

CAA

- TRAVEL** The travel-agent profession
- HOME** The essential pre-purchase inspection
- MOBILITY** EVs: Lifespan and range
- INSURANCE** Ten things to know about your policies
- DOSSIER** Radon: an invisible danger

QUEBEC WINTER
2021

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

PRE-PURCHASE INSPECTION

Regulations are overdue

A good pre-purchase inspection is not just a roadmap to help the acquisition, but also a guide to anticipate future maintenance costs. Just what you'll need to maximize your investment.



© CATHY ANGLAIS PHOTOGRAPHE

Richard Lachance
President and CEO

The housing market has been broiling across the country for months now, years even. Terms like “overbidding,” “multiple offers,” or “supply shortage” seem to crop up more readily each time a new property hits the market.

Hoping to stand out against fierce competition, some prospective buyers now forgo the benefits of a pre-purchase property inspection. But is that a risk worth taking? Does the end really justify the means here?

That has become a preoccupying issue, especially when we know that buying a house is often a lifetime investment. A good pre-purchase inspection is crucial in order to understand what it is that you're getting yourself into. It's not just a roadmap to help the acquisition, but also a guide to anticipate future maintenance costs. Just what you'll need to maximize your investment.

How to protect yourself if there are no guidelines

The reluctance of prospective buyers is understandable. Adding to the stress of seeing their offers rejected is the challenge involved in obtaining a high-quality inspection. There is currently no professional organization, no mandatory training and no permit required for this important job. How, then, do you hire an inspector with confidence?

To be sure, there are several associations of building inspectors with a code of ethics and rules of practice. The drawback is that these features do not reflect official industry standards.

Furthermore, there's no obligation for prospective home buyers to get a pre-purchase inspection. That's a shame, especially in a booming housing market, because waiving a home inspection is tantamount to buying with your eyes shut and surrendering any recourse should a defect be discovered. At that point, you would be faced with costs significantly higher than regular inspection fees.

The time for action is now

The Régie du Bâtiment is currently developing standards for regulating the building-inspector profession and ensuring a rigorous inspection process. The government has procrastinated for too long about making inspections mandatory once an offer to purchase has been signed.

With more than 20 years' experience in residential advisory services, we support the adoption of new practices. We've seen how the status quo is harming consumers and the housing market alike. It's time for direct action to start regulating this essential step in the home-buying process.

There are solutions out there and the stakes are high. Come to think of it, society as a whole will reap the benefits if we manage this better.

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News

Latest CAA-Quebec news, bulletins, notices, advisories: Here's what you need to know this season.



New law for off-road vehicles

Adopted in December 2020, this new law concerns snowmobile enthusiasts in particular. Here are the highlights:

- The speed limit for snowmobiles is 70km/h (except where signage indicates a lower speed). Within 30 metres of a residence, a facility operated by a healthcare institution or an area reserved for cultural, recreational or sports activities, the limit is 30 kilometres per hour even if no sign is posted.
 - Snowmobilers must be at least 16 years of age and hold a valid permit. Operators aged 16 or 17 must also hold a certificate attesting that they have successfully completed snowmobile training.
 - The provisions of the Highway Safety Code dealing with driving while impaired by alcohol, drugs or medications (suspension of driver's licence, vehicle seizure, fines, etc.) now apply to off-road vehicles and are added to those already in the Criminal Code (maximum alcohol and drug levels).
 - Anyone renting snowmobiles must ensure that the renter/driver is of legal age, has the required licence, has completed the mandatory operational training and is thoroughly familiar with the regulations. The rental operator must also keep a record of all of his/her renters. Furthermore, tour guides must have successfully completed a training program recognized by the Quebec Ministry of Tourism.
 - Starting June 29, 2021, off-road vehicle owners must have civil liability coverage of at least \$1,000,000. If you haven't already done so, contact your insurer today to update your coverage.
- **Please note: Other provisions shall come into force at dates to be determined by the government.**

Why not start a safety patrol at your school?

CAA-Quebec's school safety patrols have been active since 1929. So it's been 92 years that thousands of fourth, fifth and sixth graders across the province have ensured safety for their classmates within and around their schools. Did you know that, as a parent or grandparent, you can get involved in this program by helping set up a safety patrol program at your child's or grandchild's school?

For example, you can be a volunteer and assist elementary-school staffers with recruiting, training and managing the various patrol groups – at drop-off and pickup points, school bus stops, in the schoolyard, and other such locations.

You can also make a donation to the CAA-Quebec Foundation, which coordinates the school safety patrol program.

— **For more information, visit the school safety patrol page at CAAQUEBEC.COM.**



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New: Student Accident Insurance

Whatever your age and whether you study full time or part time at a high school, CEGEP, university or vocational school, the new CAA-Quebec Student Accident Insurance applies to you. It covers every kind of accident, whether sustained while commuting (like walking, cycling, motorbiking, riding the bus or metro), engaging in sports (like rock climbing, rollerblading, gymnastics, snowmobiling), or just puttering around the house (serious knife cuts, falling off a ladder). Coverage is year-round and valid anywhere in the world. In Quebec, it also includes paramedical services, post-fracture benefits and emergency dental care. Rates start at \$48 per year.

— For more information, visit CAAQUEBEC.COM.



Orlando Walt Disney World Resort celebrates its 50th anniversary

Announced last month, the celebrations promise to be just short of spectacular. All four theme parks making up this wonderful world will feature new nighttime shows, immersive projections, 4-D encounters with *Ratatouille* Chef Remy, and more fairy dust and enchanted fireflies than ever! In store is a re-imagined experience that will inspire dreams of a magical world. And since Disney never does anything by half measures, the festivities will last for 18 months – until Spring 2023!

A gift of serenity

If inner peace is your theme, what's a good gift idea? It could be a book on meditation or a yoga class. Or... a CAA-Quebec membership might be a more effective approach, at least in the long run.

As a CAA-Quebec member, you have several ways of sharing membership benefits with your loved ones. For example, you can offer a gift-membership and earn 25 CAA Dollars. You can also add a member to your account at half the price of a CAA Classic membership and receive 10 CAA Dollars. And if the friend you refer becomes a member, you'll each get 10 CAA Dollars. Three very good reasons to play Santa Claus!

— For more information, visit CAAQUEBEC.COM/GIFT or CAAQUEBEC.COM/FRIEND.





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Photo Contest



Winning photo

ÎLE AUX PERROQUETS, CÔTE-NORD —> Côte-Nord, I close my eyes and recall your roads meandering deep into the boreal forest. I anticipated nothing of that journey, wanting instead to be surprised, and that turned out to be exactly my reward. I'd heard about this island where food supplies are delivered every six months in the off season. I remember every detail of that boat crossing over a fog-shrouded sea, including the repetitive sound of Minke whales breaking the water's surface for air. I felt as if I were at the end of the earth. Then, once landed on Ile aux Perroquets, it was the puffins, the splendid lighthouse glowing through the enigmatic fog and the tranquillity of the place that had charmed me so deeply. It was an invitation to pure contemplation. — **MYRIAM MÉNARD, MONTREAL**

Send your favourite vacation photo (maximum 5 megabytes) to CAAQUEBEC.COM/MAGAZINECAAQUEBEC before November 19, 2021, along with a description of roughly 80 words. You'll have a chance to see it published and earn 250 CAA Dollars.

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CRUISES

New ships propel the way

With effective health measures firmly on board, several cruise companies are now enjoying smooth sailing. What's more, Disney Cruise Line, Royal Caribbean International and Celebrity Cruises have each added a new ship to their respective fleets, promising still more pleasure, refinement and fantasy.

BY — NATHALIE DE GRANDMONT





You'll never run out of things to do

Odyssey of the Seas

Royal Caribbean's new *Odyssey of the Seas* launched last July from Fort Lauderdale, FL. This *Quantum Ultra Class* ship does indeed set a high bar for on-board entertainment. "These ships are ideal for a first cruise," says Lapointe. "They offer a multitude of activities for all ages so that no one can possibly get bored!" In addition to surfing and skydiving lessons, rock-wall climbing and bumper-car showdowns, *Odyssey of the Seas* boasts an immense entertainment zone, including still more exhilarating arcade games and laser tag. Also enticing are a myriad of specialty restaurants and, of course, the famed Royal Caribbean *Bionic Bar*, whose robotic bartenders never fail to impress. In fall 2021 and winter 2022, *Odyssey of the Seas* will operate out of Fort Lauderdale, FL, running five- to eight-day cruises in the Western and Southern Caribbean. Then in spring 2022, it will sail from Rome to the Greek Isles and Israel, with stopovers in Turkey and Cyprus.





With sleek looks and sophistication, Celebrity Cruises will charm passengers when they board.

Ultimate refinement

Celebrity Beyond

Anticipation is high when it comes to the imminent arrival of *Celebrity Beyond* (the third, and so far largest, ship of the Celebrity Cruises *Edge Series*). Add impressiveness to the list: With sleek looks and sophistication, Celebrity Cruises will charm passengers when they board. Each ship features four main restaurants of various types and styles. “Infinite verandas” are another unique feature. With Plexiglass® railings and dividers, “they are designed to open up and blur the line between indoors and outdoors, conveying a palpable feeling of spaciousness,” explains CAA-Quebec cruise packager Andréanne Bélanger. As Celebrity Cruises puts it, *Beyond* architects and designers outdid themselves so guests can walk straight out to the water’s edge! In fact, both the multi-level Moroccan-styled Sunset Bar and the sleek *Roof-top Garden* – complete with pools and hot tubs – give the feeling of floating on air. As on other Celebrity ships, *Beyond* passengers will have a generous choice of cozy places to relax, including bars and specialty restaurants, not to mention a major coup: *Le Voyage* is the first-ever sea-going restaurant by famed Michelin-starred Chef Daniel Boulud. *Beyond*’s 2022 itineraries are the stuff of dreams: Greece and the Mediterranean region in summer and fall and, come winter, Mexico and the Caribbean. “Celebrity ships match our clients’ expectations, and our hosted cruises (in French) help foster a community spirit within the group,” says Lapointe. During such hosted cruises on board *Celebrity Beyond* in Europe next summer and fall, epicurean pleasures will be a major factor. After all, the ship will travel the waters around Rome and Barcelona, respectively, with stopovers in the Balearic Islands, Corsica, Provence and Italy, among other destinations.

