

CAA

TRAVEL Multigenerational travel trend
HOME Subsidy programs for housing
MOBILITY Electric trucks: The new generation
INSURANCE When vehicles collide: Who's at fault?

QUEBEC

FALL
2023

DREAM

BEACHES





Give... and receive

Gift the CAA-Quebec card to your loved ones.
You'll earn up to **25 CAA Dollars**.

➔ **Enjoy the offer**
caaquebec.com/gift

1-877-832-6744
Quote code RP23.



Rebate amounts to 25 CAA Dollars for enrolling a primary member and 10 CAA Dollars for enrolling an additional member (a person aged 14 or over living at the same address as the primary member, or a child of the primary member living at a different address if aged 24 or under and a full-time student). The membership offered must be a CAA Classic membership or higher. This offer cannot be combined with any other. Other conditions apply. Visit caaquebec.com for a complete description of the services, discounts, products, benefits and regulations associated with a CAA-Quebec membership. CAA-Quebec and its partners reserve the right to modify or terminate the services and benefits at any time, in whole or in part, without prior notice.

Contents

FALL 2023

- 02 Editorial**
Genuine protection for air passengers
- 04 Photo contest**
- 07 News**
The latest autumn news
- 09 Rabais Dollars CAA**
Easy getaways thanks to our partners
- 10 Travel**
Inspired ideas for your next trip
- 12 Destination North America**
San Francisco
- 16 Taking off**
Dream beaches and exotic hideaways
- 26 Good to know**
Liability insurance: It's for your serenity
- 29 You asked us**
I'm planning to spend a month in Florida. Should I take out annual travel insurance?
- 31 Home**
Advice for living at ease in your home
- 33 Insurance 101**
Review your insurance coverage when renovating
- 34 Good to know**
An overview of housing subsidy programs



22

Trends
Multigenerational trips



40

- 36 For the consumer**
Air exchangers help you breathe
- 40 Advice**
Burglar-proof your home
- 43 Mobility**
What's new in mobility?
- 46 Zoom**
All about tires



50

- 49 Member testimonial**
No retirement for a CAA-Quebec membership
- 50 Good to know**
When vehicles collide: Who's at fault?
- 53 For the consumer**
Electric trucks: The new generation
- 56 Road tests**



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

Genuine protection for airline passengers

By the start of summer, more than 45,000 complaints relating to air travel were pending at the Canadian Transportation Agency (CTA).



Richard Lachance
President and CEO

Are you familiar with the *Air Passenger Protection Regulations* under the *Canada Transportation Act*? Adopted in 2019 after years of claims and complaints, this bill is definitely a step in the right direction for Canadian travellers who should be able to get adequate compensation for inconveniences like flight delays or cancellations, boarding denials, lost or damaged baggage, seating for children under 14. Such benefits were inspired from legislation already in place in Europe and the United States.

Four years and a pandemic later, we have witnessed a lackluster record. This legislation is flawed and far too complicated. Case in point: The ambiguities are so numerous that by the start of summer, more than 45,000 complaints relating to air travel were pending at the Canadian Transportation Agency (CTA), resulting in long delays and frustrated travellers.

Proposed changes to bolster air-passenger rights

Spurred on by the CAA's repeated recommendations, we applaud the Federal Government's move to simplify current legislation by placing the onus of proof squarely on airline companies. Thus, loopholes that benefited the carriers and left passengers confused and without compensation – or even paying more – may well become a thing of the past.

The CTA seems intent on forcing carriers to clearly state reasons for flight disruptions and closing the loophole that allows them to avoid compensation except in well-defined circumstances. Airlines must provide comprehensive information in clear and easy-to-understand language.

To conclude, the CTA must play its role and speed up the complaints process. For a true culture of air-passenger rights protection to emerge in Canada, it's important that airlines be held fully accountable and that passenger rights be thoroughly exercised. Everyone will benefit in the process. By prioritizing passengers, carriers will have a chance to stand out among their competitors and regulators will acquire efficiency and credibility.

No concrete action, no salvation

The CAA and its eight regional chapters, which include CAA-Quebec, have been advocating for air-passenger rights for years, especially to compensate for the inconvenience of travel disruptions. We intend to spotlight the revised regulations and follow their implementation. For those of us at CAA-Quebec, the proposed reform is encouraging and clearly signals a firm intention to strengthen the rights of Canadian air passengers.

Buy more, Save more!



Selected Couche-Tard product assortment

Couche-Tard  ^{MC}

It pays to show your CAA card.

20%* off on
Couche-Tard
products.

**rabais
dollars**


* This offer is valid upon presentation of the official CAA-Québec membership card and cannot be combined with any other offer. The discount applies on all Couche-Tard products, before taxes, fees and deposit.



CAA **Classique**
Classic
C. MESSIER
620 265 1234567 005

Photo contest



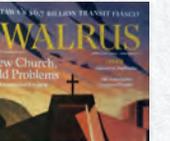
Winning photo

PULPIT ROCK (PREIKESTOLEN) - NORWAY —→ I've never felt like such a tiny speck in the universe as I did when I stood atop Norway's iconic cliff. I was witness to an unforgettable spectacle: a majestic fjord framed by enormous mountains. The breeze that followed the rain brought scents of conifer and wet earth. Even today, I am at a loss for words in describing that heady moment. Standing at the edge of that immense rock, my breath was taken away, my knees trembled and my heart was filled with beauty.

