

CAA

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TRAVEL / HOME / MOBILITY / INSURANCE

FALL 2020

TRAVEL

SELF-GUIDED TOUR: FOR
HASSLE-FREE ROAD TRIPS

HOME

RENOVATE WITH CONFIDENCE

MOBILITY

ALL ABOUT RUSTPROOFING

THE ROCKIES

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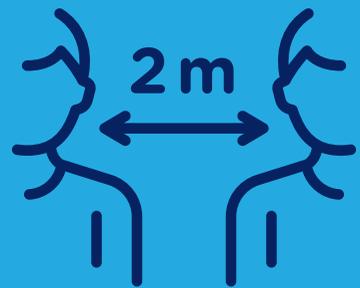
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Editorial

2 REINVENTED NORMALCY

Travel

4 PHOTO CONTEST

- ▶ My staycation: Winning photo and four runners-up

6 TO DISCOVER

- ▶ Niagara-on-the-Lake: A gourmet road trip

12 PANORAMA

- ▶ The enchanting Rockies

14 TAKING OFF

- ▶ Self-guided tours: For hassle-free road trips

Home

32 SPECIAL FEATURE

- ▶ Planning your home renovation

36 GOOD TO KNOW

- ▶ Safety first: Guardrails and handrails

Mobility

38 PORTRAIT

- ▶ The daily life of a CAA-Quebec patroller

41 TECHNOLOGY

- ▶ Decoding driver-assistance systems

44 PRACTICAL MATTERS

- ▶ Rustproofing: A must for Quebec harsh winters

47 ROAD TESTS



**6 NIAGARA-ON-THE-LAKE:
A GOURMET ROAD TRIP**

CAA-Quebec and You

19 FRONT & CENTRE

- ▶ Frequent travellers: CAA-Quebec experts answer your questions

20 NEWS

- ▶ We salute our school safety patrollers
- ▶ 2019 road-safety record: Look out for pedestrians!
- ▶ COVID-19 and the automobile sector
- ▶ New requirement for condominium co-owners
- ▶ Present when it counts – for our members and the community at large

24 MY NO-STRESS CARD

- ▶ A pat in the back
- ▶ Dream Destinations Contest
- ▶ Member testimonial: A perfect travel companion, especially when problems arise!
- ▶ The Assistant for legal advice and identity theft on the obligations regarding a promise to purchase a property
- ▶ You asked us
- ▶ CAA Dollars Discount Program: Are you a gourmet at heart?

30 HOW TO REACH US

COVID-19 ALERT: HEALTH AND SAFETY FIRST

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



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

REINVENTING NORMALCY



©CATH LANGLOIS PHOTOGRAPHE

WE'RE BUILDING A FUTURE WITH THE CREATIVITY OF OUR STAFF AND BY LEARNING TO FORGE A NEW PATHWAY AS IT UNFOLDS.

A handwritten signature in black ink, which appears to read 'Richard Lachance'.

Richard Lachance
President and CEO

The undeniable truth is that the pandemic has compelled us to greet autumn with combined vigilance and precaution. Various situations experienced in different parts of the world suggest that neither the new normalcy nor the slightest sense of economic revival can be taken for granted. Success will ultimately depend upon each of us doing our part in the various government-recommended efforts to contain this virus. A great collective solidarity is imperative.

As our familiar habits undergo dramatic change, new trends have emerged and are starting to shape a new reality. Some of these are clear, like the shift to digital activities in various aspects of our lives. It's never been so easy to shop from the comfort of home, organize virtual get-togethers or manage leisure pursuits by just picking up a phone. Remote working involves a different pace, and our lives assume a new perspective. Some people have discovered latent artistic talents; others have taken up pursuits like baking and gardening, or else dramatically changed their routines. The possibilities are endless. More time spent at home has inspired us to make our lives cozier. And while we no longer venture too far from home, our daily excursions evolve, shaped by the pandemic's felt effects on our usual modes of mobility. We become fearful of mass transit; walk or bike more; give up ridesharing in favour of driving alone, etc. In the process, many of us will rediscover neighbourhood shops and local products. Supplanting one's past routine of *métro, boulot, dodo* (commute, work,

sleep), these new and associated trends may have a lasting and beneficial impact on people, companies and society as a whole. We must be attuned to them as they will shape our future.

CAA-Quebec has also adapted and evolved along with your changing needs. Each day, I'm proud to see our staff still there for you, when and where it counts. We're building a future with their creativity and by learning to forge a new pathway as it unfolds. Our employees are the human face of CAA-Quebec, embodying the committed and generous brand it has been for the past 115 years, and counting. That is evident in our magazine, packed with useful information designed to simplify your daily routines and guide your future getaway dreams.

This year, the uncertainty of "back-to-school" is unlike any other. But it is by staying united and ready to adapt, that we will avoid a second wave and enjoy this season to its fullest.

Have a wonderful fall.

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HOME VACATION EDITION

PHOTO CONTEST



STAYCATIONING PONDSIDE IN CHAMBLY

Our gorgeous garden pond gives us as much pleasure today as it did in 2004 when it was first put in. To maintain its beauty and charm, we tend it as diligently as required each year. In this time of pandemic, what's better than staying close to home with loved ones amid such appealing scenery?

📍 SYLVIA REGIS, CHAMBLY

Send your photo (maximum 5 megabytes) to CAAQUEBEC.COM/CAAQUEBECMAGAZINE before September 30, 2020, along with a description of approximately 80 words. You'll have the chance to see it published. The winning photo will earn the photographer 150 CAA Dollars.



RUNNER-UP 1
📍 VIJAY KOHLI,
MONTREAL

During the height of the pandemic, I spent most of my time creating sculptures at home. This colourful structure now occupies a prime spot on our patio.



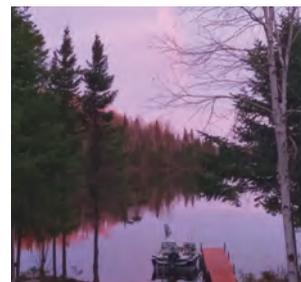
RUNNER-UP 2
📍 MICHEL RICARD,
CHICOUTIMI

My wife and I had planned a summer RV trip. But instead of touring Montreal, Ottawa and Toronto, we camped in our own backyard.



RUNNER-UP 3
📍 DENIS ROBERT,
LORRAINVILLE

A birdhouse and insect-attracting flowers helped our family forget the pandemic. For us winged-fauna lovers, swallows and other migrating birds bring undiluted joy.



RUNNER-UP 4
📍 JEAN-PIERRE LEFEVRE,
SAINT-TITE

On our first morning at the cottage in late May a rainbow soared over the lake, reinforcing our hopes and dreams of the past two months: Ça va bien aller!

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NIAGARA-ON-THE-LAKE

A GOURMET ROAD TRIP

The charming village of Niagara-on-the-Lake lies at the tip of Lake Ontario, in the heart of a region rich in history, wineries and fruit orchards. / BY ANNE PÉLOUAS

Head west from Quebec on Autoroute 20 and keep going along Highway 401. Once past Toronto, the scenic drive hugs Lake Ontario's shoreline all the way to Niagara-on-the-Lake. Within a few hours and a few hundred kilometres, you'll enter a realm of gourmet pleasures, cultural excitement and quiet bliss.



A tranquil promenade along the shores of Lake Ontario

On foot or bicycle in the village

Located where Lake Ontario meets the Niagara River, dreamy Niagara-on-the-Lake is one of Canada's prettiest villages, exuding endless charm and atmosphere with elegant Loyalist-era homes lining flower-filled streets, restaurants and shops highlighting terroir products, art galleries, romantic boutique hotels and cute B&Bs.

You can spend hours leisurely exploring the village on foot or by bike, enjoying the waterfront or visiting the Niagara Historical Museum, the one-of-a-kind Niagara Apothecary Museum or the Fort George National Historic Site.



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Travel

EXPERIENCE THE BENEFITS



Queen Street runs through the Heritage District of Niagara-on-the-Lake.

The region boasts more than 90 vineyards.



Cycling the Niagara Peninsula Loop

To explore the region, swap your car for a bike. The Greater Niagara Circle Route features 140 kilometres' worth of cycling paths, most of which run along the shoreline. The loop itself includes four scenic trails ranging from 15 to 56 kilometres in length and with different levels of difficulty. It's a great way to enjoy gorgeous scenery, stopping here and there to visit other attractions. The Niagara River Recreation Trail is the loop's most popular, running along the western (Canadian) side of the Niagara River from Fort George in Niagara-on-the-Lake to Fort Erie, with the famous falls in between. For accommodation purposes, the Cycle and Stay Niagara B&B network is a convenient option as it also offers luggage transfer (for a fee) between each location.