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Family fun Disney Wish

“A major attraction of Disney Cruise Line is its highly interactive on-board activities, which guarantee thrilling entertainment for entire families,” says Chantal Lapointe, Director of Travel Growth Strategy and Partner Relations at CAA-Quebec. “Also, the very spacious cabins and common areas are expressly designed for family comfort.” The cruise line’s latest addition, *Disney Wish* – the first of its new three-ship Triton Class – promises to elevate entertainment and the Disney experience to the next level, thanks to innovative design and animation technology. *Disney Wish* will feature more deck space, pools and restaurants. *Arendelle: A Frozen Dining Adventure* offers a theatrical mealtime experience in the company of characters from the Disney film *Frozen*. *Enchanté* features gourmet fare crafted by Michelin-starred Chef Arnaud Lallement, while *1923* pays homage to the Roaring Twenties and to Walt Disney and the animation studio he opened that very year. The ship also features the first-ever Disney ride at sea (complete with Mickey Mouse and Minnie), as well as immersive experiences inspired by the Marvel Cinematic Universe and the *Star Wars* movie franchise. Starting summer 2022, *Disney Wish* will run three- and four-day Bahamas cruises out of Port Canaveral, FL. As these three new ships attest, the cruising industry has already raised anchor and is well on its way to a relaunch.

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Discover the world through food

These simple but tasty recipes from the *explore* collection are ideal for the kitchen-bound traveller.



ARGENTINA

Empanadas with Argentina shrimp, corn, goat cheese and chorizo

(15 empanadas)

Dough ingredients

- 750 mL (3 cups) unbleached flour
- 2.5 mL (½ tsp) salt
- 60 mL (¼ cup) diced butter
- 125 mL (½ cup) milk
- 1 egg

In a food processor, pulse all ingredients together until dough forms. Roll dough into a ball, then roll it out until about 3 mm thick. Using a round cookie cutter about 9 cm in diameter, cut out 15 circles, cover with a cloth, and set aside.

Filling ingredients

- 340 g (12 oz) Argentine shrimp, cooked and diced
- 175 mL (¾ cup) diced chorizo
- 125 mL (½ cup) chopped shallots
- 2 garlic cloves, finely chopped
- 250 mL (1 cup) creamed corn
- 160 mL (⅔ cup) goat cheese
- 250 mL (1 cup) coarsely chopped fresh cilantro

Egg wash ingredients

- 1 egg yolk
- 30 mL (2 tbsp) milk

Directions

Preheat oven to 375°F. Heat oil in a skillet and gently cook shallots, garlic and chorizo for 10 minutes. Set aside in a bowl. Add cooked shrimp, creamed corn and cilantro to the same bowl. Mix. Place a spoonful of filling in centre of each dough circle and add a teaspoon of goat cheese. Brush edge of each circle with egg wash, fold in half and carefully seal. Place empanadas on a baking sheet lined with parchment paper. Cut a small slit on top of each empanada and brush empanadas with egg wash.

Bake for 40 minutes. Remove from oven and wait a few minutes before serving.



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**SICILY****Candied tomato pesto, ricotta and sunflower seeds****Ingredients for pesto**

- Candied tomatoes (see recipe opposite)
- 125 mL (½ cup) ricotta
- 125 mL (½ cup) grated parmesan
- Leaves from 1 sprig of thyme
- Leaves from 1 sprig of oregano
- 60 mL (¼ cup) fresh parsley
- 60 mL (¼ cup) roasted sunflower seeds
- 60 mL (¼ cup) sunflower oil
- 60 mL (¼ cup) olive oil
- Zest of a lemon

Directions

In a food processor or blender, purée all ingredients and season.

Ingredients for candied tomatoes

- Two 796-mL (28 fl oz) cans of Italian tomatoes
- Olive oil
- Salt, pepper and sugar
- Sprigs of thyme

Directions

Preheat the oven to 250°F. Cut the tomatoes in half lengthwise, remove the seeds and place on a baking sheet covered with parchment paper. Add salt, pepper and sugar to the tomatoes. Drizzle with oil and sprinkle with thyme leaves. Place in the oven and cook for about 3 hours, rotating the baking sheet as needed to ensure the tomatoes cook evenly.

**QUEBEC****Giant oatmeal cookie with cranberries, white chocolate and cashews**

1 giant cookie (8 to 10 servings)

Cookie ingredients

- 125 mL (½ cup) butter, room temperature
- 80 mL (⅓ cup) brown sugar
- 30 mL (2 tbsp) sugar
- 1 egg, room temperature
- 160 mL (⅔ cup) unbleached flour
- 2.5 mL (½ tsp) baking soda
- 250 mL (1 cup) oats
- 125 mL (½ cup) dried cranberries
- 100 g (3.5 oz) white chocolate
- 125 mL (½ cup) cashews

Whipped sour cream ingredients

- 125 mL (½ cup) sour cream
- 125 mL (½ cup) 35% whipping cream
- 30 mL (2 tbsp) powdered sugar

Directions

Preheat oven to 325°F. Using a stand mixer, cream butter, brown sugar and sugar together for several minutes. Add egg and beat 1 minute. In another bowl, combine flour, baking soda, oats, cranberries, white chocolate and cashews. Add dry ingredients to wet and knead until dough forms. Spread cookie dough evenly in a cast iron pan and bake for 20 to 25 minutes. Let cool and cut into triangles. In a bowl, combine sour cream, whipping cream and powdered sugar. Whip to soft peaks. Set aside in fridge. Serve a cookie triangle with a dollop of whipped sour cream.



SOUTH AFRICA

Malva pudding tarts with peaches and maple whipped cream

6 tarts

Pastry ingredients

- 160 mL ($\frac{2}{3}$ cup) butter
- 125 mL ($\frac{1}{2}$ cup) sugar
- 425 mL ($1\frac{3}{4}$ cups) flour
- 1 egg

In a food processor, pulse all ingredients together until smooth pastry forms. Cut pastry into 6 circles large enough to fit into tart tins and set aside in refrigerator for 30 minutes. Place pastry circles in 6 tart tins with removable bottoms and mould pastry into tins using your fingers. Set aside.

Maple whipped cream ingredients

- 250 mL (1 cup) 35% whipping cream
- 30 mL (2 tbsp) maple syrup

Whip cream and syrup in a bowl until lightly whipped. Set whipped cream aside in a pastry bag in the refrigerator.

Can't wait to
travel again?



Malva pudding ingredients

- 1 egg
- 250 mL (1 cup) powdered sugar
- 15 mL (1 tbsp) melted butter
- 60 mL (1/4 cup) peach jam
(plus 80 mL/1/3 cup for spreading)
- 45 mL (3 tbsp) apricot liqueur
- Zest of one lemon
- 15 mL (1 tbsp) lemon juice
- 250 mL (1 cup) milk
- 250 mL (1 cup) unbleached flour
- 5 mL (1 tsp) baking powder
- 5 mL (1 tsp) baking soda

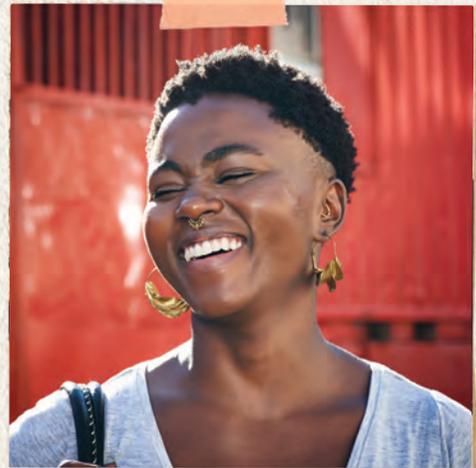
Sauce ingredients

- 125 mL (1/2 cup) warm milk
- 30 mL (2 tbsp) sugar
- 60 mL (1/4 cup) melted butter

Vigorously mix all ingredients in a cup with a spout and set aside.

Directions for pudding

Preheat oven to 375°F. Whisk together egg and sugar in a large bowl for 3 minutes. Add milk, melted butter, peach jam, apricot liqueur, lemon zest and lemon juice. Beat vigorously. Add dry ingredients and mix again. Pour mixture into 6 tart shells and bake for 25 minutes. Remove from oven and gently pour sauce over pudding in each tart to thoroughly saturate it. Return to oven and continue baking for another 25 minutes. Remove tarts from oven and cool. After tarts have cooled, spread with peach jam (80 mL/1/3 cup). Top with maple whipped cream and serve immediately.



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Travel Counsellor

Wanderlust has finally returned, but the way we travel has dramatically changed. Now more than ever, we need expert advice and outstanding travel counsellors. Isabelle Mongeau is one such and has good reason to speak passionately about her profession.

Mongeau, from our Sherbooke Travel Centre, has 20 years' experience in the industry. Day in and day out, she fields queries and requests from a legion of clients.

Besides preparing and arranging travel plans, what else causes the travel counsellor to focus so much on people? Travel is first and foremost a human experience. The great majority of my clients have been with me for years. Travellers are usually loyal to their agent. If they warm to your personality and like the way you operate, they'll stay with you. Things either click or they don't! Over time, you build a relationship together, and that's what makes this undertaking so much more human.

What factors do you think make a difference and reveal a travel counsellor's talent? First, I'd say it's empathy and the ability to listen. It's important to quickly grasp what a client wants and especially what he or she really needs. Since I don't get paid by commission, I can take the time to get to know my clients – as individuals and as future travellers.

The next important qualities are devotion and diligence. In my view, a travel agency is like a good restaurant. Service must be attentive, the cuisine impeccable, and the entire experience top-notch. It's a guarantee that the client will return.

Finally, a travel counsellor should always be curious and keep abreast of new developments. The profession encourages us to look ever further afield for detailed information in order to reply to our clients who are themselves increasingly better informed.

How do you keep abreast of products designed to meet client expectations? In this department, CAA-Quebec travel counsellors – seasoned and novices alike – are well equipped to do the job. We're constantly briefed on new travel products as introduced by the CAA-Quebec *explore* line of group-travel packages and our various partners.



Does the travel counsellor profession offer good career prospects? Absolutely. I've witnessed the evolution of the travel industry ever since I started out, and the ways in which it has always adapted to changing circumstances. I'm certain it will continue to do so successfully in the future. It has also been greatly democratized. The character of our clientele, destinations and travel products have all diversified and proliferated. These changes and novelties offer a stimulating challenge to the daily grind. And I can count on readily available expert support with my files and bookings, as well as the backup of a management team that's always accessible and eager to listen. That's the kind of motivation that spurs me on. And my clients reap the benefits!

You or someone you know dream of following in Mongeau's footsteps?

Why not visit CAAQUEBEC.COM/EN/CAREERS and apply to be a Travel Counsellor? At CAA-Quebec, people are our top priority. What motivates us, day after day, is the desire to make ourselves useful by assisting our approximately 1.3 million members.



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Pandemic travel checklist

If you're wanting to travel during the pandemic – out of necessity or for pleasure – it's essential to plan each step carefully and be well informed in order to avoid unpleasant surprises.