— JULIE DUBOIS - QUEBEC CITY

Send your favourite vacation photo (maximum 5 megabytes) to CAAQUEBEC.COM/CAAQUEBECMAGAZINE before September 11, 2023, along with a description of roughly 80 words. You'll have the chance to see it published in the next issue, and earn **250 CAA Dollars**.

UP TO 89% OFF THE COVER PRICE

 -69% 1 yr. \$83.88 \$25.95	 \$14.50 1 yr. \$41.94 \$14.50	 \$15.00 1 yr. \$107.88 \$15.00	 \$22.99 1 yr. \$107.88 \$22.99	 -51% 1 yr. \$131.88 \$64.95
 \$20.95 2 yrs. \$55.92 \$20.95	 -74% 1 yr. \$115.00 \$29.95	 \$10.95 1 yr. \$55.92 \$10.95	 \$19.99 1 yr.+1 iss. \$71.91 \$19.99	 -21% 1 yr. \$79.90 \$62.95
 -56% 1 yr. \$68.00 \$29.95	 -89% 2 yrs. \$263.76 \$29.95	 -37% 1 yr. \$63.92 \$40.50	 -26% 1 yr. \$47.94 \$35.50	 -53% 1 yr. \$71.94 \$33.95
 -53% 1 yr. \$69.93 \$32.95	 -24% 1 yr. \$87.89 \$66.95	 -38% 1 yr. \$47.94 \$29.95	 \$24.95 1 yr. \$47.94 \$24.95	 \$24.95 1 yr. \$71.60 \$24.95
 -67% 1 yr. \$119.88 \$39.95	 -46% 1 yr. \$83.88 \$44.95	 -65% 1 yr. \$76.89 \$26.75	 -61% 1 yr. \$89.90 \$34.95	 -66% 1 yr. \$95.88 \$32.75
 -22% 1 yr. \$41.94 \$32.75	 \$24.95 1 yr. \$63.92 \$24.95	 -45% 1 yr. \$63.92 \$34.95	 -45% 1 yr. \$69.90 \$38.50	 -65% 1 yr. \$108.87 \$38.50
 -69% 1 yr. \$95.88 \$29.95	 -55% 1 yr. \$143.88 \$64.95	 -30% 1 yr. \$79.50 \$55.95	 -70% 1 yr. \$107.91 \$31.95	 -56% 1 yr. \$69.90 \$30.95

THE LOWEST RATES GUARANTEED!

WHY PAY MORE?

 \$22.95 1 yr. \$65.00 \$22.95	 -68% 1 yr. \$363.48 \$117.95
 \$24.99 1 yr. \$119.88 \$24.99	 -12% 1 yr. \$41.94 \$36.95
 -89% 1 yr. \$431.52 \$48.95	 \$24.95 1 yr. \$53.70 \$24.95
 -56% 1 yr. \$69.90 \$30.95	 -56% 1 yr. \$69.90 \$30.95

265 TITLES AVAILABLE!
18 SCIENCE & NATURE
10 FOOD & WINE
51 KIDS & FAMILY
52 TITLES AT \$25 OR LESS

UP TO \$11

IN ADDITIONAL SAVINGS!
(ON MULTIPLE SUBSCRIPTION PURCHASE)

ORDER NOW

CAMPUSDISCOUNT.COM - 1 800 265-0180

Taxes not included. Other titles and lengths available. Rates include all fees including management fees except applicable taxes. Limited time offer. Certain conditions may apply. Availability and product prices may change without notice. Crossed-out rates are newsstand prices. Printed 08-2023

Hearing health speaks to everyone.

Have your hearing checked.

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

**rabais
dollars**



Marie-Josée Taillefer

Ambassador of Lobe Clinics and Hearing Health

Lobe + 20 years

Reconnect with Your World

1 866 411-5623 / lobe.ca



**Applicable only on a complete hearing assessment performed at a Lobe clinic (excluding pediatric hearing assessments and other services). By appointment only. Cannot be combined with any other promotion. Call 1 866 411-5623 to find the nearest Lobe clinic. Offer available until December 31, 2024. Some conditions apply. Visit a clinic for details.*

News

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



From CAA-Quebec: Marie-Pier Mailloux-Michaud, Coordinator, Operational Tools and Processes - Member Experience; Stéphanie Vanasse, Instructional Designer - Member Experience; Sophie Gagnon, Vice President, Public Affairs and Corporate Responsibility and Annie-Pier Dubois, Communications Advisor, Public Affairs and Corporate Responsibility

A thousand thanks on behalf of sick children

Last June 4, CAA-Quebec presented Opération Enfant Soleil with a cheque for \$20,000, the proceeds from its annual telethon fundraiser. This sum comes from tickets bought by our generous members and employees for the draw to win the 2023 Maison Enfant Soleil by Bonneville. A heartfelt thank-you goes to all participants! It's worth noting that our network of Approved Residential Suppliers has collaborated in the construction of this home.

This collaboration signifies our raison d'être as a socially engaged organization with volunteer activities carried out by our employees and partners, and with values that clearly align with those of the CAA-Quebec Foundation itself. The Foundation's projects underpin our increasing presence among young people through the School Safety Patrol program as well as road-safety conferences and workshops in high schools and elsewhere.