PRACTICAL INFORMATION:

VISIT NIAGARA-ON-THE-LAKE WITH CAA-QUEBEC TRAVEL ▶ Contact a CAA-Quebec travel counsellor to plan your trip.

CYCLING TOURISM

NIAGARACYCLINGTOURISM.COM;
CYCLEANDSTAYNIAGARA.COM

AGROTOURISM

AGROTOURISMENIAGARA.COM

WINE TOURISM

WINERIESOFNIAGARAONTHELAKE.COM
GREATESTATESNIAGARA.COM

Touring orchards and vineyards

The region's unique microclimate is a special bonus for fruit growers, some of whose products won't ripen anywhere else in eastern Canada. There are many orchards and vineyards located within a few kilometres from the village. The region is perhaps best known for its plump peaches that reach maturity during the summer months, as well as plums, grapes and pears – all sold in roadside stands along the way. Most orchards offer pick-your-own-fruit opportunities as well as sell artisanal products like jams, fruit pies and vinegars.

The region's beautiful vineyards are a major attraction on their own and not to be missed. They number more than 90, including 35 not far from Niagara-on-the-Lake itself. Jackson-Triggs, Stratus, Inniskillin, Pillitteri Estates, Lailey and Lakeview Winery are among the better-known vintners. Discover them by bike or take guided bus tours. (In some of them, CAA Quebec members CAA-Quebec members get a free tasting when they show their membership cards.) Varieties grown include Chardonnay, Riesling, Gewürztraminer and Pinot Noir. But it's succulent icewines that put Niagara-on-the-Lake on the wine map. What could be more fun than tasting them amid the vines that gave birth to them? Several companies organize visits, including Viator, which offers gourmet and wine-tasting excursions, as well as the Grape Escape Wine Tours and Niagara Wine Tours International.

A GOOD IDEA ▶ Niagara Culinary Tours offers packages including accommodation, dining at local restaurants and cafés, and walking tours of markets, farms, vineyards, and so on. NIAGARACULINARYTOURS.COM

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GLOSSARY

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1/3 of households would have trouble paying the bills if a primary earner passed away.¹

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Raising a child to 18 in Canada costs \$280,000.²

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¹ Life Happens and LIMRA insurance study, 2018.

² "The real cost of raising kids," moneysense.ca, April 15, 2015.

³ "Canadian consumer debt is feeling the chill," Equifax, March 2020.

⁴ "Canadian consumers feeling the weight in the third quarter," Equifax, December 2019.

⁵ "University Rankings," Maclean's, 2018.

⁶ "Average spending on goods and services and shares of spending of major categories by province, 2017", Statistics Canada, 2018.

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THE ENCHANTING ROCKIES



Legendary is the lure of the Canadian Rockies - dazzling peaks, turquoise glacial lakes and prodigious wildlife. Whether by car, RV or train, it's high time we go west!

BY NATHALIE DE GRANDMONT

Criss-crossed by some of the most beautiful scenic routes in the world, the Canadian Rockies region is picture perfect for car or RV road trips. Awesome landscapes, vibrant cities and chance encounters with wildlife provoke instant reverence and perhaps only one word: wow!

A self-drive tour is ideal for exploring this corner of paradise. Your itinerary can include all the region's main sites: the signature cities of Calgary, Victoria and Vancouver; the resort towns of Kelowna and Whistler; the Okanagan Valley and, of course, the UNESCO-listed Banff and Jasper national parks.

Established in 1885, Canada's flagship Banff National Park invites you to enjoy nature in every conceivable way. Activities include traversing the Athabasca glacier, luxuriating in hot springs (at

PRACTICAL INFORMATIONS

CAA-Quebec Travel offers a wide range of options to visit Western Canada based on your tastes and preferences:

- ▶ A package combining a land tour of the Canadian Rockies and an Alaskan cruise
- ▶ A train excursion aboard the Rocky Mountaineer
- ▶ A self-drive tour of Western Canada at your own pace
- ▶ A guided tour highlighting the region's natural beauties

FOR INSPIRATION ▶ consult the page entitled Canadian Rockies in the Destinations section of CAAQUEBEC.COM/VOYAGE

Fairmont Banff Springs Hotel, for example), golfing, canoeing, mountain biking or hiking – all accomplished against a magnificent backdrop of peaks and valleys, lush with wildflowers and wildlife like the elk and bighorn sheep that roam calmly almost wherever you turn. The Bow Valley Parkway (toward Jasper) and the Icefields Parkway (toward the village of Lake Louise) are the likeliest areas to spot eagles, moose and grizzlies. Also not to be missed are Lake Louise and Lake Moraine, dazzlingly turquoise, which appear gem-like just a short distance away. And of course, all the roads hereabouts feature numerous spots for fishing, cycling or picnicking, amid spectacular vistas.

Other inspiring landscapes and gastronomic targets await you in the Okanagan Valley (the wine is divine) and along the scenic Squamish route,



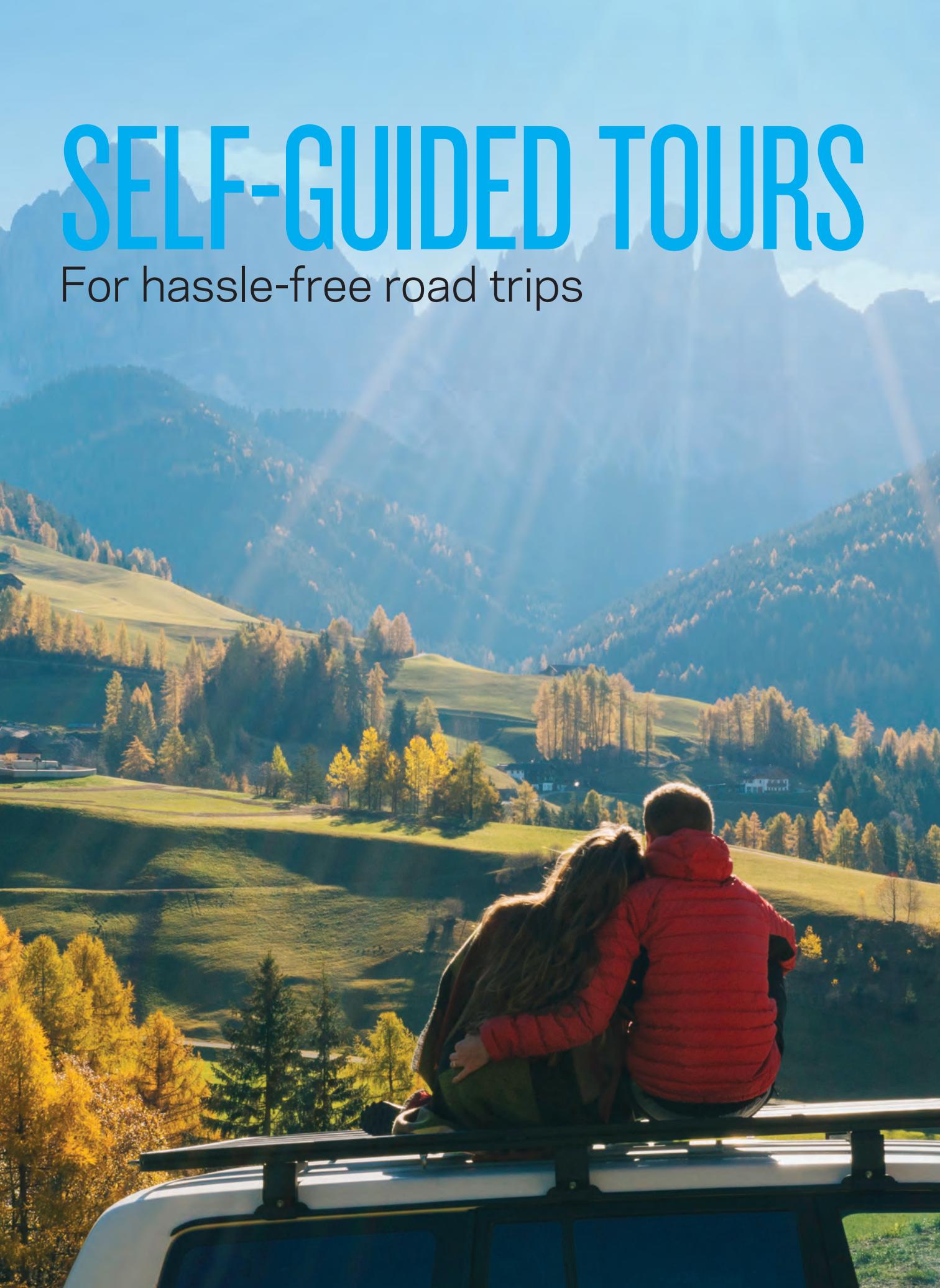
linking Vancouver to Whistler. Now that is another beautiful stopover! Known for its golf courses, snowy peaks and fine restaurants, one as impressive as the next, Whistler is not to be missed.