BY — JACQUELINE SIMONEAU

Before leaving

- Always use a reputable travel agency. Among other things, a travel advisor will inform you about the status of your destination and what precautions you must take.
- Regularly check the official Canadian government website and those of your destination countries for travel advisory updates, including entry/exit requirements, risk levels, current travel restrictions and regulations. Keep in mind that requirements vary from one destination to another and that a situation can change without notice, either before or during your trip.
- Be flexible. Your travel plans may change unexpectedly.
- Purchase travel insurance that covers COVID-19. Double-check inclusions and exclusions.
- Learn about the cancellation, change and refund policies of your chosen hotels, tour packagers and airline companies. Several offer arrangements that are much more flexible than before the pandemic.
- Find out about health measures under effect in hotels, restaurants and museums in your destination countries. Make sure you readily have on hand all pandemic essentials (like masks, hand sanitizer, gloves, thermometer), which may be hard to come by in some places.
- Register your trip with “Registration of Canadians Abroad” travel service so the government can notify you in case of an emergency abroad or a personal emergency at home.

[TRAVEL.GC.CA/TRAVELLING/REGISTRATION](https://travel.gc.ca/travelling/registration)

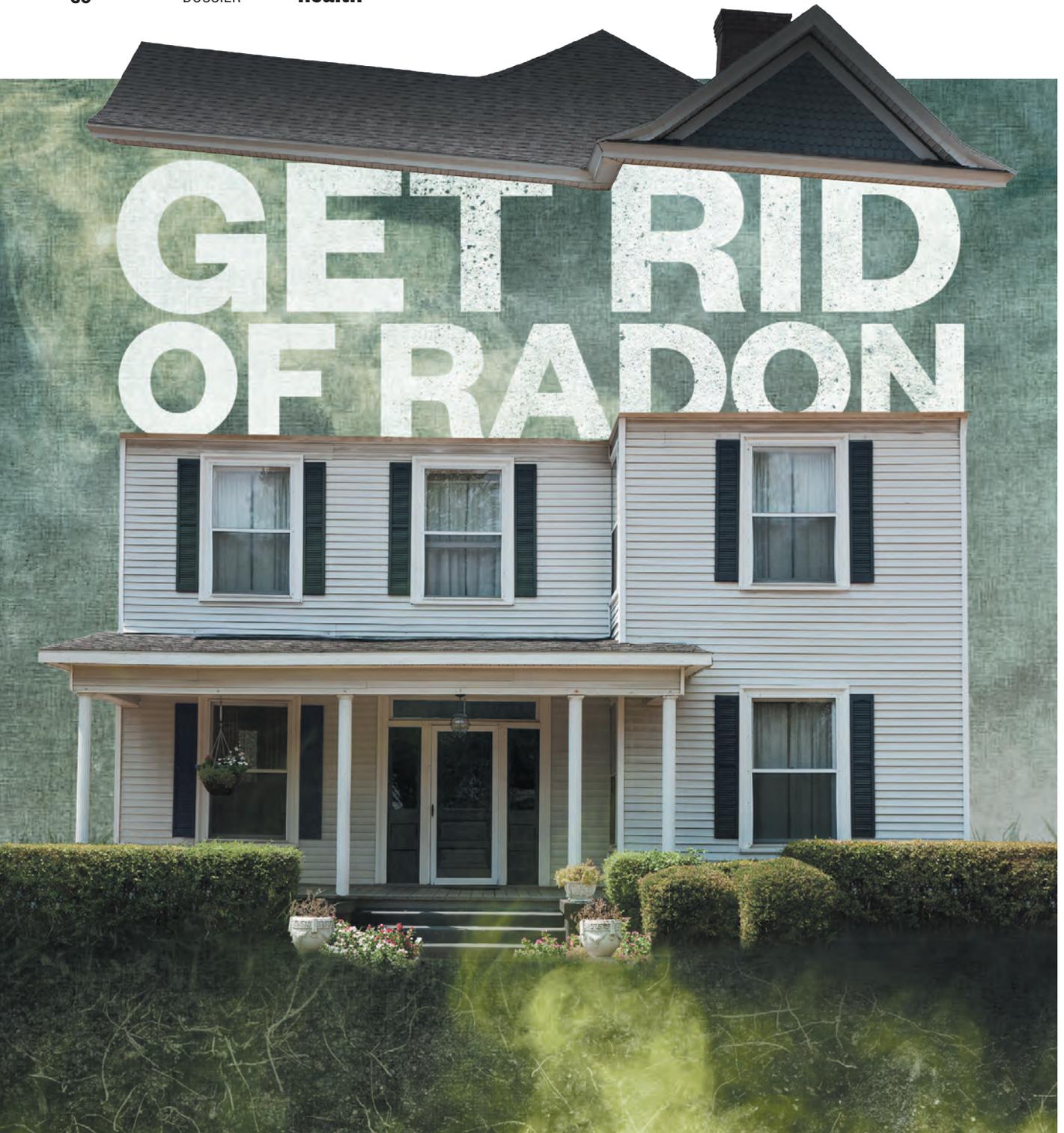


Before boarding

- Reconfirm departure and return flights.
- Double-check the entry requirements at your destination.
- Ensure you have all necessary travel documents.
- Arrive at the airport early. Allow more time than usual for security procedures.

Re-entering Canada

- You may be required to take a COVID-19 test within a specific time frame before your return flight (for example, 72 hours before arrival back home). Non-compliance could lead to being denied boarding.
- Always follow government-issued measures.



An invisible gas seeping into your home can cause major damage to your health. Take the problem seriously.

BY — EMILIE VALLIÈRES

Radon is a radioactive gas formed by the natural breakdown of uranium found in the Earth's crust. It's colourless, odourless and tasteless, and therefore undetectable by our senses.

On the outside, radon poses no health risk as it quickly disperses in the ambient air. But in enclosed spaces, it can accumulate to harmful concentrations. Heavier than air, it typically settles in the lowest, least ventilated parts of buildings.



Where is radon found?

According to Health Canada, all Canadian homes have some radon gas in them. Concentrations differ across the country but are typically higher in regions with uranium-rich rock and soil. No matter the age, type of construction or where your house is located, the only way to estimate the radon concentration in your house is to test. [CANADA.CA/EN/HEALTH-CANADA.HTML](https://canada.ca/en/health-canada.html)

How does radon enter your home?

The air pressure inside a home is usually lower than that in the soil surrounding its foundations. This pressure difference creates a vacuum that draws in radon and other soil gases. This can occur through even the smallest of cracks and openings. So beware of:

- Dirt floors (crawlspaces);
- Cracks in foundation walls and concrete floor slabs;
- Poorly sealed openings around inlet pipes and drainage pipes (for fresh water, waste water, electricity, natural gas, heating oil and so on);
- Basement drains and other plumbing lines.

How to detect radon?

The only way to ascertain the level of radon concentration in your home is to conduct a screening test using a dosimeter and have the results analyzed by a certified laboratory. And don't accept the results reported by a neighbour in their house, or even the average level in your neighbourhood, as normal. Radon levels can vary widely from one home to another.

→ Dosimeters are available at CAA-Quebec Boutique (CAAQUEBEC.COM/BOUTIQUE), online through the Quebec Lung Association, and also at hardware or home-supply stores.



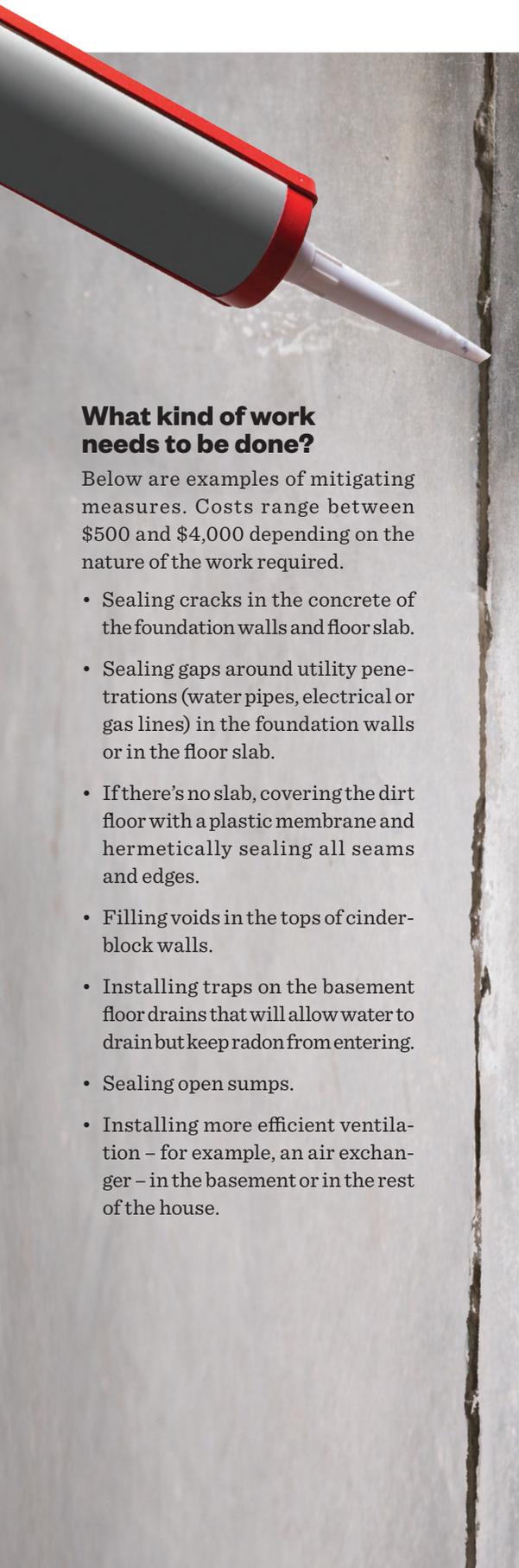
Where to install a dosimeter?

Prolonged exposure to radon can lead to lung cancer. Hence the importance of focusing on areas in the house where you spend the most time, like the home office or the family room, especially if these rooms are located in the basement.

Heavier than air, radon tends to collect close to the ground. Concentrations are highest in the basement of a house or the ground floor if there's no basement. They decrease in rooms on higher floors.

At what level is radon considered dangerous?

Radon concentrations are expressed in becquerels per cubic metre of air (Bq/m³). A guideline, adopted in 2007 by Health Canada, states that corrective measures should be taken if the average annual concentration found in a home is greater than 200 Bq/m³. If concentration exceeds 600 Bq/m³, you should act quickly, ideally within 12 months.



What kind of work needs to be done?

Below are examples of mitigating measures. Costs range between \$500 and \$4,000 depending on the nature of the work required.

- Sealing cracks in the concrete of the foundation walls and floor slab.
- Sealing gaps around utility penetrations (water pipes, electrical or gas lines) in the foundation walls or in the floor slab.
- If there's no slab, covering the dirt floor with a plastic membrane and hermetically sealing all seams and edges.
- Filling voids in the tops of cinder-block walls.
- Installing traps on the basement floor drains that will allow water to drain but keep radon from entering.
- Sealing open sumps.
- Installing more efficient ventilation – for example, an air exchanger – in the basement or in the rest of the house.