Patroller of the Year Ulysse Couture, a sixth-grader at École Beausoleil et du Parc in Quebec City, flanked by Michèle Debroux of CAA-Quebec, teachers from his school and the representatives of bicycle donor Louis Garneau.

A dynamic safety patrol for schools

Efficiency and diligence are qualities that perfectly describe CAA-Quebec School Safety Patrollers. A fitting example is Ulysse Couture from École Beausoleil et du Parc in Quebec City, who was named 2022-23 Safety Patroller of the Year.

Ulysse was chosen from among some 4,150 young students who worked during the last school year to keep their peers safe and sound in their respective schools throughout Quebec. If your child's – or even your grandchild's – school doesn't have Safety Patrollers, why not organize one or more teams? The teams cover different areas of school life: the yard, hallways, bus stops or surrounding zones. You'll find details about setting up or registering your team(s) at CAAQUEBEC.COM, in the *CAA-Quebec Foundation* section.

With this subject in mind, CAA-Quebec urges you to be extra careful in the coming weeks, when thousands of children head back to school. Our school-zone safety observers tell us that too many drivers still speed in school zones. And sadly, several of these drivers are parents themselves. Let's reverse that trend!



DISCOVER WHERE **WE TIME** MEETS **ME TIME**

A Disney cruise is full of magical fun for kids and families with plenty of relaxation for adults. It's where the magic of Disney meets the enchantment of a cruise. Where "we time" like entertainment, dining and interactive experiences the whole family can enjoy together meets kids' clubs and adult-exclusive spaces designed for some much deserved "me time." And where it's easier than ever to come together, let go and create memories that will last a lifetime!

Disney CRUISE LINE

Ships' Registry: The Bahamas ©Disney. DCL-22-2627512

**Book an appointment today
with one of our specialists!**



1-844-869-2439

CAA-Quebec Travel is licensed in Quebec.



Let's get away!

Be it just for 24 hours or a long weekend... What's important is a change of scenery that won't break the bank – thanks to our partners.



Your own hotel room on the road

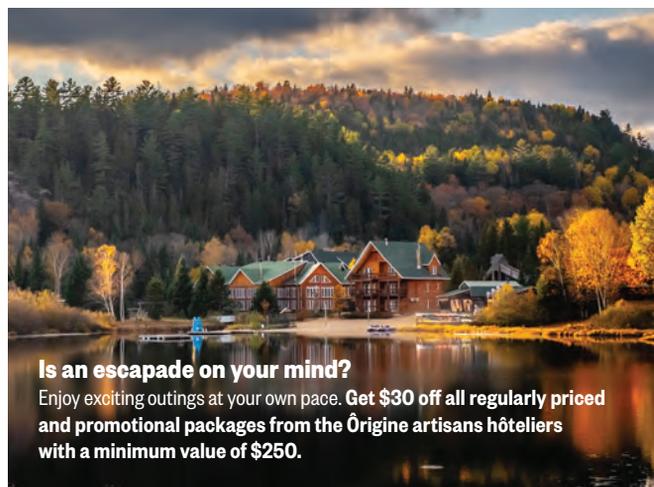
Try it and you'll like it, as the saying goes. **Are you ready for the test? Enjoy 5 percent off a CanaDream RV rental.**

©ROOM CREATIVE



The world at your fingertips

Four thousand hotels in over 100 countries, now what could be better? **Receive up to 15 percent off the regular rates and other exclusive perks at Best Western, subject to availability.**



Is an escapade on your mind?

Enjoy exciting outings at your own pace. **Get \$30 off all regularly priced and promotional packages from the Origine artisans hôteliers with a minimum value of \$250.**

Feeling peckish on the road?

Pull in at Couche-Tard for chips, sweets and other treats. **You'll get 20 percent off house-brand products, and a rebate in CAA Dollars on a full tank of gas!**



Woodland games for the whole family

Complete with soothing relaxation at day's end! **Enjoy up to 32 percent off regular ticket prices at Bromont, montagne d'expériences for mountain biking, Hisséo aerial adventures, or gondola rides.**



The perfect bag

Stylish and versatile, neither too big nor too small. **Earn 10 percent back in CAA Dollars with any purchase of travel, camping and RV items at the CAA-Quebec Boutique.**