If you feel like seeing the Rockies by train, then why not do so in style and board the plush Rocky Mountaineer? Its Banff-to-Vancouver (or vice versa) route – called First Passage to the West – follows the identical track as the first transcontinental train, travelling through the Spiral Tunnels (an engineering feat completed at the turn of the 20th century) and numerous mountain passes and canyons. But here again, it's the natural landscapes that can leave one gasping: snow-capped peaks, Glacier National Park, salmon rivers, the impetuous Fraser River, to say nothing of the many raptors perched watchfully along the rail tracks. And around Kamloops, what a surprise to come across a desert-like landscape and ancient ranches of the Gold Rush era, cloaking you in the authentic atmosphere of the Far West. This rail route begins or ends in Vancouver, a vibrant city that seduces visitors with its multicultural character, sprawling Stanley Park, and many beaches. After all the beauties of the Rockies, the splendour of the Pacific Ocean is a most beautiful highlight of such a superb journey.

DID YOU KNOW? ▶ Travel medical insurance is a must, even within Canada. The Quebec Health Insurance Plan (RAMQ) reimburses only a portion of the cost of healthcare services received outside the province. Ambulance costs, for example, are not covered. Be sure to inquire about RAMQ coverage before leaving home.

SELF-GUIDED TOURS

For hassle-free road trips



Thanks to customized packages, this travel mode allows us to move about freely and stay within our budget. / PAR NATHALIE DE GRANDMONT

After being cooped up for months, is it any wonder so many of us are getting itchy feet? We dream of escaping: to the great outdoors, to memorable picnics; of hitting the road and ready to explore. Since the weather is still amenable, we could certainly head for the Côte-Nord to follow the whale-watching route, or drive to Gaspésie to check out spectacular Percé Rock and the charming villages along the Chemin du Roy. We might also head for the open spaces of Abitibi or just meander along country roads around Lanaudière or the Eastern Townships. And if faraway Western Canada beckons, then why not tackle an epic cross-country road trip?

Whether you plan a getaway of a few days or many weeks, always be sure to prepare adequately and have the proper resources at hand. The CAA TripTiks® travel planner, for example, is an essential tool kit, as many a Quebec road-tripper can attest. It's available free of charge for members and can be included in a self-guided tour package.

What is a self-guided tour?

CAA-Quebec self-guided tours refer to customized travel packages for its customers that consist of an itinerary, an optional vehicle rental (car, motorcycle, or even RV) and accommodation bookings. The package is created or configured based on your requirements and preferences when it comes to budget, destination, duration, daily travel distance,



stopovers, accommodation type, and so forth. In this way, you know well in advance what the approximate costs will be. What's more, the self-guided tour organizer may also recommend attractions and restaurants along the route so that you can make the most of your journey.

Flexible and trouble-free

Whether you use your own vehicle or a rental, two vital precautions are imperative before you set out. The first is to make sure that you have adequate travel and car insurance coverage for the entire trip.



PRACTICAL INFORMATION

To prepare, consult the websites of regions on your itinerary, taking time to locate establishments that offer discounts for CAA-Quebec members (visit CAAQUEBEC.COM, Rabais Dollars CAA section). You can also consult examples of road-trip ideas (at CAAQUEBEC.COM/VOYAGE) and read the article "Getting ready for a road trip" (at CAAQUEBEC.COM, On the road section).

The second is to have the vehicle inspected and repaired, as necessary, so you will feel confident that it's safe to be on the road.

Self-guided tours suit all circumstances – whether you travel solo, as a couple or en famille. You can take your time and go at your own pace, free to stop wherever you please, to sample terroir delicacies, visit an historic site, enjoy a picnic at an idyllic spot, admire a sunset, or simply get some rest. Simple pleasures, no doubt, but appreciated nonetheless.

Members and non-members alike are welcome to sign up for CAA-Quebec self-guided tours. The price of gas, meals and optional venue admission are not covered, of course. But the package does include vehicle rental (in some cases), a customized itinerary (based on your needs and created using a CAA TripTiks® travel planner), all accommodations,

guides, road maps and a detailed log containing useful travel information and suggestions.* You can view your TripTiks® itinerary online or download it onto your smartphone or tablet in PDF format for use as needed.

Taken all together, a self-guided tour is a great road-trip choice, taking care of logistics and giving you freedom to move at your own pace. All you have to do now is pack, choose your on-the-road music and away you go! Fantastic adventures beckon!

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FREQUENT TRAVELLERS CAA-Quebec experts answer your questions

Questions to Philippe Blain,
Vice-President - CAA-Quebec Travel

THE COVID-19 PANDEMIC HAS AFFECTED THE ECONOMY AS A WHOLE, INCLUDING THE TRAVEL INDUSTRY. WHAT'S IN STORE FOR TRAVEL AGENCIES AND COUNSELLORS? ▶

There's no doubt that we're in a difficult period, but I'm optimistic. The travel industry is very resilient, as it has so often proved before, especially following natural catastrophes. Travellers are also resilient. A great many things will change like sanitation controls and measures, personal precautions, and insurer and carrier exigencies. Our agents are up to speed with regulations and sanitation protocols in different countries and from all of our partners. Armed with that essential knowledge, they'll be in a good position to guide travellers effectively. Today, their role is more relevant than ever. Travellers will be eager to deal with reliable, well-established agencies.

CRUISE COMPANIES HAD THE WIND IN THEIR SAILS BEFORE THE PANDEMIC. HOW WILL THE INDUSTRY REBOUND? ▶

Despite headline-making cases at the start of the pandemic, the great majority of cruise ships did not experience coronavirus breakouts. Strict measures were put in place to reassure travellers. The industry is now in a transition period, but it will pick up speed once again thanks not only to a very loyal customer base but also to attractive offers and promotions that are further enhanced with flexible conditions.

HOW MIGHT THE PANDEMIC CHANGE THE WAY WE TRAVEL? ▶

For the time being, most queries and bookings involve nearby destinations like the Niagara wine region and not Europe. In the medium term, I anticipate that travellers will prefer remaining closer to home, taking more time getting to know and support local destinations. The pandemic will leave its



WILL WE NEED MORE TRAVEL INSURANCE IN THE FUTURE?

We never know what may happen to us, either at home or abroad. The worldwide COVID-19 pandemic is the latest example of global unpredictability. So, yes, insurance is most important because its goal is to protect us against the unpredictable. Think, for example, how much health care can cost us outside Quebec or of the reasons that might force us to cancel or interrupt our vacations (like illness, death of a loved one, job loss). Emergency medical insurance is clearly essential and now, more than ever, trip-cancellation or -interruption protection is needed so we can explore our unpredictable but oh-so-beautiful world with peace of mind.

Suzanne Michaud, Vice-President - CAA-Quebec Insurance

mark, for sure, similar to what happened after the September 11 attacks. Increased sanitation measures will be put in place to better protect travellers and we'll get accustomed to them. The way we travel will change, but the desire to see the world will remain as strong as ever.

WHEN WILL THINGS GET BACK TO NORMAL? ▶ I prefer speaking of rebuilding travel confidence rather than returning to normal. Once borders are reopened and sanitation protocols are in place and familiar to everyone, travellers will regain confidence and the long but certain road back will be underway. It might well take a few years before you see numbers like those in 2019, but I know that travellers are already dreaming of their next trip.

WE SALUTE OUR SCHOOL SAFETY PATROLLERS

The CAA-Quebec Foundation, in conjunction with almost all aspects of society, has had to adapt to the pandemic crisis. As a result, this year's traditional activities to recognize and reward our dedicated school safety patrollers were replaced by a contest organized at each of the hundreds of participating schools. To every individual patroller, we say "Bravo!" and tip our hats. We honour your diligence, kindness and sense of duty.

School safety patrols in place for the back-to-school season

The rising number of pedestrian deaths on Quebec roads (see below) underscores the importance of continued efforts in road-safety education and raising awareness as well as, by extension, the relevance of the CAA-Quebec School Safety Patrol



Program. Our team is standing by to support those elementary schools wishing to participate in the program, bearing in mind the current public-health exigencies. For more information, visit us at CAAQUEBEC.COM/SCHOOL-SAFETY-PATROLS and discover the many advantages a school safety patrol embodies for the patroller, school, parents and community at large.