What are the health effects of radon?

It is estimated that 16 percent of lung-cancer deaths are radon related. Among non-smokers, radon exposure is the leading cause of lung cancer. The combination of tobacco and radon is especially dangerous. Health Canada statistics suggest that a smoker exposed to high concentrations of radon during his/her entire life has a 33 percent chance of getting lung cancer, compared with 5 percent for a non-smoker.

Where to place your dosimeter?

- About 40 centimetres from an inside wall or 50 centimetres from an exterior wall;
- Between 0.8 and 2 metres from the floor, but at least 50 centimetres from the ceiling and 20 centimetres from any other object to ensure adequate air flow around the detector.

Prevention measures for new homes

Ask your contractor to include these simple measures to reduce the risk of eventual infiltration in the plans for your new home.

- Apply flexible sealant caulking to the gap between the floor slab and foundation walls.
- Install an airtight polyethylene barrier beneath the concrete slab.
- Install a vent pipe through the concrete slab, which can later be connected to a soil depressurization system if need be.
- Install a suitable ventilation system.



CAA-Quebec Members

For advice on testing for and correcting radon problems, contact our Residential Advisory Services and the CAA-Quebec network of Approved Residential Suppliers.

5 ways to reduce your carbon footprint

These steps are inspired by the 10 solutions recommended by the *Vivre en Ville* campaign *Réduire notre empreinte*. Now is as good a time as any to make a lasting change for ourselves and the environment.

01 — Restrict yourself to one car per family

If you're thinking of getting a second car, think again. Did you know that 67 percent of Canadians underestimate the annual cost of owning and operating a vehicle? An inherent cost overlooked by most drivers is depreciation, which can reach up to 70 percent after five years – a significant loss if you hope to resell the vehicle. And that's not counting the doubling of greenhouse-gas (GHG) emissions your two cars would produce.

02 — Use public transport more often

Many alternative modes of transport are – or will soon be – available to encourage motorists to ditch their car: tramways, REM light-rail transit, intra- and inter-city bus routes, rapid shuttles, commuter trains, taxi-bus services. All are ecological, economical and a clear incentive to swap traffic stress and pollution for comfort and relaxation.



03 — Opt for active transport

Fed up with ferrying your kids to school every day? Why not encourage them to walk or bicycle? To ensure their safety, approach your municipal counsellor about designating a special school corridor, pedestrian lane or bike path. By introducing active transport at a young age, you'll convince your kids to adopt healthier lifestyle habits that will help everyone, including the planet. Remember that CAA-Quebec also comes to your aid when you're cycling.

04 — Use car-sharing services

Enjoy the benefits of a car without dealing with the drawbacks, that's what car-sharing services offer. Besides a membership fee, you only pay for each trip you take. The rates include access to a car in good driving condition, gas and insurance. Reservations are generally required – or at least recommended – for trips planned ahead of time. And better still, parking for car sharing is usually prioritized.

05 — Choose a more fuel-efficient car

With the pending ban on the sale of new gasoline-powered cars (in effect by 2035), isn't this the right time to purchase an EV? From an environmental perspective, this will eliminate the 15,000 to 25,000 kilograms of GHG that a fuel-driven car creates in five years. And in economic terms, you'll save an average \$2,000 per year on gas. In addition, EVs require far less periodic maintenance than conventional vehicles.

— This page is sponsored by *Vivre en Ville*. For more suggestions, visit REDUIRENOTREEMPREINE.COM.

HOME AND CAR INSURANCE

10

things to know



When you buy insurance or renew a policy, keep in mind that certain factors can impact your premium costs. CAA-Quebec insurance experts have identified 10 facts to help make your final decision easier.

BY — MICHELLE PINSONNEAULT

—> “It’s important to stipulate what you want to insure. People know too little about the value of their property or what they own. The first step is to take inventory, then be prepared by getting some quotes.”

– Suzanne Michaud,
Vice-President Insurance,
CAA-Quebec



01 — Don’t file a claim for a loss under \$1,000.

By the time you factor in the deductible and the increase in premium cost over the next five or six years, it simply isn’t going to be worth it. Reserve your claims for serious losses only.

02 — Maintain your credit score.

Your credit rating is probably your best asset for paying a lower insurance premium. If your score is “very good” (between 725 and 759) or “excellent” (760 or above), you’ll have access to the best premiums.

03 — Your geographical location matters.

Insurance rates vary depending on where you live. They are likely higher in remote areas, where resources and services as well as the choice of insurers can be limited. What’s more, insurers base their assessment of risk level on your postal code and the number of claims they’ve paid out in that area. The more at risk your community is, the higher your premium will be.



04 — Bundle to save.

You may be eligible for discounts if you bundle all your policies (like auto and home) with one insurer. This way, you could also save time because you’ll deal with a single provider.

05 — Personal factors count.

Premiums are based on individual circumstances and, as such, differ from one person to another, even if they are from the same family. Yes indeed, insurance discriminates! Young drivers, for example, pay more than more experienced ones. So make your choice according to your own situation.

**06 — Deal directly with the insurance provider.**

You can, of course, use a broker but keep in mind that he/she doesn't have access to every insurance company out there. Dealing directly with insurers will give you more choices and, therefore, a more accurate picture of available offers on the market.

07 — Be frank.

Neglecting to reveal details that may have an influence on an insurer's decision is not a good idea. As the insured party, you are obligated to declare everything that you know. Failure to do so can result in your policy being terminated or your claim compensation being reduced or even totally denied.

**08 — Shop around and compare.**

Insurers periodically modify their rates based on claims they've paid out. Before each renewal, compare prices from various companies to ensure you get a fair market price. But at the same time, ask your current provider if it offers a "loyalty discount" based on how long you've been with the company.

09 — Contact a broker if you have trouble getting insurance.

If your profile is considered outside the norm, let's say your policy has been cancelled for non-payment, or you have a criminal record, contact a damage-insurance broker who can try to obtain a policy for you from specialized or substandard insurers. But be prepared for potentially higher premiums and stricter payment terms. What's more, Groupement des assureurs automobiles (GAA) can help you get the mandatory insurance you need to drive in Quebec.

10 — Foster families should consider specialized or substandard insurers.

For foster families who've been refused insurance, note that not all insurers cover this type of risk. Here again, a damage-insurance broker can help with your search.



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The Assistant for pet health

My children have always wanted a puppy. What should I expect in terms of budget and workload?



What an exciting prospect! But be prepared to devote time and money to the cutie!

Unless a friend gives you a puppy from their dog's litter, you'll have to shell out the cost of getting one. The price depends on its breed, where you get the puppy from (breeder or shelter), the care it has received since birth, and more. Then be ready to factor in fees for the veterinarian, vaccinations and, if necessary, neutering surgery and micro-chipping. Costs can reach hundreds of dollars, and that doesn't include accessories like a leash, a cage and toys. Proper dog care can cost between \$500 and \$1,500 per year (for food, veterinary services, grooming, accessories and such).

Puppies need a lot of attention. At the start, someone must be present at regular hours to feed it and help it do its business. House-training can take up to six months for some dogs. That takes time and patience. A puppy is full of energy, constantly on



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the move and playing. So reserve the time it will take for everything to be done safely. Dogs also need socializing so it's important to find canine companions. You must also start obedience training early, involving basic commands as well as walking on a leash. A training course in dressage might also come in handy here.

Think also of preparing your kids for the puppy's arrival. Welcome this new member of the family in a calm and relaxed setting. Introductions can be intimidating for your pet.

ARE YOU THINKING OF BUYING A PROPERTY?

Take the time to do
things right!

Waiving important elements to speed up the process can have serious consequences.

It is strongly recommended, among other things, to conduct a pre-purchase inspection that will enable you to detect any defects before signing the deed of sale. If the property is being sold without legal warranty of quality, the inspection is even more recommended!

In accordance with the *Real Estate Brokerage Act* and to ensure that you are properly protected, your broker is required to advise you to have the property thoroughly inspected by a professional or a recognized building inspector, who must meet certain requirements.



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THE OA... WHAT NOW?

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

oaciq.com



BUYING A HOUSE

Don't skip the pre-purchase inspection!

It's the best way to ensure there are no hidden defects in the property you're planning to buy.

BY — JACQUELINE SIMONEAU

Hiring a professional home inspector is the best precaution you can take before buying a property. Buyers are held responsible for dealing with any building defects visible at the time of purchase. And the weakness of a DIY inspection is that one risks missing major construction flaws. That's why you need an expert – a certified technologist, architect or building engineer – who's a member of an appropriate professional association and holds professional liability insurance against faults, errors or omissions.

“A home inspector's role is to detect visible problems that may affect the livability or value of the property as well as the safety of the occupants,” says Caroline Champagne, Vice-President of Enforcement of Practices at OACIQ (in English, the Authority of Real Estate Brokerage in Quebec). “This process helps the buyer make an informed choice while avoiding complications and costly repairs down the road.”

Once the inspection is completed, the inspector will submit a written report detailing all of his or her findings, complete with photos. “If major repairs are required, you can (a) ask the seller to have the work done, (b) negotiate a price reduction, or (c) withdraw your purchase offer,” says Champagne. “If you no longer want to buy the property, you must promptly notify the seller in writing, providing them with a copy of the inspection report. It's the receipt of this notice by the seller that results in the cancellation of the purchase offer. Your broker will guide you through the process.”



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Don't let emotions get the better of you.
Take your time to reach an informed
decision. You'll be relieved you did.

The information provided by the building inspector should be compared with the seller's information included on the form entitled *Declarations by the seller of the immovable*. This form contains details regarding the condition and history of the house, such as any repairs and renovations done and any existing problems. While the home inspector is responsible for any visible defects he or she may have missed, the seller is responsible for known but undeclared hidden flaws.