**rabais
dollars**

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

CAAQUEBEC.COM/DISCOUNTS

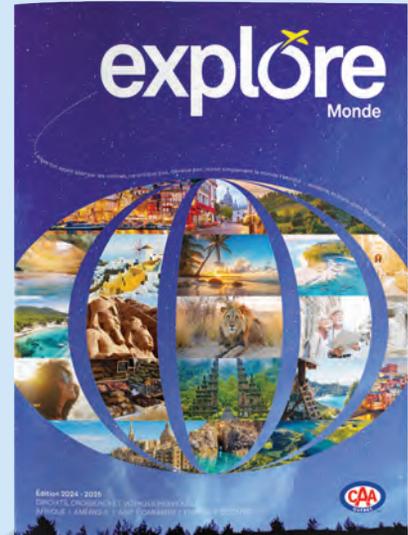
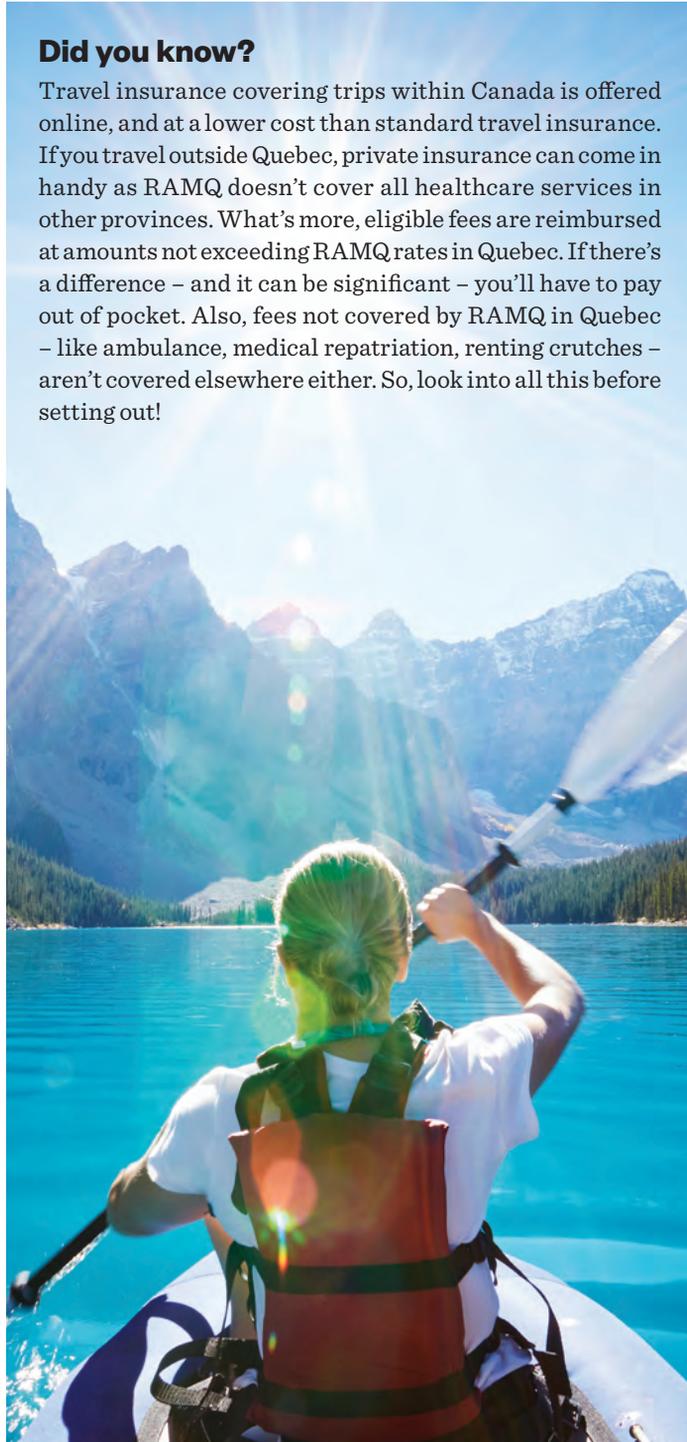
* OUR PARTNERS' DISCOUNTS ARE NOT LIMITED TO ITEMS ON DISPLAY BUT CAN ALSO APPLY TO OTHER PRODUCTS.

Travel

Inspiration, information and valuable advice to help you prepare your next trip or dream vacation.

Did you know?

Travel insurance covering trips within Canada is offered online, and at a lower cost than standard travel insurance. If you travel outside Quebec, private insurance can come in handy as RAMQ doesn't cover all healthcare services in other provinces. What's more, eligible fees are reimbursed at amounts not exceeding RAMQ rates in Quebec. If there's a difference – and it can be significant – you'll have to pay out of pocket. Also, fees not covered by RAMQ in Quebec – like ambulance, medical repatriation, renting crutches – aren't covered elsewhere either. So, look into all this before setting out!



What's new on the travel front?

First, we now offer a **buy-back car rental in Europe**. You'll get to drive a brand-new model of your choice (including hybrids), complete with the manufacturer's warranty. And there's no security deposit while, for a modest fee, you can leave the car in a country other than the one where you picked it up. What's better than travelling around Europe in a spiffy new car?

Second, a raft of **new virtual travel presentations** will be presented this autumn, encompassing Egypt, Australia, Portugal, Martinique and Guadeloupe. Register your attendance online now or view our past presentations. Inspiration guaranteed!

And speaking of inspiration, be on the lookout for **the 2024-2025 explore Monde brochure**. Our tour packagers have once again outdone themselves to come up with incredible journeys, with or without a guide, whichever you prefer.

Visit CAAQUEBEC.COM/TRAVEL to reserve your buy-back car rental, register for a travel presentation or consult our *explore* brochure.



The castle town of Sintra in Portugal, located on the edge of Lisbon.

Book your extended stay today

While always popular, Florida isn't the only destination for snowbirds. Spain, Portugal, Mexico, Panama and Costa Rica, to name just a few, have increasingly caught the wandering eye of Quebecers. The earlier you book your extended stay, the greater the options are for flights, accommodations and prices. Make an appointment with a travel counsellor now (via CAAQUEBEC.COM/TRAVEL) to examine the possibilities. Take advantage of their expertise – either in person or by telephone or video.