2019 road-safety record: Look out for pedestrians!



The good news is the overall 2019 road-safety record is the second best ever! Numbers released by the Société de l'assurance automobile du Québec (SAAQ) show 333 deaths, which is 22 fewer than in 2018. The report also indicates a drop in the number of serious injuries and deaths among the 15-to-24 age group (11.7 percent and 23.9 percent, respectively, compared to the 2014-2018 average).

But unfortunately, this picture conceals certain troubling data. Despite recent automotive improvements specially designed to protect

pedestrians and cyclists, the number of pedestrian fatalities reached 71 last year, up 18.7 percent from the 2014-2018 average.

Other noteworthy statistics:

- ▶ A 17.9-percent increase over the 2014-2018 average in the number of deaths among the 65-to-74 age group;
- ▶ A 25- to 100-percent increase over 2018 in the number of traffic deaths in six Quebec regions: Capitale-Nationale, Estrie, Montréal, Laval, Laurentides and Centre-du-Québec;
- ▶ 20.1 percent of motorcyclists killed in 2019 had blood-alcohol levels above the legal limit.

More education needed to improve safety

Recent statistics prove unequivocally that we must redouble efforts to protect pedestrians. The CAA-Quebec Foundation will continue its endeavours to raise public awareness about better road behaviour. At the same time, however, it recognizes that the 2020 road-safety record will not be a true representation, as the COVID-19 pandemic effectively reduced traffic over a period of several weeks.

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EXPERIENCE THE BENEFITS

COVID-19 and the automobile sector

The impact of the pandemic has been felt everywhere, sparing no one. Whether you're shopping for a car or are merely a car lover, you'll need to adjust to new ways of doing things. The following five pointers from CAA-Quebec may prove helpful.

Car shows are at a standstill

All major events have been postponed until 2021, including June's Formula 1 Canadian Grand Prix, any classic car shows, the Quebec Sport Auto Show, and the Montreal and Quebec electric vehicle shows.

The good news is that approximate return dates for these events have been released, provided health and safety concerns permit large gatherings. Consult the relevant websites for more details. And you can count on CAA-Quebec to be present at the traditional auto and EV shows in both Montreal and Quebec City. See you at both ends of Autoroute 40!

New sanitation protocols for car showrooms

Gone for the time being are the days when you could freely wander through a dealer's showroom. Salespeople are ready to welcome you, but only by appointment more often than not. Negotiations are conducted two metres apart or the salesperson may be behind a clear plastic shield. A road test can still happen, however. The Corporation des concessionnaires d'automobiles du Québec (CCAQ) has released a detailed sanitation protocol for its 840 members. Whether you're used to dealing with a CCAQ member or an independent dealer, you can be sure that appropriate measures – including disinfecting – are being taken.

Remote car sales on the upturn

The idea of negotiating a car price on the telephone or via email or text may not be new, but it's still quite a leap to concluding a transaction without



IN NORMAL TIMES, ACCORDING TO THE CONSUMER PROTECTION ACT, DEALERS CAN SELL OR LEASE CARS ONLY ON THEIR PREMISES.

being in the dealer's office. Still, some merchants dared to take that step during the height of the lockdown. We say "dared" because, according to the Consumer Protection Act, dealers can sell or lease cars only on their premises and, in theory, it is illegal either to finalize a digital contract or have one signed at the consumer's home. For now, though, the Consumer Protection Bureau has confirmed that it has adopted the monitoring of such operations to the government's health-and-safety guidelines.

Encouraged by the success of this new approach, some dealers have continued the remote-sale practice even after reopening their shops. If you're interested in buying remotely, ask the salesperson to bring your chosen model to your home for a complete road test. Keep a written record of each step of the process and take the time to study all official documents before signing them. If in doubt, CAA-Quebec members can contact our Automotive Advisory Services. Also remember that you have access to a mediation program in case of a dispute

with a member of the CCAQ or the Association des marchands de véhicules d'occasion du Québec.

Variable-geometry discounts

The notion of “unbeatable offers” has been around for a very long time. But this year it has taken on a scope unseen since the financial crisis of 2008-2009. Despite the automobile production shutdown last spring, demand for certain types of new vehicles has plunged so dramatically that automakers have been outdoing one another with marketing ploys in order to clear inventories. Car dealers have added their own touches to further sweeten the pot.

But not all incentives are equal. To avoid nasty surprises, use the payment calculator provided by the automaker on its website, then read the small print and shop around. Also, don't extend a loan term beyond five or six years.

You are not buying a price; you are buying a car. So think in terms of your current and future needs. The CAA-Quebec driving cost calculator (CARCOSTS.CAA.CA) reveals the true annual cost of owning and operating a vehicle.

Idle cars

Just because you drive less – what with the spring lockdown, working from home and summer staycations – it doesn't mean your car will get along with less maintenance, the lack of which could compromise its warranty and roadworthiness.

For example, if the maintenance manual calls for an oil change every six months or 8,000 kilometres, it's important that you comply when the time is up, even if you've only driven 3,000 kilometres during that period. In fact, oil degrades as it ages, reducing its ability to lubricate.

You can have your vehicle maintained by a garage of your choice, like one recommended by CAA-Quebec, even if the vehicle is still under the manufacturer's warranty. Keep all your invoices to prove that you've followed the correct maintenance schedule, thereby ensuring the validity of the warranty.

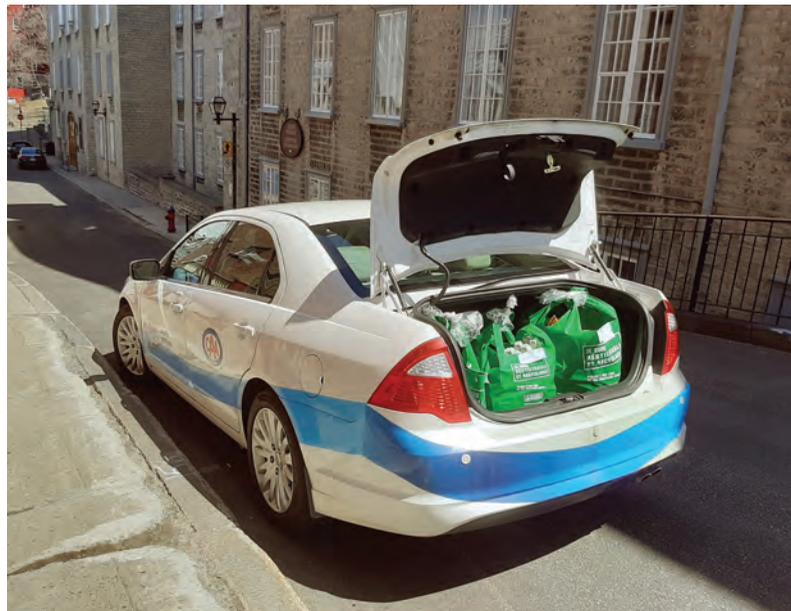


NEW REQUIREMENT FOR CONDOMINIUM CO-OWNERS

Effective October 15, 2020, every co-owner must carry civil liability insurance. The minimum coverage must amount to \$1,000,000 for divided co-ownerships with less than 13 units and \$2,000,000 for 13 units or more. This insurance protects those co-owners held responsible for damage caused to the building and to units other than their own.

The new co-owner requirement follows the existing obligation to insure personal property and improvements made to a unit's private portion. For its part, the condominium corporation has the obligation to insure the entire building, including the private portions, as well as the civil liability of the corporation and its board of directors.

IF YOU HAVE ANY QUESTIONS ▶ contact CAA-Quebec Home Advisory Services at 877-803-1118.



PRESENT WHEN IT COUNTS – FOR OUR MEMBERS AND THE COMMUNITY AT LARGE

Serving its members for 115 years and counting, CAA-Quebec has always been there when it counts, even during a pandemic. And because helping people is a main motivation, several employees from different departments scattered across the province have been volunteering as public transporters over the past months, delivering food, goods and equipment for organizations like La Tablee des Chefs, Moisson Québec, the Saint Vincent de Paul Society and the Salvation Army. We're proud of our people helping others in need.



A PAT ON THE BACK

If, on a daily basis, we've been there for our members when it counts, it's thanks to the devotion of our employees. And what a difference they've made over the past few months, during the extraordinary situation that we've all lived through. They have demonstrated empathy, solidarity and reliability, while adapting to a radically new way of doing the job. Of course, that's not counting the creativity and cooperation that have given us the green light to accomplish so much in a very short time. We owe them a major debt of gratitude.