Don't waive the legal warranty

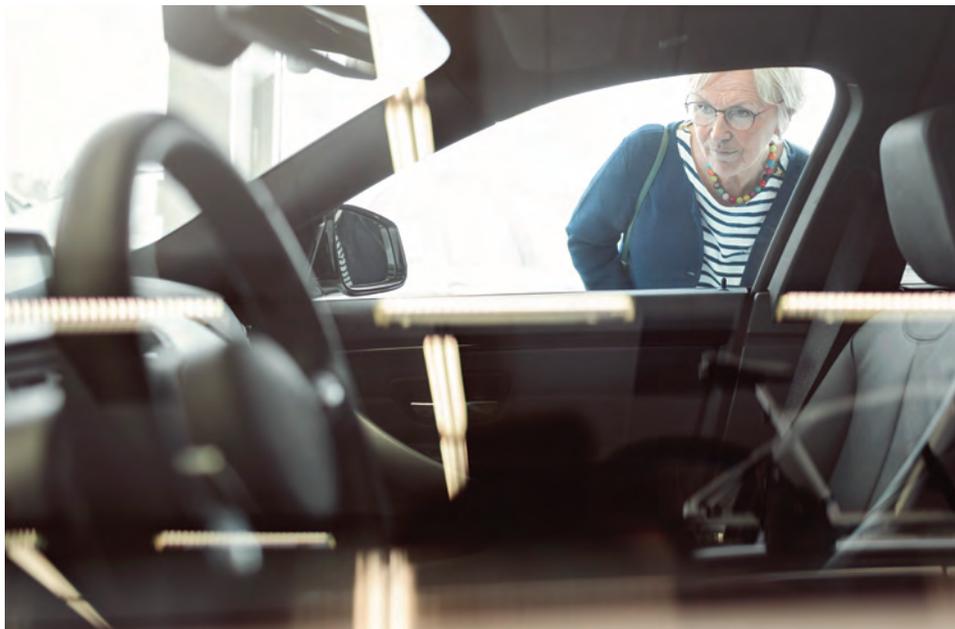
Faced with fierce competition and bidding wars that underlie the current real-estate boom, prospective buyers may be tempted to forgo basic precautions – like pre-purchase inspections or legal warranties – in order to close as quickly as possible. Such omissions can be costly.

Both pre-purchase inspections and legal warranties are essential. "Being strictly visual, an inspection has limits since the building inspector can't possibly see what's hidden beneath floors or behind walls," explains Champagne. "This is why you need the legal warranty, which covers hidden flaws, among other things. In other words, if you waive both inspection and legal warranty, you risk ending up with a property that contains serious defects against which you are not protected. The financial consequences can be dramatic. It's definitely not a risk worth taking."



CAA-Québec Members

To locate a reputable home inspector, consult the network of Approved Residential Suppliers. You'll get 3 percent off the invoice amount, up to a maximum of \$100.



You asked us

I'm shopping for a new car, and all the dealers I've visited have very limited inventories. Prices are high and there's little or no room for negotiation. Is this normal?

This situation is exceptional and unheard of for us at CAA-Quebec as well. Still, it's important to point out that it's mostly pickup trucks that have become victims of their own success, and have been for several years now. These days, though, such scarcity, or even shortage, has been worsened by a convergence of factors.

- Demand has increased. Consumers who managed to accumulate savings during the pandemic lockdowns are now considering more expensive models. Also, as more people take road trips, sales of trailers and quads have increased and, with them, towing vehicles like pickup trucks.
- Automobile production was slowed down by the global shortage of semiconductors – the indispensable microchips for on-board computers.

How to resolve the problem?

My first answer would be to wait. If you're in no hurry, keep your current vehicle for a while longer. The semiconductor shortage could last until 2023 but, in the meantime, its inventory should gradually return to normal. If your car lease will soon expire, consider buying it out at the residual value

established in your lease. This may be cheaper than buying a new or used car in the current climate. Moreover, the leased car's market value may be higher than its stated residual value; in other words, you could make a profit by reselling it once the storm has passed.

The used-car market

The frenzy currently agitating the used-car market is exceptional. If you have absolutely no choice but to buy a used car, do not skip the inspection process. Don't just take the seller's word for it. You could end up with several unpleasant surprises that might cost you dearly.

Should you sell your vehicle?

Now that's an interesting proposition. The enthusiasm for certain models is such that you could sell your used model for the price of a new car. But be sure you can replace it with a model that meets your needs. Don't compromise too much when it comes to equipment, colour or engine power. You may regret your decision or lose money if you abruptly resell.



Jesse Caron

Automotive expert and road-test coordinator

CAA-Quebec Automobile experts are there to answer the thousand and one questions that may cross your mind regarding your car, your driving and your safety. Take advantage of their expertise!

Any questions?

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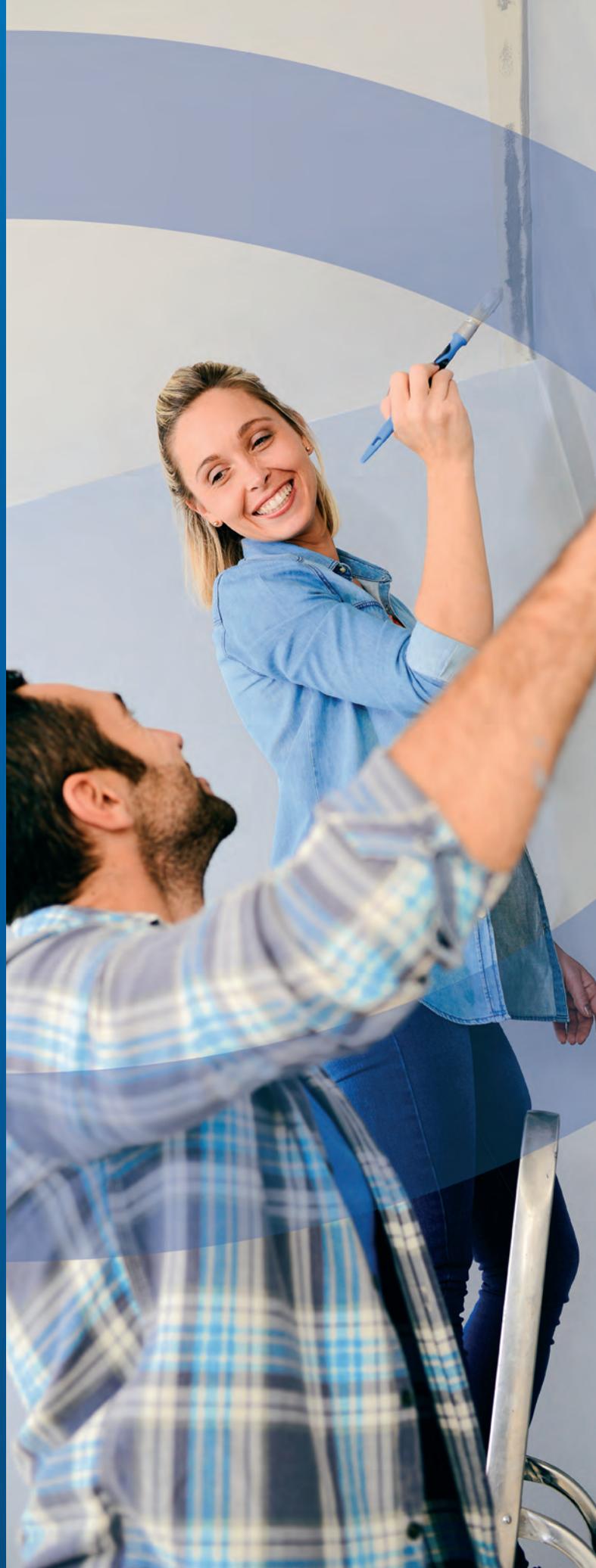
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Tips for bathroom renovations

This small but essential room needs remodelling. Here are some ideas for a successful project.

BY — JACQUELINE SIMONEAU

Planning

Before approaching contractors for bids, establish your budget and make a plan, taking into account the needs and habits of each family member. Be sure to list any problems to be fixed (excess humidity, limited storage space, poor lighting, and so on).

Dimensions and clearances

A practical layout is vital for a functional and comfortable bathroom. The sink, shower and bathtub need at least 75 centimetres (30 inches) clearing in front and the toilet needs 30 centimetres (12 inches) on each side. The standard bathroom vanity height is 76 centimetres (32 inches).

Flooring

Ceramic and porcelain tiles are both waterproof and easy to clean. But they can also be slippery when wet so non-slip tiles are preferable. The most affordable flooring option is vinyl or linoleum. For superior thermal comfort, consider in-floor heating. It distributes heat evenly, inhibits mould growth, doesn't take up space and keeps the floor dry, reducing the risk of slipping and falling. You can install the system yourself if you possess the necessary electrical skills. Otherwise, a qualified electrician is recommended. Gendron recommends installing an uncoupling membrane over the subfloor before laying the tiles. "This will help prevent tiles from cracking and will repel moisture seeping through the tile grout," he explains. A waterproofing membrane should also be installed on shower walls prior to tiling.

Structure

"If the project involves structural work – for example, removing a load-bearing wall, adding a closet, relocating fixtures and fittings – it's crucial to assess and ensure its feasibility with an expert in the field who's a member of a professional order (like an engineer or architect)," recommends Luc Gendron, a general contractor and technologist with Plani-Conseil. Then hire a qualified plumber and/or electrician – their services will be essential.





Taps and valves

Here are two must-haves for the shower: a height-adjustable slide bar and a thermostatic valve system. The latter allows you to pre-set water flow and temperature to prevent abrupt changes when someone elsewhere in the house uses the water while you're in the shower. If a rain showerhead is in the cards, make sure it's large enough to produce the rainfall effect you want. As for sink faucets, digital is the keyword. They are more hygienic and dispense water only as needed. But they run on batteries that must be charged or replaced from time to time. And make sure there's ample space (for washing hands) between the faucet and the sink.

Lighting

Install at least three light sources: wall sconces on either side of the mirror (for applying makeup and shaving), recess or track lighting overhead and wet-rated recess lights in a shower stall or above the bathtub. Dimmer switches are useful for creating ambiance – desirable when taking a bath, for example.

→ Free-standing bathtubs are popular, but they cost more than built-in tubs and take up more space.



Fixtures

The most common mistake people commit is going for massive bathtubs. "Free-standing tubs are popular," Gendron says, "but they cost more than built-in tubs, take up more space and use more water. They're also tricky to get in and out of, so they aren't for everyone, least of all children." An interesting concept is to separate the shower and tub. Among other advantages, it allows for easier shower access for those with mobility issues. A ceramic-tile shower requires meticulous installation to achieve perfect waterproofing. And be sure to put waterproof drywall behind the tiles, not the regular kind which forms mould and will rot in the long run. For toilets, a raised model with an elongated bowl suits more body types. If space permits, a double sink will simplify the morning and evening routines of everyone in the household. When it comes to materials, think long-term by opting for time-tested, durable, moisture- and humidity-resistant products in a neutral colour scheme. Low-flow models and faucets with aerators will save money and water, but are unsuitable for basement plumbing fixtures. In basements, the proximity to drainage and the absence of a slope mean that more water pressure is required to flush away waste.



CAA-Quebec Members

If you need advice or experts for your bathroom renovation projects, contact our Residential Advisory Services and the network of Approved Residential Suppliers. Also, you can get rewards and rebates from the Rabais Dollars CAA program; for example, get 25 percent off regular-priced paints from Bétonel Dulux and Glidden.