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

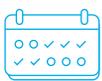
CAA Members receive a
\$50 DINING CREDIT and
SAVE 15% on 2-night stays*

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

Fairmont
HOTELS & RESORTS

San Francisco

Located on the west coast of the United States, San Francisco is a city of contrasts: the majestic Golden Gate Bridge and the notorious Alcatraz prison, bright sunshine and sudden fog, sandy beaches and soaring hillsides, gleaming office towers and eccentric houses gaily decorated in rainbow colours. The City By The Bay also conjures up steep streets, clanking cable cars, diverse neighbourhoods and an eclectic vibe – and therein lies its very essence.



When to go

- In summer, the city is often windy and shrouded in fog, not to mention crowded with tourists.
- From September to November, temperatures are great and the fog is less frequent.
- From March to May, the weather is mild and the city is in bloom.



Where to stay

- San Francisco is a highly popular destination and hotels can fill up quickly. Book early.
- Choose a central district with public transport nearby for easy access to tourist spots.
- Union Square is central and lively. Nob Hill is historic, commanding spectacular views of the city and bay. Mission District is one of San Francisco's oldest and an ideal location for foodies.



Where to eat

- Fisherman's Wharf remains the best spot to sample seafood, especially a dish called Cioppino, San Francisco's signature fish stew.
- Chinatown provides an atmospheric setting for enjoying dim sum and other Asian delicacies.
- Monarch Gardens Food Truck Park (formerly SoMa StrEat Food Park) is a popular venue for outdoor dining, featuring many food trucks.



Getting around

- The historic cable cars are a tourist attraction all by themselves. They connect some of the city's most famous districts.
- San Francisco's hilly streets surely demand some effort, but that can add a little zest to the pleasure of sightseeing on foot or by bike. The city has an extensive bike-rental network.



We love these locations

Boudin Bakery & Café

This bakery in the Fisherman's Wharf area is famous for its sourdough bread baked on the premises in front of customers. Its clam chowder alone, served in a bowl made of sourdough bread, is worth the detour.

160 Jefferson Street

Japanese Tea Garden

Located in Golden Gate Park, this traditional Japanese garden features bridges, waterfalls, stone walkways, temples and pagodas. When you're done exploring, be sure to stop in at the rustic tea house for teas and treats.

75 Hagiwara Tea Garden Drive

Ghirardelli Square

This landmark plaza is home to the Ghirardelli Chocolate Experience Store as well as a selection of upscale shops and restaurants. It affords a sweeping view over the bay, Alcatraz Island and the Golden Gate Bridge.

Entrance on Larkin and Polk Streets

Ferry Building Marketplace

Opened in 1898, The Ferry Building is now a public market, housing cheese shops, bakeries, butcher shops, restaurants, and coffee shops – just the venue for foodies and architecture fans alike.

1 Ferry Building

TOP FIVE must-dos

- Walk or bike across the Golden Gate Bridge to admire the spectacular views over San Francisco Bay.
- Visit Alcatraz Island. This former prison is now a National Historic Site, offering a fascinating guided tour. Reservations need to be made weeks, even months in advance.
- Stroll through Chinatown, the largest neighbourhood of its kind outside Asia, with restaurants, boutiques and unique architecture.
- Visit Pier 39 to see California's sealions snoozing and sunbathing on wooden floats. It's a lively area, featuring a carousel for children, street artists, restaurants and shops.
- Walk or drive up and down Lombard Street, located in the Russian Hill district. It's famous as "the crookedest street in the world" on account of its eight tight hairpin turns.



Bring a piece of San Francisco home

- **A BOTTLE OF STILL OR SPARKLING WINE:** Vintages from Napa Valley or Sonoma County, or a sparkling wine from Domaine Chandon, a subsidiary of France's Moët & Chandon.
- **A MEMENTO OF CHINATOWN:** A lantern, fan, parasol, porcelain item or loose tea.
- **A BOX OF GHIRARDELLI CHOCOLATE:** The company was founded in San Francisco in 1852.
- **LOCALLY ROASTED COFFEES** like Four Barrel Coffee, Ritual Coffee Roasters, Blue Bottle Coffee, Philz Coffee or Sightglass Coffee.
- **A SCENTS OF SAN FRANCISCO CANDLE:** Each unit is made with pure essential oils to evoke the aromas associated with characteristic San Francisco neighbourhoods, like orange and ginger for Chinatown, juniper and geranium for Golden Gate Park, lavender and cedar for Pacific Heights.



CAA-Quebec Members

Rent your car or book your flights and accommodations online at

CAAQUEBEC.COM/TRAVEL. You'll also get 10 percent off the cost of your CAA-Quebec travel insurance.

explore

World

More
departures and
destinations here



Why not treat yourself to one
of our exciting *explore* trips?

OCEAN CRUISES

Caribbean

All-inclusive on the Sea

February 23 to March 2, 2024

New Zealand and Australia

In Search of Koalas and Kiwis

March 19 to April 5, 2024

Japan and South Korea

Land of the Cherry Blossoms

March 25 to April 7, 2024

Asia

Explore the Spice Routes of Old

February 17 to March 5, 2024

RIVER CRUISES

Portugal

The Douro Valley to Alentejo

June 6 to 20, 2024

Spain

Feria, Lights, and Culture

April 16 to 28, 2024

Corsica

Culture, Tradition, and Vistas

August 27 to September 8, 2024

France

Champagne, Beaches and History

September 16 to 28, 2024

Central Europe

Songs of the Danube

June 6 to 18, 2024



Prices and product descriptions were exact as of July 15, 2023. Prices do not include contribution to the Compensation Fund for Customers of Travel Agents of \$3.50 per \$1,000. Prices are in Canadian currency and are per person based on double occupancy. They include taxes, international flights and transfers indicated in the itinerary, accommodations (in interior staterooms for cruises, unless otherwise indicated), meals indicated in the itinerary, selected excursions, activities and other transportation listed in the itinerary, as well as port and government fees. Prices are subject to availability and to the suppliers' terms and conditions. For full terms and conditions as well as product details, please visit caaquebec.com/travel. 1. Services of a CAA-Quebec Travel host are available with a minimum number of passengers. 2. CAA Dollars rebate is available to CAA-Quebec members only. It is calculated according to the time of booking and the price of the trip. Conditions apply.