CAA-Quebec and several members have made a point of thanking them personally. We've captured those moments on video. Be sure to visit our YouTube channel ([YOUTUBE.COM/USER/CAAQUEBEC](https://www.youtube.com/user/CAAQUEBEC)) to see their reactions..



Peace of mind motoring doesn't end with repair coverage!

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Ask about the Allied Program, the best automobile protection plan. Available at your dealership or CAA-Quebec recommended repair facility.



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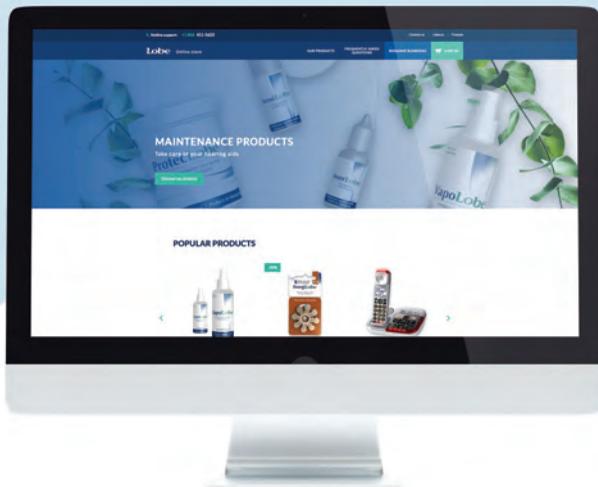
1 877.671.9009



Quebecers love to travel, and it shows! Take a look at the staggering number of entries in our Facebook *Dream Destinations Contest* that ended on July 31. Members and non-members alike were invited to share three dream destinations for a chance to win a \$500 CAA-Quebec gift card.

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MEMBER TESTIMONIAL

A PERFECT TRAVEL COMPANION, ESPECIALLY WHEN PROBLEMS ARISE

Lonely Planet has a point: Membership with an AAA affiliate is just the ticket for a U.S. road trip.

In late September 2019, the Quebec actor Louis-Georges Girard and his wife, Marie St-Cyr, set out in their Subaru on a five-week road trip through the United States. TripTik® in hand, they planned to drive down the East Coast to Florida, then over to the Gulf of Mexico before heading north toward Chicago and the Great Lakes region.

Everything went smoothly as far as St. Louis, MO. As Girard and St-Cyr exited the lively neighbourhood of Soulard, a pickup truck crashed into the driver's side of their Subaru. "It was a dicey situation," Girard recalls. "We were in another country, dealing with different laws and where no one had ever heard of the concept of no fault¹ coverage." I tried to describe the details as they ran through my head to the police. My English was far from perfect and I could certainly have used a dictionary at the time!" Fortunately, there was more anxiety than physical harm. Girard only had a broken tooth and St-Cyr felt some pain in her shoulder. Their Subaru, on the other hand, was a total loss.

"I pulled out my CAA-Quebec card and dialled the number for the United States, shown on the back of the card. The first thing I was asked was if we were hurt. When the patroller arrived, he took good care of us, loading our suitcases onto the tow truck as Marie and I climbed aboard. He dropped off our car at a garage and then took us to a hotel he himself had found. Nice, friendly guy. Helped us relax by telling us about how he had emigrated to the States from Ukraine."

The couple decided to continue on their trip and rented a Dodge Charger. "I drove ever so slowly after the accident. It took us two or three days to feel



completely comfortable again behind the wheel." And they got home a few days earlier than planned. After all, they had to start shopping for a new car!

For the time being, they're enjoying the memories: Nashville, Route 66, Graceland, museums and plantations around Williamsburg... so much history, culture and music to add to other moments these two life-lovers have experienced. And looking ahead, more road trips!

Girard and St-Cyr were interviewed during the pandemic lockdown. But the couple already have plans for their next road trip to California and the West Coast – ideally accident-free but definitely in the company of CAA-Quebec, of which they've been members since 1973.

¹ According to the Quebec public automobile insurance plan, described as "no fault," all Quebecers are entitled to compensation for bodily injuries sustained in a road accident without regard to drivers' responsibilities, within and outside Quebec.

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.

THE ASSISTANT

WHAT ARE MY OBLIGATIONS WHEN I MAKE A PROMISE TO PURCHASE A PROPERTY?



THE ASSISTANT FOR LEGAL ADVICE AND IDENTITY THEFT REPLIES:

► By signing a “promise to purchase” contract, you agree to buy a given house or condo according to stipulated conditions. By signing the document, the seller agrees to sell you his or her property according to the same terms. Whether you buy with or without a broker, the legal implications are the same; hence, the importance of doing research in advance.

The promise to purchase includes important information: the names of the buyer and seller, a description of the property, the nature of the sale (with or without legal warranty), the price,

financing details and deposit, building inspection details, inclusions and exclusions (like fixtures or alarm system), the closing and possession dates, and a response deadline for the seller. Be as precise as you can.

Is it possible to cancel a promise to purchase?

The Quebec Civil Code does not allow withdrawal from a promise to purchase between the moment it is signed and the moment it reaches the seller. And once your offer is accepted, you are legally bound by its content, barring a just and adequate cause, which could arise if one of the conditions stipulated in the promise has not been met, if the inspection reveals a problem, or if you were unable to obtain a loan. In the case of a new dwelling, withdrawal is allowed within 10 days after signing the promise with the builder or developer.

► The Assistant, available exclusively for 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 at CAAQUEBEC.COM/THEASSISTANT.



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SYLVAIN LÉGARÉ
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 Elsewhere in Quebec
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 or post your question online at CAAQUEBEC.COM/AUTOMOTIVE.



QUESTION / How can I make sure that my car interior surfaces are effectively disinfected? - JEAN SIROIS, LONGUEUIL

ANSWER /

It's best to proceed in two steps – first, using soap and water, remove all dirt then, using a disinfectant, eliminate all germs.

Be sure to wash all frequently touched surfaces:

- ▶ Steering wheel
- ▶ Gearshift
- ▶ Seat-belt buckles
- ▶ Touch screens and buttons
- ▶ Charging gun (electric vehicles)
- ▶ Door and grab handles and various controls
- ▶ Key and remote-control fobs
- ▶ Sun visors

Note: Do not soak the surfaces, just wash, rinse and dry them accordingly.

Disinfectant

Wipe – no, better still – rub the cleaned surfaces (except the touch screen) with a cloth soaked in, or sprayed with, an appropriate disinfectant. If the surface is leather or similar, test first on a hidden area to ensure there is no damage.

Safe and effective products

Health Canada is regularly updating its list of approved hard-surface disinfectants against COVID-19. Diluted bleach (at a ratio of 5 mL bleach to 250 mL water) is another effective cleaner, although this solution is not recommended for car interiors as it can damage fabric seat covers and other such accessories.

Disinfectant wipes, sprays and 70-percent isopropyl alcohols are generally safe for carpets, seats and glass. But they are not recommended for plastic, vinyl or leather surfaces, which can discolour after repeated use.

Thoroughly wash any cloths after use – or throw them out.

A number of retailers offer cleaning products specifically designed for vehicles and tested for each surface type. Among them is NAPA Auto Parts, where CAA-Quebec members get a 10-percent discount.



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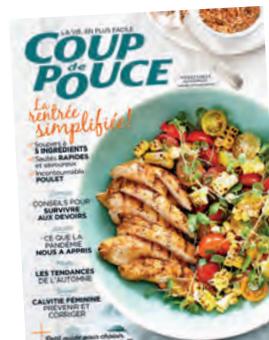