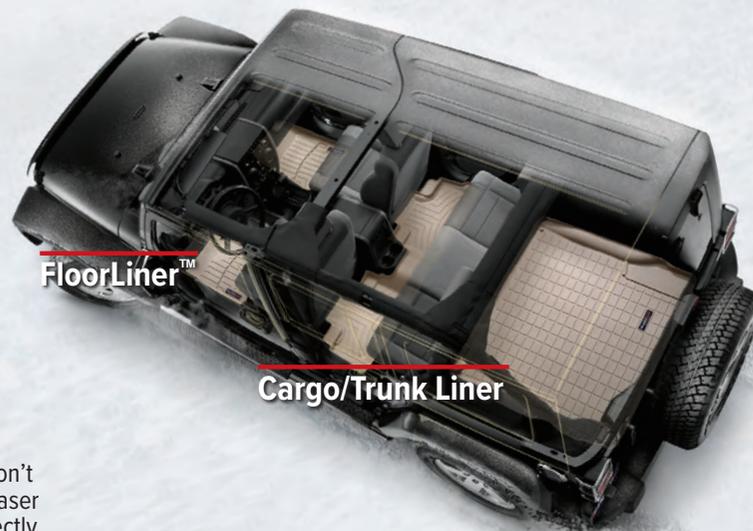
Ventilation

An exhaust fan is a must for controlling excess humidity. Its required capacity depends on the size of the bathroom, the nature and number of plumbing fixtures, the traffic at busy periods and the length of the exhaust duct. Fan performance will be optimized if the duct run outside is as short and direct as possible. It's a plus if the device is quiet and equipped with a timer.

Paints

Use products designed for bathrooms. They contain a fungicide that protects against moisture and mould. A pale colour scheme is recommended as bathrooms generally have few windows, and any window coverings that do exist are often opaque for privacy.

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What to do with frozen water pipes

It's a familiar story: Extreme cold temperatures can freeze water in pipes located in poorly insulated areas. Should that happen, act quickly because the pipes could burst, leading to costly water damage.

BY — JACQUELINE SIMONEAU

Locating the frozen pipe

If you turn on your faucet and get only a trickle or if your water pressure suddenly drops, a frozen pipe is probably the cause. The first thing to do is identify which pipe and locate the frozen section. Note that pipes in poorly-insulated areas or located near exterior, north-facing walls are the most likely to freeze.

To pinpoint the exact spot, look for frost forming on the pipe surface, or lightly run a damp cloth over the pipe where it will catch slightly as it goes over the frozen section. Once you've found the right spot, ensure the pipe isn't about to rupture. If so, you'll need to immediately call an experienced plumber.

Thaw the frozen pipe

If it has not yet ruptured, it's still best to act fast. The longer you wait, the more the ice will expand inside the pipe, increasing the risk of it bursting.

There are several safe ways to thaw frozen pipes. The simplest involves the use of a hair dryer. Turn on the faucet and slowly move the dryer closer to the frozen area, making sure to distribute the heat evenly. Other options include using a small space heater, a heat lamp or high-wattage light bulb. But be

→ **Contact your insurer to see if your residential coverage includes water damage caused by frozen pipes. Note, however, that despite adequate protection, the insurer may refuse compensation if the burst pipe is the result of your own negligence. So make certain the pipes are in good working order.**

careful not to put the heat source in direct contact with the pipe or with any potentially flammable surrounding material.

Warning! Never use a propane torch here, as open flames are extremely dangerous, not to mention the most frequent cause of fire in this case.

If, despite your efforts, the pipe remains blocked, call a certified plumber. You can find one by consulting the list of Approved Residential Suppliers..

Prevent pipes from freezing

Here's what you should do: (a) wrap pipes with foam-rubber sleeves or insulating strips and (b) use heating cables for pipes located near exterior walls. On extremely cold days, run a small stream of cold water from faucets to prevent ice from forming. Another precaution is to leave open any cabinet doors located under kitchen and bathroom sinks (especially if they are near an exterior wall) to allow warm room air to circulate around the pipes.



Mobility

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



No more gas-fuelled cars by 2035?

The Federal Government has recently followed Quebec's lead in banning the sale of fuel-burning cars across the country as of 2035. While it's good news for the environment, consumers may feel a slight panic attack. Here's what you should know so you can greet the change with a smile.

- The ban concerns only new models. You'll still be able to hang on to your gas-fuelled car or even buy a used one, as the case may be.
- Plug-in hybrid vehicles (PHEVs) are considered electric. If you're not ready yet to go fully electric, a new PHEV can help ease you in the right direction.
- Automakers are already accelerating their designs and multiplying their EV output. Between now and 2035, there will be more choices on the market, making EVs more affordable.
- With an already good supply in Quebec, the public charging network continues to grow. For example, Circuit Électrique plans to add 4,500 terminals to downtown streets, specifically for tenants and condo owners who are unable to install a terminal at home.

Only a superior-service garage can join the AARS network

Did you know that in order to display the CAA-Quebec Approved Auto Repair Services (AARS) badge, a garage must meet stringent evaluation criteria?

Every aspect of its operation must pass muster: workshop inspection, staff competence, equipment compliance with industry standards, customer satisfaction and appropriate handling of hazardous materials. The garage must also offer warranties above and beyond the basic level required by law.

In case of a dispute with an AARS facility, CAA-Quebec will ensure conciliation. The AARS network includes some 360 locations across the province for all types of repairs on all types of vehicles: passenger, recreational, sports, hybrid or electric. No doubt your vehicle will be one of these.

CAAQUEBEC.COM/GARAGES





Lexus AWD event

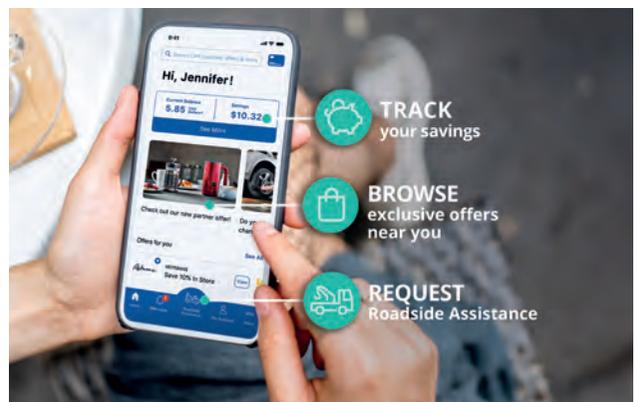
All-wheel drive continues to widen its appeal in Canada, especially among buyers of luxury-brand vehicles. Lexus fans are a case in point, with 93 percent of them opting for an AWD model last year, compared to 77 percent in 2014. At the close of winter 2021, Lexus invited us to test and compare three types of all-wheel drive used on its best-selling products, including hybrids. We also took advantage of the closed-track sessions to brush up our driving skills.

A track test of an all-wheel drive reveals much about its capabilities in extreme conditions. In the case of Lexus, its traditional systems provide more precise control than the electric system of the hybrids, provided you use a bit of elbow grease. However, it should be remembered that in everyday life, the main drive wheels, front or rear, do most of the work. All-wheel drive, no matter which type, mostly helps accelerate away from a green light or get out of a snowbank... but it never lets you stop faster.



Ready in a flash!

It's high time to put the RV and convertible in storage, whether or not you're ready to accept the fact that winter's here again! At least one other thing is certain: If you hold a CAA-Quebec auto insurance policy, the storage paperwork (for passenger car and RV only) can now be done quickly online. You'll find the form *Store my vehicle or remove it from storage* in the "Auto Insurance" section of CAAQUEBEC.COM. Simply fill in your policy number, the storage date of your vehicle and the date of its removal from storage. A confirmation will be emailed to you.



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To make the most of your member benefits, download the mobile app.



Slowly but surely!

Little by little we are recovering our pre-pandemic habits, feeling safe enough to venture out and visit family and friends. Now is as good an opportunity as ever to test your reaction time behind the wheel. The CAA-Quebec *There's no age limit for good driving* program can help you do just that and more. In a one-day workshop, our mobility experts will guide you through checking your road-safety knowledge, making the proper adjustments inside your vehicle, modifying your driving habits to match your situation and honing your driving skills. To organize an event at a senior residence, consult the "Senior Mobility" section of CAAQUEBEC.COM/FOUNDATION.

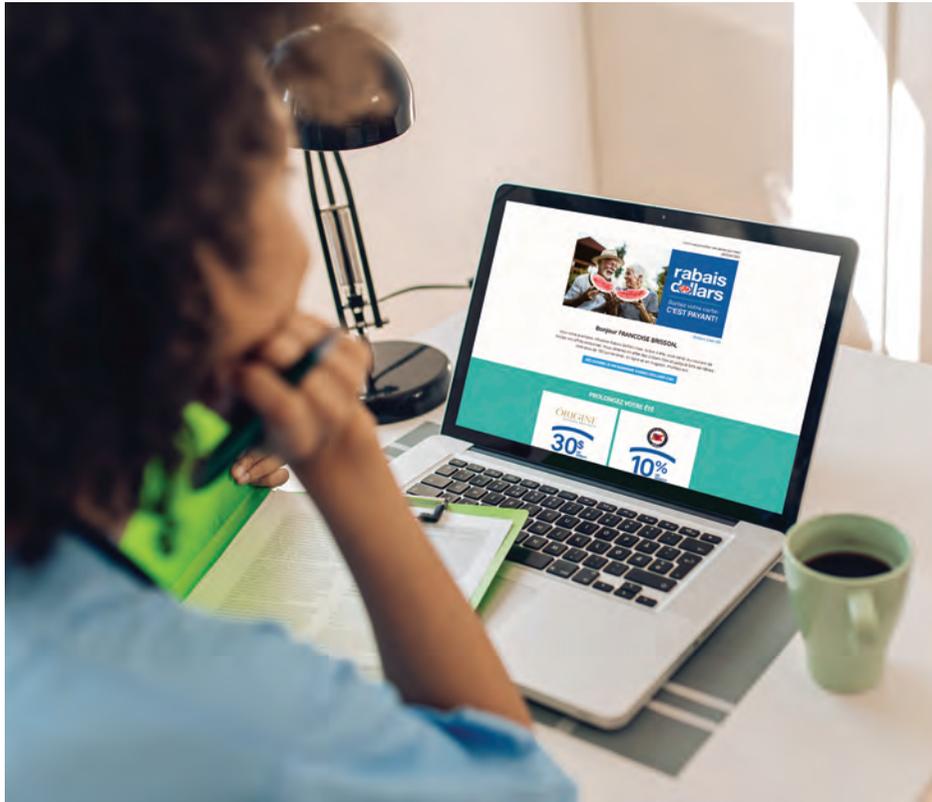


Winter tire shortage? Not so far

"As yet, the word 'shortage' is misleading because warehouses are well stocked," says Sylvain Légaré, CAA-Quebec Automotive Industry Analyst. "But if upcoming new models arrive with a new tire size, choices may be limited as manufacturers won't have yet produced the right kind for your new car."