For a unique journey

Experience one of our unmatched **explore** trips.

→ Tours and cruises all around the world

→ Seasoned French-speaking guides and hosts¹

→ Exclusive benefits and rebates in CAA Dollars

Book early
Up to
260
CAA Dollars²

Egypt

Queen of the Nile

February 28 to March 17, 2024

France

All Things French in Périgord

May 23 to June 3, 2024

Costa Rica

Pura Vida

January 15 to 27, 2024

Italy

Flavours of Italy

May 26 to June 10, 2024

TOURS

NEW

Long stays

Long stay Spain

Dazzling Costa del Sol

February 4 to 26, 2024

Long stay Portugal

Holiday in the Algarve

March 3 to 25, 2024

Long stay France

Azure Heaven

February 22 to March 15, 2024

Long stay Egypt

Unwind With the Pharaohs

September 12 to 29, 2024

Long stay Malta

Land Ho, Malta!

September 30 to October 22, 2024

Schedule an appointment with one of our counsellors today.

1-844-869-2439 | caaquebec.com/travel

CAA-Quebec Travel is licensed in Quebec.



DREAM BEACHES



With that annoying brown seaweed – called sargassum – causing havoc in the Caribbean, vacationers are eyeing resorts in other parts of the world. Here are five options that may suit – combining sunshine, discovery and a change of scenery.



AND EXOTIC HIDEAWAYS

BY — NATHALIE DE GRANDMONT



Thailand: Variety of colours and flavours

More Canadians than ever are choosing to spend the winter in Thailand, one of South-east Asia's most attractive travel destinations. It's amazing how quickly jet lag disappears the minute your beach towel hits the sand at Phuket or Ko Samui. Both these world-renowned islands are located in southern Thailand – Phuket in the Andaman Sea and Ko Samui in the Gulf of Thailand. Between relaxing swims, you'll appreciate the splendid hotel amenities and services as well as the radiant smiles of Thai people, not to mention the music, dancing and tasty dishes. And thanks to Thailand's reasonable cost of living, you can easily afford island-hopping tours, exquisite handicrafts, or even a flight to Bangkok to explore its magnificent temples and palaces.

ACCESS: FLIGHT WITH LAYOVERS IN EUROPE, DUBAI OR ASIA (18 TO 22 HOURS).

COST OF LIVING: \$*



The famous Railay Beach in Krabi, Thailand.

Mexico: Sun, charm and salsa

Nestled along the west coast and offering a fabulous view of the Pacific, Puerto Vallarta and Ixtapa are top destinations for Canadian snowbirds. One compelling reason is that they boast an exceptionally steady climate in winter. You'll find a panoply of rental accommodations as well as quality hotels and golf courses. In Puerto Vallarta, take time to explore the historic charm of the city centre as well as the numerous street kiosks and restaurants lining its seaside boardwalk. This is where you can indulge in Mexican specialties, all served up with a happy salsa flair. Hard to resist.

ACCESS: DIRECT FLIGHT (6½ HOURS).

COST OF LIVING: \$\$



Puerto Vallarta, Mexico



Camel riding on Hurghada Beach, Egypt

Egypt: Scuba-diving in the land of Pharaoh

How about a little ancient history and culture to spice up your vacation? You'll find just that when you head for the Red Sea. This legend-rich desert country boasts impressive seaside resorts like those at Hurghada and Sharm El Sheikh. In Hurghada, for example, you can luxuriate in all-inclusive hotels, turquoise waters and beaches stretching as far as the eye can see. Aboard a glass-bottomed boat, view the renowned Red Sea coral reefs, or with just a few breast-strokes – the ultimate dream of any scuba enthusiast – get a closeup view! Onshore, explore the amazing architecture of the El Mina Mosque located in the heart of Hurghada. While there, visit the Hurghada Museum of Antiquities or meander through the lively souk where you can practise haggling for spices, sweets and textiles. There are excursions to see the Temple of Karnak (believed to be the spot where creation began), the Tombs of the Valley of the Kings and, of course, the majestic Pyramids.

ACCESS: DIRECT FLIGHT (11 HOURS), WITH LAYOVERS (12 TO 14 HOURS).

COST OF LIVING: \$\$



Bali: Mystic and magical

Since the 2010 release of the *Eat, Pray, Love* movie, Bali has never ceased enticing tourists. The flight there requires several layovers, but once there you'll find yourself engulfed in a haven of peace and tranquility. The Balinese are devoutly spiritual and inherently kind, qualities that show through the warm-hearted welcome and calming atmosphere awaiting you at resorts like Nusa Dua and Seminyak. These two spots also stand out for their flavourful cuisine and entertainment featuring Balinese dances and traditional gamelan music. In addition to pristine beaches, the island boasts a wealth of treasures worth a detour. Among many such examples are the Uluwatu Temple, perched atop vertiginous cliffs and the picturesque, terraced rice fields around Ubud, recognized as a UNESCO World Heritage Site.

