and stable ride, guaranteed safety, reliability and resale value.

CONS: Displays still complex, absence of flat floor, very heavy second-row seats, transmission sometimes slow, high price.

► This is the fourth full remake for the Odyssey since it was launched 23 years ago. Rejuvenated styling, redesigned driving position, enhanced safety, revamped engine, even a new, 10-speed transmission for the top-of-the-line models... Honda has pulled out all the stops to attract staunch fans of the minivan. Will that allow the Odyssey to recapture the top position it lost to the all-new, and very capable, Chrysler Pacifica?

Forget about SUVs: so far, nothing can top a minivan for hauling the family and all their stuff. The Odyssey does it smoothly now but not at the expense of handling. The Honda nameplate and track record for reliability guarantee strong resale value, all the better considering the entry cost. But the Odyssey is outshined by the Chrysler Pacifica in terms of versatility and still abandons fans of all-wheel drive to the Toyota Sienna; to each their own.

TESTED MODEL

ENGINE: 3.5-litre direct-injection V6 (280 hp)

TRANSMISSION: 10-speed automatic with manual mode

DRIVETRAIN: Front-wheel drive

TEST TEMPERATURE: -10°C to 4°C

TESTED FUEL ECONOMY: 10.8 L/100 km

2018 JEEP WRANGLER

PRICE: \$35,840 to \$64,755

PROS: Exceptional off-road capability, well-adapted engines, excellent automatic transmission, more civilized ride, roomy cabin (4-door), numerous roof options.

CONS: Constant wind noise, firm suspension, still-high fuel consumption, few advanced safety features, high price.

► Fiat Chrysler (FCA) has owed a large part of its commercial success to its Jeep brand for several years now. And Jeep, in return, owes much of its renown to one vehicle: the Wrangler, whose origins reach back to the Second World War. Redesignated about every 10 years since 1976, the flagship of the Jeep brand enters into its eighth “civil” generation in 2018. The numerous and major changes touch on every aspect of the Wrangler, in order to refine and enrich without denaturing it.

Apart from its timeless look and unmatched off-road capabilities, the 2018 Wrangler has little in common with the small military 4X4 from which it originated. The JK generation (2007-2017) was already more versatile than ever; the newest adds sufficient luxury and good manners to introduce the word “refinement” into an article about the Wrangler. However, at this asking price, lots more SUVs are still more comfortable, spacious and, above all, quieter than the most authentic Jeep of them all.

TESTED MODEL

ENGINE: 3.6-litre V6 (285 hp)

TRANSMISSION: 6-speed manual

DRIVETRAIN: All-wheel drive

FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA): 12.2 L/100 km





2018 MITSUBISHI OUTLANDER PHEV

PRICE: \$44,698 to \$51,898 (\$4,000 govt. rebate not included)

PROS: Several driving modes, AWD functions in electric mode, realistic official range rating, roomy interior, reasonable price.

CONS: Noisy gasoline engine, body lean in turns, driving position too high, scattered control switches, automatic braking limited to GT model.

TESTED MODEL

ENGINE: Dual electric (80 hp each) with 12 kWh lithium-ion battery and 2-litre 4-cylinder (117 hp)

TRANSMISSION: 1-speed automatic (direct drive with electric engines)

DRIVETRAIN: All-wheel drive

CLAIMED RANGE: Electric: 35 km; total: 498 km

RECHARGING: 30 min for up to 80% capacity (480-volt charging); 3 hrs 30 min (240-volt, 16-amp charging); 8 hrs (120-volt, 12-amp outlet)

ENERGY CONSUMPTION

(NATURAL RESOURCES CANADA):

electric: 27.7 kWh/100 km (equivalent to 3.2 L/100 km); gas: 9.2 L/100 km

► This vehicle has been a long time coming. Presented for the first time in Montreal in 2014, the Outlander PHEV took four years to arrive in Mitsubishi showrooms in Canada. Despite the delay, it is still the first plug-in hybrid electric SUV to go on sale for under \$50,000 in Canada. Its 12-kilowatt-hour battery provides an all-electric driving range of 35 kilometres, making it eligible for a \$4,000 government tax credit. More unusual is the fact that its all-wheel-drive system functions even in 100-percent electric mode.

So, was the wait worthwhile? The Outlander PHEV does not reinvent the plug-in hybrid, but it applies the formula in a judicious manner. It is one of the better choices for people looking to combine versatility, room, safety and all-electric driving without (overly) breaking the bank. Mitsubishi's traditional reliability further bolsters the vehicle's pragmatic appeal. Behind the electrified façade, however, is the same honest SUV that is showing its age in a fiercely competitive segment.

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