So, while you are car shopping, be sure to check the availability of winter tires even if winter isn't yet upon us. "There's also the possibility of downsizing your winter wheels and tires – that is, of course, if your tire dealer can do it," explains Légaré.





An indispensable tool for making the most of your membership

The *Rabais Dollars CAA* newsletter is chock full of information. Sent out monthly, it keeps you abreast of the latest details regarding our rewards program as well as discounts and rebates offered by our 150 partners. It also forwards bargains tailored to your interests and keeps track of your CAA Dollars account for you. From time to time, it sends alerts of special offers and contests. If you haven't already done so, subscribe by visiting CAAQUEBEC.COM/DISCOUNTS.



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MEMBER TESTIMONIAL

A reflex, all year round

No sooner does Carole Fiset have a question about her home, her car or her travel plans – than she immediately turns to CAA-Quebec for advice.

Fiset has been a CAA-Quebec member ever since she bought her first car, a used Renault 5 (just so you have an idea of how long ago it was). “From that moment on, I’ve always carried my membership card,” she says proudly. “And never once did I even hesitate to renew it.”

So over four decades and counting, Fiset and her family have taken advantage of the benefits that card provides. “ALL of the benefits,” she emphasizes. “In the early days, when the kids were small, we used the TripTik Travel Planner a lot: to locate campgrounds, attractions, eateries in places we were visiting.” At first, they travelled close to home – to Fiset’s hometown Quebec City, to eastern Quebec and Gaspésie – before venturing beyond the province to Maine, Florida and Western Canada. “What wonderful trips we had – every single itinerary felt like a professionally organized tour.”

This Montreal South Shore resident takes advantage of CAA-Quebec services all year round in good weather and bad. She remembers one day being locked out of her car in minus-30°C, engine running. “Cell-phones didn’t exist at the time and I had been the last person to leave the office with its doors slamming shut behind me. Luckily, the CAA-Quebec service truck arrived 30 minutes after I called from a nearby dépanneur.” And that’s not counting her multiple calls to CAA-Quebec experts for advice on all kinds of home renovations and repairs, from fixing water damage to roofing, from paving the patio to replacing doors and windows. “The most recent call I made was for help with shopping for a hybrid car.” For Fiset, calling CAA-Quebec is a reflex, like calling a knowledgeable friend or parent for advice. “If you’re worried about something, CAA-Quebec is always close by. It makes life so much more pleasant!”



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!



01 — Comfort two minutes sooner

The first reason is pure selfishness: The block heater helps warm up the car cabin 40-percent faster than if the car isn't plugged in. Conducted during two long winter months, CAA-Quebec's tests show that a -10°C morning will result in a plugged-in car cabin reaching 18 degrees in three and a half minutes, compared with five and a half minutes for one without a block heater.

Furthermore, a preheated car promotes faster windshield and side-window defrosting. So long, fogged-up visibility!

Even on a night when the temperature is barely -1°C , CAA-Quebec recommends plugging in your block heater. In fact, it's always sensible to plug it in once the freezing point is reached.

3 benefits of block heaters

As winter approaches, remember these good reasons for plugging in your car – that is, if it isn't already lucky enough to “sleep” in a garage.

BY — NADINE FILION

02 — A “tankful” of savings

Transport Canada specifies that, unlike in summer, starting the car in winter burns up to 50-percent more fuel. That makes sense, since the engine must work harder to pump thickened oil throughout the block to lubricate moving parts.

Using a block heater beforehand saves fuel during the first 20 kilometres of a trip. CAA-Quebec tests show the savings to be 15 percent on average, and up to 33 percent for large-displacement vehicles.

What kind of savings are we really talking about? Given that the cold season in Quebec averages 112 days of below freezing temperatures and that, according to the International Energy Agency, the pre-pandemic average consumption of Canadian vehicles is 8.9 litres of gasoline per 100 kilometres, a preheated car being driven for at least 20 kilometres a day during the winter will save the motorist almost 30 litres of fuel – or roughly half a tank.

And there's no need to keep your car plugged in all night long: It only takes three or four hours on cold nights (below -20°C). Beyond this time period, the vehicle won't be any warmer and you'll have wasted electricity. CAA-Quebec recommends investing in a timer that will indicate the right moment to plug in.

03 — A win both for your car and the environment

Plugging in your car doubly benefits the environment. Less fuel burned leads to reduced exhaust emissions, and those emission-control systems will activate more rapidly. CAA-Quebec's dynamometer tests show that a preheated car emits 15 times fewer hydrocarbons, 6 times less carbon monoxide and 4 times less nitrogen than one without a block heater.

What's more, plugging in your car means less contaminated oil, which in turn means fewer oil changes and less frequent maintenance trips. In the long run, preheating your car in winter will substantially extend its life. In fact, plugged-in CAA-Quebec service vehicles have lasted up to 300,000 kilometres – 33 percent longer than those not plugged in.

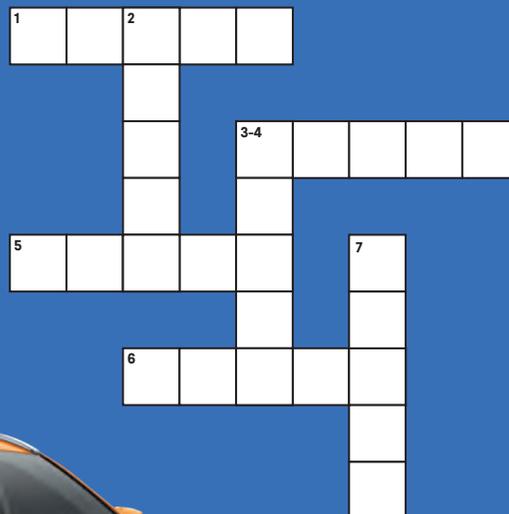
One thing is for sure: Preheating your car will cost you no more in electricity than in gasoline.



CAA-Quebec Members

Have your block heater installed at a CAA-Quebec Approved Auto Repair Service facility. You'll get 3 percent back in CAA Dollars. Note also that our Automotive Advisory Services provide free answers to all your questions about your car, including its use and maintenance.

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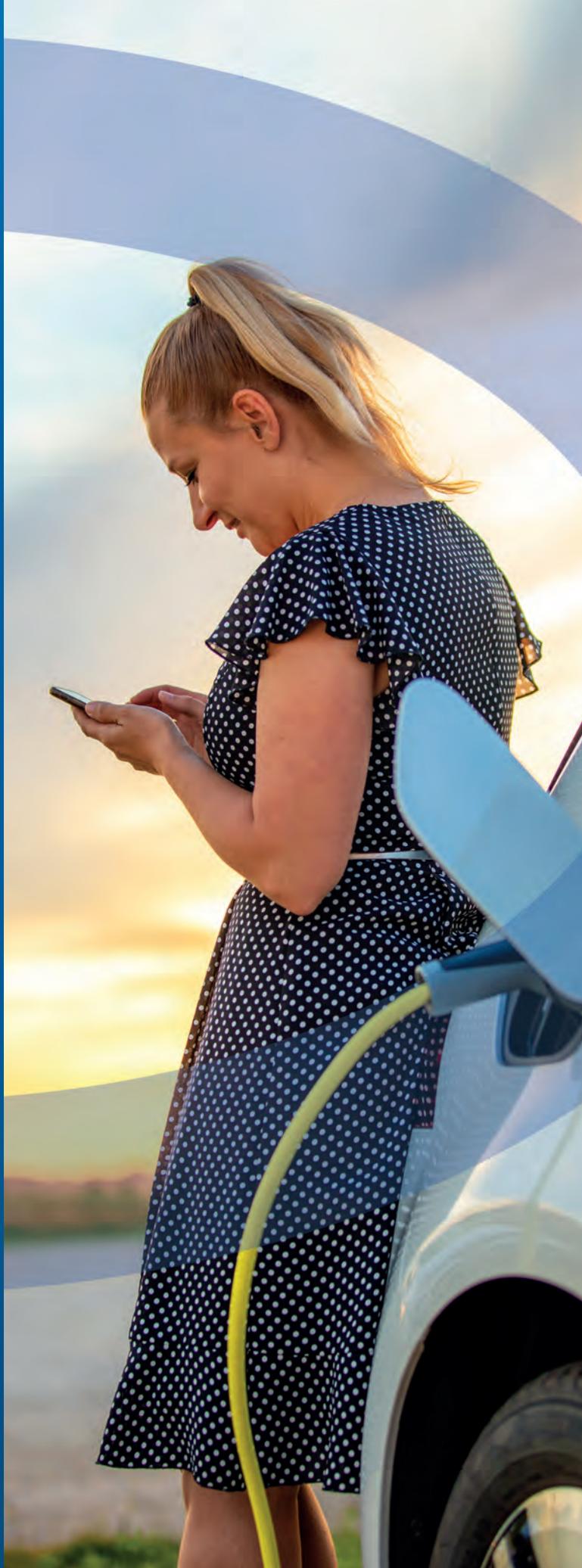
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EVs

Lifespan and range

How long an electric vehicle lasts largely depends on its battery, that essential and single most expensive EV component. While designed to last, EV batteries see their capacity diminish after each charge and as time passes. But there are also ways to keep them going for a longer period.

BY — LYNE BOISVERT

A high-voltage lithium-ion battery loses 2- to 3-percent capacity every year. In other words, a 400-kilometre-range battery will see this number drop to 300 over 10 years. But it's possible to prolong the life of an EV and maintain its range. CAA-Quebec automotive expert Jesse Caron shares the following tips.

- Charge your car at home or at 240-volt public charging stations. Only use fast-charging stations in times of need.
- Have your 12-volt battery tested. It powers the accessories and activates the main battery. If it dies, your car won't start.



- Go easy on the pedals! Avoid abrupt starts and hard braking, which are energy consuming and put too much strain on the battery.
- Keep the battery charged between 20- and 80-percent capacity, which will prevent problems in the long run.
- Limit the weight load in the car. You'll be able to drive farther.

Don't neglect engine and bodywork maintenance

- Keep your EV maintained regularly. As the brakes are not used as aggressively as those of a gas-powered vehicle, an annual cleaning will prevent them from sticking.
- Rustproof your EV. Treatment is permitted on EVs, but be sure that grease or oil doesn't come in contact with orange cables and connectors.



→ In severely cold weather (-25°C and below) your EV can lose half its range, and times of continuous heat also speed up battery degradation. The ideal driving temperature is between 15°C and 25°C.

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Battery replacement

When you buy an EV, be sure to check the manufacturer's warranty. Most dealerships offer 8 years/160,000 kilometres; others, even 10 years/240,000 kilometres. It's also important to scrutinize the battery-replacement clause in the contract. Some manufacturers offer a brand-new battery pack while others propose replacement of a unit of equivalent wear (guaranteed, for example, to beat 65 percent of its original capacity).