ACCESS: FLIGHT WITH LAYOVERS IN THE MIDDLE EAST OR ASIA (21 TO 24 HOURS).

COST OF LIVING: \$

Atuh Beach on Nusa Penida, an island off the southern coast of Bali.

Breathtaking This is Niagara Falls!



We're as close as it gets...

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

Two nights from \$259* PP/DO including meals... 2 full breakfasts, dinner at Coco's Steakhouse, and a **superb dinner high atop Skylon's Revolving Dining Room overlooking the Falls.** Plus a wine tasting at Inniskillen winery. A totally super deal!



Holiday Inn®

BY THE FALLS
Niagara Falls, Canada

1-800-263-9393

www.hinf.com

*Rates valid from September 4 to December 23, 2023, Sunday to Thursday. Holidays & weekends higher. Taxes and fees extra. Free parking. Also available, child add-ons, whirlpool suites and gift certificates. **Subject to the guidelines set by the government.

Get equipped for your travels

at the CAA-Quebec Boutique



At all times!
10%
back in CAA
Dollars*

Expanse 2-Wheel
Carry-on Luggage
Eagle Creek
\$319⁹⁵



SPF 50
Sunscreen Spray
Sun Bum
\$22⁹⁵



Sea Wave Silver
Ridge III Cap
Columbia
\$34⁹⁵



Beach Towel Clips
SolClip
\$9⁹⁵



Waterproof Phone Pouch
Travelon
\$19⁹⁵



With
the purchase
of a trip
25%
back in CAA
Dollars**

caaquebec.com/boutique
14 Travel Centres

Outdoors | Travel | Automotive | RV



Prices subject to change without notice. * Rebate is offered to CAA-Quebec members on regular-priced items only. CAA Premier® and CAA Premier® RV members get 20% back. ** Exclusive offer to CAA-Quebec members upon purchase of a trip with CAA-Quebec Travel. The 25% overall rebate in CAA Dollars applies to the pre-tax amount of regular-priced merchandise at the CAA-Quebec Boutique only. Offer valid at our 14 Travel Centres or by phone at 1-877-803-1117 for the purchase of products available online. It is not applicable directly on the Boutique's website. Offer valid for a single transaction per account. Non-transferable and non-combinable. The expiration date of the offer corresponds to the departure date of your trip. Other conditions apply.



Hamoa Beach on Maui Island, Hawaii

Hawaii: Beaches and landscapes galore

Aloha! Who hasn't daydreamed about Hawaii's enchanting islands, smack in the middle of the Pacific? It's certainly not next door, but you'll be spoiled with a wide range of accommodations (including apartments), services and an American-style comfort level. And yet they're all in perfect harmony with local culture and landscapes, each more astonishing than the other. "The same goes for the beaches," says Chantal Lapointe, CAA-Quebec Director – Travel Growth Strategy and Partner Relationships. As examples, Lapointe singles out Waikiki and Sunset beaches both located on the island of Oahu. Waikiki is calmer with rolling breakers, whereas Sunset – about an hour and a half's drive further north – is known for big-wave surfing during the winter months. "But you can find sheltered bays here and there," she notes. In fact, why not explore two or three islands? Besides Oahu (where you'll find Pearl Harbor), you may feel like exploring the stark, volcanic-sculpted landscapes and black-sand beaches of Maui. And then there's Kauai, dubbed the "Garden Isle" as a tribute to its lushly verdant landscapes. The archipelago is a little like paradise, but that's something you'll have to find out for yourself.

ACCESS: FLIGHT WITH LAYOVERS IN TORONTO OR VANCOUVER

(12 TO 14 HOURS).

COST OF LIVING: \$\$\$



CAA-Quebec Members

To visit any of these destinations, contact a CAA-Quebec Travel Counsellor directly or make an appointment at CAAQUEBEC.COM/TRAVEL. Your member card entitles you to a range of services, discounts and you could earn CAA Dollars.

ACCESS AND COST OF LIVING: Flight times from Montreal are approximate, excluding layovers, and can vary from one airline company to another. The cost of living is based on average 3-star hotel prices for the same date in each of the destinations. The evaluation does not include airfares.



Insurance

Trust us for all your insurance needs

- **Car** insurance
- **Home** insurance
- **Travel** insurance
- **Accident** insurance
- **Life** insurance
- **Pet** insurance
- **Health** insurance

Get a quote

1-855-861-5750

caaquebec.com/insurance



The insurance products listed below and the agency services of CAA-Quebec Travel are offered in Quebec by subsidiaries of CAA-Quebec holding the required regulatory authorizations for insurance (doing business as "CAA-Québec Assurances") and as a travel agency.