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LAVAL

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LÉVIS

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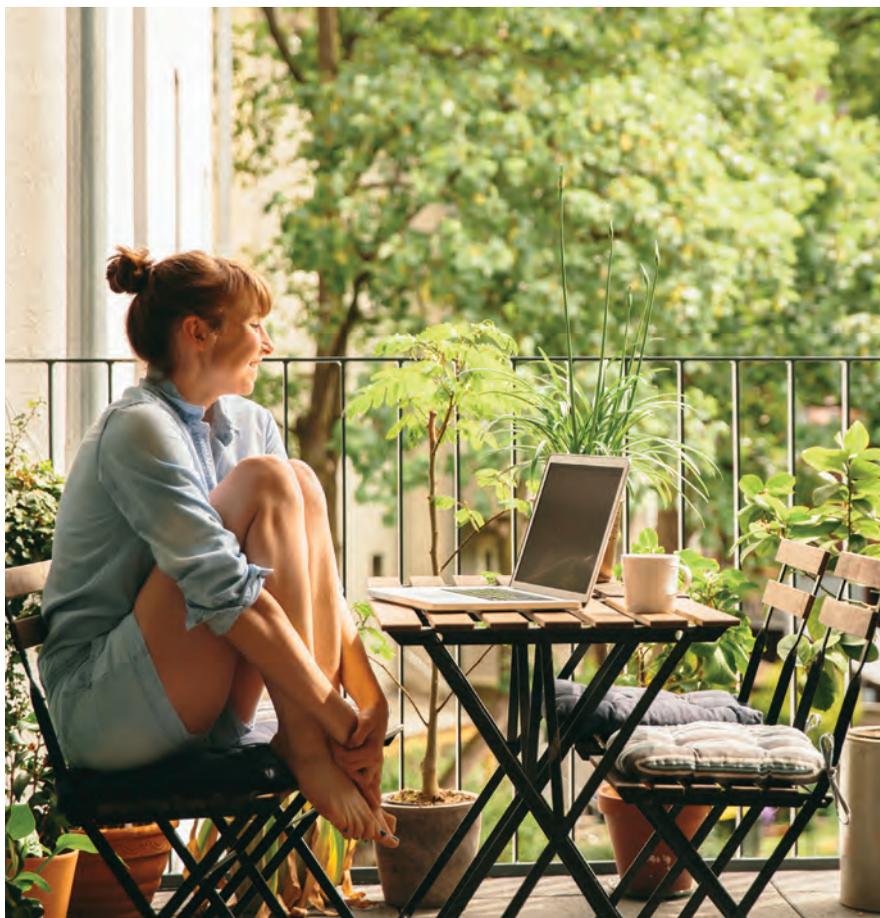
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Cellphone: *CAA

Member Services

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514-861-7575 (Montreal)

Travel Agency

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Automotive Advisory Services

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

Residential Advisory Services

1-888-627-6666, 514-861-6162 (Montreal)
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Home

EXPERIENCE THE BENEFITS

A man in a workshop wearing a respirator mask and safety glasses, working with wood. He is wearing a plaid shirt and overalls, and is holding a piece of wood and a pair of safety glasses. The background shows a workshop with various tools and equipment.

Planning your

HOME RENOVATION

The key to a smooth process is to be well prepared. We'll walk you through it step by step. / BY JACQUELINE SIMONEAU

Step 1: Plan your project

Rigorous planning equals success. First things first: Identify your needs and priorities. Once you've determined that the project is feasible, make a detailed plan. Will you do the work yourself or hire a contractor? If it's a big project like remodeling the kitchen, removing a bearing wall or adding a room, it's best to consult a professional (an engineer or architect, for example) who will guide you in your efforts.

If you do plan to carry out the work yourself, check your municipality for building regulations

and standards. Be sure to get all required permits before starting. And remember, any work involving electricity and/or gas must be carried out by contractors holding the proper licences. You may also need a professional to verify various installations like plumbing, ventilation and heating. If you plan to hire tradespeople, reserve early to avoid delays that would prolong the construction period and the ensuing disorder and dust.

Make a list of the different tasks – with job names and steps – in order of completion. Only then can you create a realistic schedule. Ask each of your specialized contractors what they need to be completed before they start, and what needs to follow their respective tasks. Check the availability of the required supplies and materials and order them well in advance to ensure they are in stock and to avoid work delays. Also, think of renting a dumpster to

deposit bulky waste before it goes to an eco-centre or the garbage dump. Start a file to keep all related documents, photos and invoices.

Insurance is another element not to be neglected. If you do the work yourself, get accident-insurance coverage. Also, review and adjust your home insurance coverage to reflect the scope of the renovations. Be aware that some work could mean a reduction in premium (for example, a new roof or heating system). While you're at it, check the civil-liability coverage included in your homeowners' policy. If your friends or relatives help with the renovations, this coverage will protect you if you're held responsible for accidents causing damage to a third party. If a contractor does the work, make sure he or she has personal civil-liability coverage.

Step 2: Establish a budget

Home renovations are expensive so don't just blindly set the ball in motion. Careful budgeting will help prevent impulse purchases (those "while we're at it" moments) that are sure to inflate the final bill. Decide on the amount that you want to invest and create a realistic budget that takes all expenses into account (like contractors, materials, tools, labour, permits and temporary moves). Add another 10 to 15 percent for the unexpected.

Fortunately, there are ways to economize; for example, there are jobs you can tackle yourself like taking down partitions, removing cupboards, laying a floating floor, and painting. Just because you've hired a contractor doesn't mean you can't chip in. You can also reduce costs by reconsidering certain jobs (like not moving bathroom fixtures, which will save on plumbing work), by reusing certain materials (wood planks, cabinets) and keeping an eye out for sales.

Yet another consideration is the fact that renovations can increase the value of your house when it comes time to sell. To get the best return on your investment, and avoid over-improvements,



CREATE A REALISTIC BUDGET THAT TAKES ALL EXPENSES INTO ACCOUNT (LIKE CONTRACTORS, MATERIALS, TOOLS, LABOUR, PERMITS, ETC.). ADD ANOTHER 10 TO 15 PERCENT FOR THE UNEXPECTED.

consider the value of your property and others in the neighbourhood. Adding features that most other homes already have will be profitable.

Find out about home-renovation grants and tax credits offered by government agencies, municipalities and organizations like Énergir and Société d'habitation du Québec, and available aid programs like Rénovation Québec, Éconologis, Rénoclimat and Novoclimat.



Step 3: Choose a contractor

It's tempting to do the work yourself and save on labour costs, but not everyone is a do-it-yourselfer. If you doubt your natural ability, hire a contractor. The hardest part is finding the right one. Here are a few pointers:

- ▶ Contact two or three candidates, for example, from the CAA-Quebec network of Approved Residential Suppliers.
- ▶ Consult the *Licence Holder's Repertory* of the Régie du bâtiment du Québec (RBQ) to see if they hold a valid licence. Also, check with the Consumer Protection Bureau to see if any complaints have been filed against them.
- ▶ Make sure that they hold the necessary permits and have valid and adequate civil-liability insurance.
- ▶ Validate their credentials in the industry. Ask for references.
- ▶ Request a written estimate detailing the work, materials and costs (so you can compare theirs with other estimates).

Once you've made your choice, request a written contract showing the contractor's contact information, RBQ licence number and a detailed description of the work to be done. This document should also include a list of the required materials, total costs, guarantees, a termination clause in the event of failure to complete the contract, payment terms, timetable, dates for the start and completion of the work and waste management. Ask for the same commitments when you deal with sub-contractors. During the renovation, record all project stages in a log, complete with comments, requests for modifications and the contractor's responses. Keep close track of the work as it progresses.

Finally, don't forget that CAA-Quebec's Residential Advisory Services are there to answer all your renovation questions.

ADDED VALUES

According to the Appraisal Institute of Canada (AIC) RENOVA survey conducted in 2012, kitchen and bathroom renovations yield the best resale recovery rates. The following table shows, in percentages, how much of the investment can be easily recouped.



Step 4: Take the time to shop around

Compare materials and prices, and check their availability and delivery dates. Make precise measurements so you can purchase the correct amount of each item (plus a little extra, just in case). If you need inspiration, check out design trends in magazines and on websites. You'll see that eco-friendly and natural materials like wood, mouldings and large-format tiles have been popular for a while now. However, it's best to avoid too drastic a transformation that might discourage would-be house buyers. A timeless look, neutral and generally understated, will have broader appeal than a bolder, more colourful decor.



CAA-QUEBEC MEMBERS ▶ Get 3 percent – or up to \$100 – off the total invoice (before taxes) for professional services or renovations offered by CAA-Quebec-approved home suppliers. Think of different partners in the Rabais Dollars CAA Program for still more savings during your renovations.

ECO-FRIENDLY AND NATURAL MATERIALS LIKE WOOD, MOULDINGS AND LARGE-FORMAT TILES HAVE BEEN POPULAR FOR A WHILE NOW.

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5:43 PM

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SAFETY FIRST: GUARDRAILS AND HANDRAILS

If you plan to replace your banisters - inside, outside, or both - make sure they comply with current standards.

BY JACQUELINE SIMONEAU

Specialized companies and general contractors are usually aware of, and ready to comply with, the most recent codes for guardrails and handrails. But if you decide to do the work yourself, you must also get up to speed on any regulations. Check with your municipality for any other relevant rules that may need to be observed. If your staircase is not code-compliant after the renovation, your insurer can refuse compensation to any injured party. Following an inspection, the insurer may also decide to withdraw your home insurance if you refuse to modify a handrail or guardrail to comply with the code. Here's an overview of the requirements.