If you plan to buy a used EV, note that, dealers aside, only certain garages have EV-trained mechanics. A battery pack that's no longer under warranty can cost up to \$8,000 (about \$130 per kWh), although prices have been trending downward. Consider your vehicle's age when deciding whether or not to replace the battery pack.

Finally, EV batteries rarely wear out prematurely. Should that be the case, your dealer will assess the battery pack and replace it if needed.



CAA-Quebec Members

EV drivers get all sorts of membership perks: discounts at charging stations, reduced auto-insurance rates, 3-percent rebate in approved EV-specialized garages (among others), roadside assistance and so much more. For more details, visit CAAQUEBEC.COM/ELECTRICMOBILITY.

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LENDING YOUR CAR

Am I covered?



In Quebec, you can lend your car to anyone with a valid driver's licence. However, since no one is immune from having a traffic accident, you'd better know how automobile insurance works.



→ **When you register your child as a secondary driver, you help him or her gain experience behind the wheel that could save them money when it comes time to obtain a first insurance policy. Many insurers recognize this kind of experience and adjust the premium accordingly.**

Lending your car occasionally to your insured child

Your child, who received his or her learner's licence a few months ago, borrows the family car to visit a friend. On the way, he or she has an accident involving another vehicle. No one is injured but there is significant property damage. Who pays for the repairs to your car? It all depends on your automobile insurance policy.

If you informed your insurer beforehand that your child would occasionally drive the car, you'll be covered for the amounts specified in your policy. On the other hand, if you've failed to mention this detail, you may be eligible for partial compensation only. The insurer may even decide to reimburse nothing, arguing that it did not have all the information before issuing the policy.

Declaring every driver who is using your car, including non-family members, will ensure full insurance coverage. Your insurer will calculate the risk represented by you and your occasional drivers and adjust the policy – and your premium – accordingly.

Also, when you register your child as a secondary driver, you help him or her gain experience behind the wheel that could save them money when it comes time to obtain a first insurance policy. Many insurers recognize this kind of experience and adjust the premium accordingly. To sum up, informing your insurer of the slightest change in the use of your vehicle remains the best way to stay fully covered and receive adequate compensation in the event of an accident.

Lending your car to an insured friend or occasionally borrowing his or her vehicle

What happens if you borrow a friend's car to run a few errands and have an accident? First, be aware that the accident will be entered in the Fichier central des sinistres automobiles (central automobile accident claims database), in the file of the driver involved in the mishap: that's you.

If the accident occurred when you failed to make a proper stop with your friend's car, you'll be considered totally at fault. Your friend will be eligible for compensation from his or her own insurance company, but only if the policy includes collision coverage, an option contained in Section B of the contract.

Take a few minutes to check with your insurer if you opted for the extra coverage "Civil Liability for Damage to Non-Owned Automobiles" (Endorsement Q.E.F. 27) when you bought the policy. If yes, the damage caused to your friend's vehicle will be covered by your policy if there is no collision insurance in his or her own policy; you must then file a claim with your insurer. This endorsement can also be useful if you rent a vehicle in Canada or the United States for your next trip.

Obviously, in the opposite situation – you've lent your car to a friend – the same rules apply: Your insurer is responsible for the claim if you have collision insurance on your vehicle and, if you don't, your friend's insurance will cover it, but only if he or she has Endorsement Q.E.F. 27.

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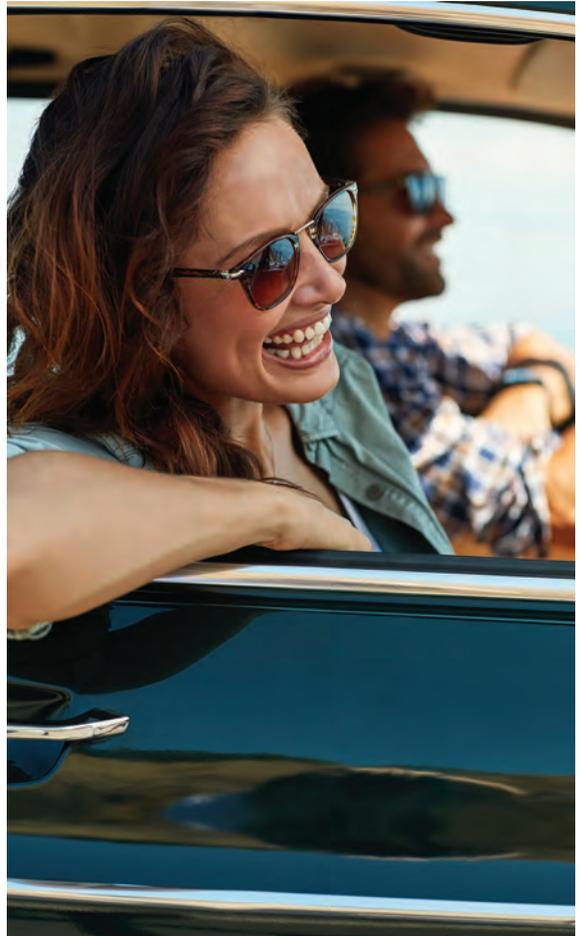
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And if despite everything else, you or your friend are driving without any civil liability insurance at all and are involved in an accident, you can be fined as much as \$2,800, in addition to having your licence automatically suspended or being barred from obtaining one. You will also be required to pay for the damages.



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2021 FORD F-150

Price: \$35,379 to \$97,595

PROS —> Endless choice of configurations, powerful and relatively fuel-efficient hybrid engine, smoother ride than before, effective sound insulation, immense cab, very comfortable seats.

CONS —> Transmission at times harsh and hesitant, high cost of hybrid engine, unproven reliability of turbo and hybrid engines, bouncy suspension on poor pavement, large footprint.

The all-electric Ford F-150 Lightning is creating a lot of buzz, but it will only arrive in 2022. Meanwhile, the rest of the F-150 lineup is being seriously updated. Apart from the inevitable styling revisions, the 2021 iteration displays several new convenience and safety features and, above all, a segment-exclusive hybrid engine. Offered as an option, on all versions, it brings to a total of six the available powertrains for the continent's highest-selling vehicle.

Once again, in 2021, the F-150 achieves an ideal compromise between the cushy comfort of a RAM 1500 and the overtly robust Chevrolet Silverado/GMC Sierra twins. Despite a sometimes picky transmission, the hybrid engine currently offers an unparalleled combination of power, capacity and fuel economy. However, it will take a lot of driving to be cost-effective. Prospective buyers will also have to ascertain if the comfort, space and capabilities of the F-Series justify the monthly lease payments: between \$700 and \$1,000, for the most popular versions.

TESTED MODEL

ENGINE: 3.5-litre twin-turbo V6 with electric motor (430 hp)

TRANSMISSION: 10-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 8°C to 26°C

TESTED FUEL ECONOMY: 11.7 L/100 km

2022 HYUNDAI TUCSON

Price: \$29,624 to \$48,224

PROS —> Competitive interior space, quiet cabin, comfortable ride, effective transmissions, smooth and flexible hybrid engine, good warranty.

CONS —> Disappointing fuel economy (hybrid), hesitations after a stop (hybrid), frustrating touch controls, poor front-seat design, loose handling.

After seven years with the same form, the Tucson was showing its age compared with many recent compact SUVs. Apart from its badges, the fourth generation Hyundai is presenting for 2022 has little in common with its predecessor. Edgy styling, inside and out, dissimulates a new platform and reworked mechanicals – including a hybrid for the high-end trims. A plug-in version has also just arrived for this new and considerably enlarged model.

The Tucson makes further strides in terms of space, quiet and ride comfort. Its technology is updated, though the user friendliness that normally characterizes Hyundai dashboards is not always present. In addition, the hybrid powertrain does not exactly deliver on fuel economy, which is no better than for certain gasoline-only rivals. The plug-in version will most likely improve on that.

TESTED MODEL

ENGINE: 1.6-litre turbo 4-cylinder with electric motor (227 hp)

TRANSMISSION: 6-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 18°C to 32°C

TESTED FUEL ECONOMY: 7.7 L/100 km





2022 NISSAN PATHFINDER

Price: \$45,658 to \$57,208

PROS —→ Advanced driver assistance, improved driving enjoyment, vast and practical cabin, comfortable seats, intuitive controls and screens, above-average towing capacity.

CONS —→ Lack of agility in turns, weighty feel, no hybrid or electric version, transmission sometimes slow, sharp price increase.

Nine years ago, the Pathfinder abandoned its truck-based origins in favour of a crossover unibody platform. The redesigned 2022 model adheres to the same formula and also keeps the former generation's platform and V6 engine. However, Nissan revised the rest of the mechanicals and replaced the continuously variable transmission by a traditional, nine-speed automatic. No electric version is scheduled, but the body, cabin and tech software reflect what's currently in vogue at Nissan.

The 2022 Pathfinder still does not drive with the poise of a Ford Explorer or Mazda CX9, but it shows significantly more character than the bland generation it replaces. It is due to a large extent to the new transmission and reworked steering. Nissan also took care with the flexibility and convenience of its star family SUV. However, the lack of a plug-in version is disappointing, especially on the part of a pioneer of mass-produced electric vehicles.

TESTED MODEL

ENGINE: 3.5-litre V6 (284 hp)

TRANSMISSION: 9-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA): 10.5 L/100 km

2021 VOLKSWAGEN JETTA GLI

Price: \$32,745 to \$34,145

PROS —→ Flexible and spirited engine, enjoyable manual transmission, impeccable steering, excellent roadability, roomy interior and trunk, modest consumption, logical controls.

CONS —→ Noisy ride, numerous infotainment system glitches, disappointing seats, lackluster trim and materials, absence of traditional USB ports, uncertain reliability.

The seventh generation of the Jetta appeared for model-year 2019, but Volkswagen waited another year before relaunching the sporty GLI version. In keeping with tradition, it uses the same potent engine as the Golf GTI. It is also the only Jetta delivered with an independent rear suspension, limited-slip differential and adaptive damping system. To the delight of purists, the GLI still offers a six-speed manual transmission that we had the pleasure of evaluating for you.

While testing the Jetta GLI, we also test drove a small Japanese luxury sedan costing close to \$60,000. Despite the latter's prestige badge and rich materials, it was the Volkswagen we really wanted to drive. Comfortable, fast, balanced and roomy, it reinstates the affordable European character abandoned by several of the automaker's popular models. Sadly, the electronic glitches noted on our tester raise the spectre of dubious reliability that has long plagued Volkswagen.

TESTED MODEL

ENGINE: 2.0-litre turbo 4-cylinder (228 hp)

TRANSMISSION: 6-speed manual

DRIVETRAIN: Front-wheel drive

TEST TEMPERATURE: 10°C to 23°C

TESTED FUEL ECONOMY: 7.1 L/100 km



How to reach us



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