Guardrails

A guardrail is composed of bars and posts, installed along the open side(s) of a staircase to prevent people from falling. An exterior guardrail is mandatory when the surface of a deck is more than 60 centimetres (2 feet) above ground. It must be at least 90 centimetres (36 inches) high. However, if the deck surface is over 180 centimetres (6 feet) from the ground, the height of the guardrail must be at least 107 centimetres (42 inches). An interior guardrail must be at least 90 centimetres (36 inches) high. Moreover, the spaces between each bar must not exceed 10 centimetres (4 inches) to prevent a child from slipping his or her head through. Finally, the guardrail must be unclimbable and the posts solidly anchored.



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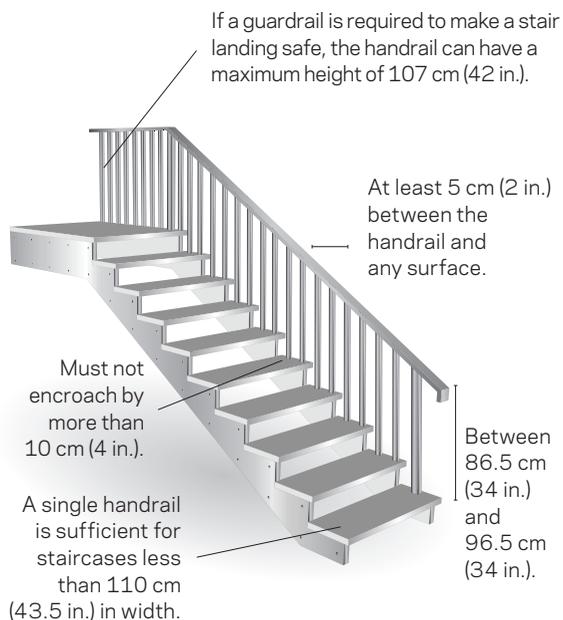
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Handrails

A handrail refers to a continuous railing on which the user places his or her hand for support when ascending or descending a staircase. It is required for interior stairways with more than two risers and for exterior stairways with more than three risers. Official safety standards (see below) are set by the National Building Code (NBC). A wide staircase, for example, requires handrails on both sides (exception: the NBC allows for a handrail on one side only in private dwellings). And note that handrails are always required on both sides of curved exterior staircases, regardless of width.

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From left: Pierre Richer, technical support specialist, CAA-Quebec Battery Service; Mathieu Tlustek, Battery Service patroller (Montreal); Denis Pageau, business-development consultant, CAA-Approved Auto Repair Services

This file photo was taken before the onset of the COVID-19 pandemic and the measures put in place to tackle the virus.

Mathieu Tlustek

THE DAILY LIFE OF A PATROLLER

Meet Mathieu Tlustek, a 31-year-old CAA-Quebec patroller with seven years experience under his belt, and counting. This devoted professional has driven as many tow trucks as he has flatbeds, thoroughly exemplifying the goal of “being there when it counts.”

BY VINCENT AUBÉ

The colourful CAA-Quebec service vehicles have been part of the Quebec road landscape for over a century, criss-crossing the province in answer to calls from hundreds of thousands of stranded motorists. Here’s a Q & A encapsulating a day in the life of a CAA-Quebec patroller.

GIVEN THE DIVERSITY OF ROADSIDE ASSISTANCE SERVICES OFFERED BY CAA-QUEBEC, WHAT EXACTLY ARE YOUR DAILY RESPONSIBILITIES? ▶ Essentially, it’s to provide roadside assistance to stranded CAA-Quebec members. It can mean helping with a flat tire, boosting or replacing a dead battery, extricating a jammed charging connector or unlocking car doors. In other words, assisting in every kind of car breakdown situation. It can get dicey sometimes and I’ll have to call for reinforcements – to tow a vehicle from an underground parking garage, for example.

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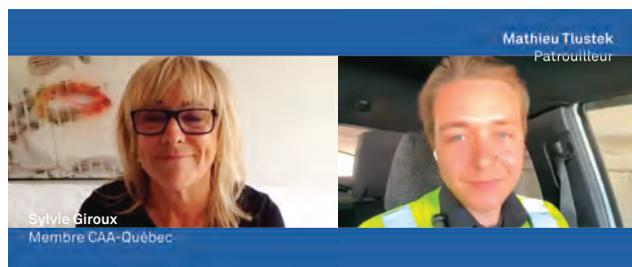
BEING CONSTANTLY ON THE ROAD, HOW DO YOU DEAL WITH THE SOMETIMES-DIFFICULT WEATHER CONDITIONS? ▶

The weather certainly affects my work. Personally, I don't dress any differently in winter because I'm rarely cold. In fact, I'm even warmer because of the job's physical demands. But potential frostbite makes it a little harder on my fingers. Heavy rainfall can also pose a problem when you must work trying to boost a battery, for example. Sometimes I have to wait until the rain stops before going back to work.

HOW HAS THE COVID-19 PANDEMIC CHANGED THE WAY YOU WORK? ▶

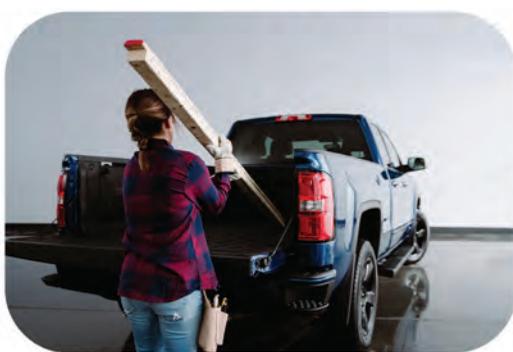
Roadside assistance was identified as an essential service from the outset so we've continued to provide assistance all along. We've had a lot of battery-service calls because vehicles had been parked for long periods. (For the battery to stay charged, you need to drive the car from time to time.) I still get about 15 battery-service calls a day, the same number as during a cold snap in winter!

CAA-Quebec provides all items patrollers need during the pandemic, like gloves and disinfectant. I change gloves for each customer. Members requesting assistance are advised to stay inside their homes if they have symptoms and to leave their car keys on the car hood or roof, for example. Roadside, I no longer get into the member's vehicle myself, but will ask him or her to do certain preliminary duties, like lifting the car hood or turning the car key during a battery boost. And because of social distancing, we also ask the client whose vehicle is being towed to find an alternative means of getting home.



AN IMPRESSED MEMBER!

During the lockdown last April, Sylvie Giroux met Mathieu face to face on a service call. She couldn't be more effusive about his work: "Impeccable!" she exclaimed. "I've worked in customer service all my life and I've never seen such dedication. Mathieu's flawless!" You can view the video on our YouTube channel. ([YOUTUBE.COM/USER/CAAQUEBEC](https://www.youtube.com/user/CAAQUEBEC))



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DECODING DRIVER-ASSISTANCE SYSTEMS

More vehicles than ever now feature advanced driver-assistance systems (ADAS) that help prevent collisions and make driving safer. Although the advantages are undeniable, these systems also come with a flip side.

BY NADINE FILION

Advanced driver-assistance technology refers to features like adaptive cruise control, automatic emergency braking (AEB) and blind-spot detection, all of which are designed to increase driver visibility and, ultimately, prevent accidents. The features are marketed under a multitude of techno-sounding names – ProPilot, Distronic Plus, Super Cruise, Pre-Sense Assist, Active Safe, and many more. In fact, there are so many different appellations – 215 at last count – that the American Automobile Association (AAA) recommends that the naming be standardized to minimize consumer confusion. This would be useful as almost 9 out of 10 vehicles bought at a dealership are equipped with at least one active or passive ADAS feature.



THE PRE-COLLISION WARNING SYSTEM HAS PROVED SO EFFECTIVE THAT AUTOMAKERS HAVE PLEDGED TO OFFER IT AS STANDARD EQUIPMENT STARTING IN SEPTEMBER 2022.

False sense of security

Standardized nomenclature aside, the AAA also reports an unsuspected ADAS consequence: Drivers comfortable with the technology are nearly twice as likely to drive distracted while using these systems compared to the times when they're driving without them.

"Technology fails us daily whether at work or at home," cautions William Van Tassel, AAA manager of driving training programs. "So don't get caught driving distracted when focusing on the road can save your life." Quebec drivers will certainly appreciate the warning. After all, who hasn't experienced winter driving when cameras, radar and lasers that supposedly "read the road" start deactivating one after another prematurely? CAA-Quebec automotive expert Sylvain Légaré has a further warning: "In 10 years, these systems will likely start breaking and cause many problems and costly repairs for used-car buyers, with transmission or brake malfunctions."

"All the more reason to pay strict attention at all times," adds his fellow expert and colleague Jesse Caron. "You must be aware of your speed, trajectory, lane changes and braking ability."

Most effective ADAS feature: emergency braking

Road-safety agencies all agree: Driver-assistance /systems do save lives. Last April, the Insurance Institute for Highway Safety (IIHS) reported that the more the systems improve and work in concert, the more they reduce rates of property-damage and bodily-injury claims (up to 27 percent and 37 percent, respectively).

The IIHS study also reaffirms the efficiency of automatic emergency braking, designed to alert a driver to an imminent crash and, if the driver doesn't react in time, will independently apply the brakes or at least reduce its speed before impact. In fact, the pre-collision warning system has proved so effective that automakers have pledged to offer it as standard equipment starting in September 2022. Some brands have already taken the lead in installing their respective safety suites – namely, *Toyota Safety Sense* and *Honda Sensing* – even in their entry-level models.

Getting to know the ADAS

For maximum safety, you need to understand how these tools work as well as their scope and subtlety. Does the adaptive cruise control operate at all speeds or deactivate when the vehicle speedometer drops below, say, 30 kilometres per hour? Does the lane-departure warning device function just to emit audible alerts or does it automatically correct steering?

Obviously such familiarization should be acquired before hitting the road. And nowhere better to find out than by digging into the owner's manual. The better these aids are understood and used, the less likely they'll be accidentally deactivated by an exasperated driver!

Why don't insurance premiums come down?

Vehicles fitted with active or passive ADAS will pose less accident risk. So, how is it that insurance costs don't drop? "The gains promised by these systems have only partially materialized," says Suzanne Michaud, CAA-Quebec Vice-President – Insurance. "There are still many vehicles on our roads that don't have ADAS. And the insurance companies have had to pay for sophisticated and costly tools to calibrate vehicles equipped with safety technologies that were hit by those without ADAS!"

On average, Canadians keep their cars for 10 years. This means that the next decade or two will still see vehicles that do not brake automatically in an emergency or signal the presence of an obstacle in their blind spot.



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RUSTPROOFING:

A MUST FOR HARSH QUEBEC WINTERS



Modern cars are built to last, but that's assuming their bodies can survive their mechanicals! In Quebec, rustproofing is far more than a mere luxury. / BY NADINE FILION

Here we face a simple fact: Road salt and gravel damage our cars seven months out of every year. Sooner or later, oxidation leads to corrosion of car paintwork and body structure. A good rustproofing job is, therefore, imperative.

CAA-Quebec automobile experts Jesse Caron and Sylvain Légaré have often noticed the following comment about classified car ads: "Rustproofed vehicles always look as if they're four or five years newer than they actually are, which affects the price." Be sure to ask for receipts so you can be confident that the treatment wasn't done recently just to facilitate a sale.

All cars need rustproofing

It's a straightforward process: Book an appointment at a specialized place and bring your car in. At Metropolitan Rustproofing, a Quebec company in operation since 1976, new cars that are rustproofed in the first year – and scheduled for subsequent annual rust checks – get a transferable lifetime guarantee. Even if your car is not new, have it

rust-proofed anyway. "It's never too late," says Caron. "In fact, even if rust is already visible, the treatment will slow its progression."

Beware of different treatment types

Not all options are equal, however. You should avoid the electronic rust inhibitor, warn Caron and Légaré. "This device, which sends an electric current through metal parts to prevent rust from forming, is more suitable for a boat," they explain. "What's more," Légaré adds, "it's installed under a car's hood and might interfere with various electronic components, starting with the transmission."

What about the "permanent rust protection" offered by some dealerships when you buy a new car? This treatment can cost up to \$800 and is effective provided the car has regular follow-ups, despite the promise of "one application." "Salt and grime on our roads are such that the paraffin-based wax coating will eventually wear off," the experts note. "In order for the 'lifetime' warranty to stay valid, the car must undergo regular inspections and have touch-ups as the need arises."

Oil rustproofing, which costs around \$100 and must be repeated annually, is the CAA-Quebec preference – when it's properly applied, naturally. "We recommend Metropolitan Rustproofing because we know its product is compatible with all vehicles and that it's applied with the proper tools and techniques," says Légaré. A CAA-Quebec partner since 1999, the

company has 16 locations throughout Quebec, all of which have successfully passed the CAA-Quebec certification process.

Metropolitan Rustproofing has treated some 175,000 vehicles with ARM15, a mineral oil it developed in collaboration with the Centre de recherche industrielle du Québec (CRIQ). When resistance-tested in salt baths in hyper-accelerated time, “the ARM15-treated metal sheets only began showing signs of oxidation after 48 hours,” says Manuel Champoux, the company’s co-owner and vice-president of operations.

Tests conducted by the company, in phosphorescence mode with bolted plates, amply demonstrated the ARM15 penetration properties. “The hydrotreated liquid, which is super viscous yet light as alcohol, easily seeped through the plates,” says Champoux. That bodes well for the wheel wells, rocker panels, undercarriage and other hard-to-access components.

FOR CAA-QUEBEC MEMBERS ▶ If you have questions, contact our Automotive Advisory Services. You’ll also get a 5-percent instant discount at Metropolitan Rustproofing.



10 KEY TREATMENT POINTS

Here are the specific areas that need scrutiny and rust protection:

- 01 FRONT AND REAR WHEEL WELLS AND FENDERS**
- 02 THE ENTIRE UNDERCARRIAGE**
- 03 FRONT AND REAR BUMPERS**
- 04 FUEL TANK FLAP (IF APPLICABLE)**
- 05 HINGESE**
- 06 INTERIOR OF DOOR BOTTOMS**
- 07 ROCKER PANELS**
- 08 TRUNK LID**
- 09 HOOD**
- 10 ENGINE COMPARTMENT**

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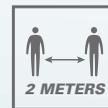


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* Go at www.caaquebec.com/garages to find the participating garages.



2020 BMW 3SERIES

PRICE: \$47,195 to \$79,095

PROS: Lively engines, textbook steering, efficient all-wheel drive system, stellar fuel economy, excellent front-seat support, premium fit and finish.

CONS: Very low driving position, outside mirrors too small, very wide centre console, transmission sometimes harsh (4-cylinder), firm suspension, high pricing.

► The seventh generation of the legendary BMW 3 Series arrived in Canada in the spring of 2019. Rear-wheel drive, manual gearbox, wagon body style and diesel engine were all axed. BMW currently offers only two sedans, the four-cylinder 330i and its inline-six counterpart, the M340i. Both feature all-wheel drive, more equipment, larger dimensions... and higher prices. A plug-in hybrid version returns for 2021, with an all-electric range of about 32 kilometres with all-wheel drive.

The redesigned 3 Series brings driving dynamics back to the forefront, thanks to rejuvenated mechanical components and to powertrains that are livelier



– and more fuel efficient – than ever. Some drivers will doubtless find it too firm, too low, even too small, whereas others will balk at the price. However, the most famous of BMW sedans has regained all the fun-to-drive attributes lost in recent years.

TESTED MODEL

ENGINE: 2.0-litre turbo, direct-injection 4-cylinder (255 hp)

TRANSMISSION: 8-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 12 °C à 25 °C

TESTED FUEL ECONOMY: 6.8 L/100 km

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2020 FORD ESCAPE

PRICE: \$30,399 to \$48,849

PROS: Expanded cabin, good driving position, lively handling, smooth and powerful 2.0-litre engine, standard advanced safety features.

CONS: Lackluster finish, imperfect assembly, often abrupt transmission, somewhat harsh suspension, controversial 3-cylinder engine.

TESTED MODEL

ENGINE: 2.0-litre turbo, direct-injection 4-cylinder (250 hp)

TRANSMISSION: 8-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: -25°C to 3°C

TESTED FUEL ECONOMY: 10.5 L/100 km

► The Escape is a whole new vehicle in 2020, and the transformation is more than skin deep. Its rounded contours say goodbye to the previous model's chiselled lines, and the once-cluttered interior is now sleek and spare. The new platform is derived from the latest Ford Focus, which will no longer be sold here. Most models will now have only three cylinders, and new hybrid versions (one of them rechargeable) are joining the party.

The preceding generation of Escapes had no shortage of confidence on the road. The redesigned model gets an extra shot of pizzazz, putting it at the top of the current compact SUV crop on the fun-to-drive metric. Ford has also beefed up its practical side and added driver assistance to every version. Build quality, however, will need some work before we can recommend the Escape, particularly as it shares a category swarming with models of proven dependability ... often retailed for less.

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