Home and car insurance: Products available under the name CAA-Quebec Car Insurance or CAA-Quebec Home Insurance. Underwritten by Prysm General Insurance Inc. ("Prysm") and distributed by CAA-Quebec Auto and Home Insurance Inc. Exclusively offers auto and home insurance products from Prysm. **Travel insurance:** Products available under the name CAA-Quebec Travel Insurance. Underwritten by Orion Travel Insurance Company and distributed by Cabinet en assurance de personnes CAA-Québec. Products also offered by CAA-Quebec Travel as part of its travel agency business. **Accident insurance:** Products offered under the name CAA-Quebec Accident Insurance. Underwritten by AIG Insurance Company of Canada and distributed by Cabinet en assurance de personnes CAA-Québec. **Life insurance:** Products underwritten and distributed by The Manufacturers Life Insurance Company (Manulife). **Pet insurance:** Products distributed under the Pets Plus Us® brand. Underwritten by Northbridge General Insurance Corporation and distributed by Société d'Assurances Collectives (Sodaco) Inc. **Health insurance:** Products available under the name CAA-Quebec Health Insurance. Underwritten by Blue Cross® and distributed by Cabinet en assurance de personnes CAA-Québec.

Planning a multigenerational trip



Travelling with children and grandparents can be a fun and enriching experience for everyone. There are any number of options and destinations to choose from. But for this type of trip to be really successful, you need to create and ensure win-win conditions.

BY — NATHALIE DE GRANDMONT

Good communication

This is key. Since tastes and needs will often differ, it's important to have a frank conversation about expectations and limitations within the family. Here are a few points to explore together.

Expectations: Discuss vacation ideas (an outdoor event, a beach or a city getaway), the potential trip planner and organizer, desired activities (museums, culinary pursuits, sports) that each and every member absolutely would, or would not, want to do.

Limitations: Discuss issues that may discourage someone from taking the trip (trouble walking, chronic conditions, babies in strollers) and find ways to overcome them.

Flexibility to adapt for activities

According to some experts in the field, the success of a multigenerational trip rests squarely on the happiness of the children. That explains, for example, the runaway popularity of Disney theme parks, the indisputable masters in the art of creating magical moments for the whole family. But the possibility remains that grandpa occasionally may want a little peace and quiet, the kids may not be as keen on rides and attractions as anticipated, or the baby may need her afternoon nap. So, flexibility is as crucial as good communication in order to respect and adapt to everyone's pace while travelling. At the same time, making room for spontaneity and serendipity can lead to unforgettable moments and stronger family bonds.

Caribbean resorts offer excellent amenities to suit individual expectations. All-inclusive hotels generally feature a kid-friendly section as well as a quieter, more laid-back area for older



folks. In this way, parents and grandparents can unwind or have fun at their own pace while the children play.

If your family prefers a multi-destination trip, cruises may be a sensible option. Cruise lines like Disney, Carnival, Norwegian and Royal Caribbean International excel at family cruising amenities, offering cultural conferences, dance classes, tournaments, shows and movie nights on deck. Some ships even feature rock-climbing walls, skating rinks, wave pools, even a discotheque catered specifically for teenagers. With possibilities like these, no doubt cruising will be fun!



Adapted accommodations

Being together is fun and enriching, but family vacations also call for taking some time apart. During pre-departure discussions, consider the kind of accommodation where participants can join in or be on their own. Options to achieve this balancing act include vacation homes, cabins, connecting or separate hotel rooms, family suites and apartments. There'll be plenty of opportunities to gather and create memories, without sticking together all the time.



Niagara's Boutique Hotel



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

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

Try our **Super Dining** package. **Two nights for \$239*** PP/DB. Includes 2 full breakfasts and 2 superb dinners (one atop the Skylon Tower).

Great Value. Hard to Beat!



Fallsview Cascade

BY THE FALLS • NIAGARA FALLS CANADA

1-800-663-3301

choicehotels.com

*Rates per person double occupancy. Prices valid Sunday to Thursday from September 4th to December 23, 2023. Holidays, weekends higher. Taxes, fees extra. Free parking. Available: child add-ons, whirlpool suites.

Choose destinations everyone will love

Besides all-inclusive resorts, some destinations hold more appeal than others, owing to the variety of activities on offer. With its many theme parks and quality golf courses, Florida often tops the list. But there's also Mexico to consider as Puerto Vallarta and Riviera Maya offer beaches and activities galore – all close to charming historic towns and archeological sites.

Nature lovers will get a kick from the beach-volcano combos and eco-tourism of Costa Rica, and will jump at the chance to go hiking as well as experience French cultural and culinary discoveries in the West Indies.

And then there's Europe, of course. More and more resort areas like the Costa del Sol in Spain, the Algarve in Portugal and Côte d'Azur in France offer family apartment rentals while at the same time burst with cultural and gourmet pleasures for everyone.

A win-win situation

Combining the art of communication and the respect for different tastes in a multigenerational vacation will virtually guarantee a positive outcome. It's a win-win all around!



As you enjoy winter under the sun

**Your member card is useful before you set off,
on the way and even at your destination!**

- Discounts and CAA Dollars back at the **travel agency***
- Exclusive discount on your **travel insurance****
- CAA Dollars back at our **Boutique**
- Personalized **travel itineraries**
- **Savings** at stores, attractions, etc.
- **Roadside Assistance** anywhere across North America

* On selected products. Conditions apply. ** Products available under the name CAA-Quebec Travel Insurance. Underwritten by Orion Travel Insurance Company and distributed by Cabinet en assurance de personnes CAA-Québec. Products also offered by CAA-Quebec Travel as part of its travel agency business.



LIABILITY INSURANCE**It's for your serenity**

The ABCs of liability insurance:
Its coverage, benefits and costs.

BY — **LYNE BOISVERT**

Liability insurance is included in your home insurance policy. Whether you're a homeowner or tenant, it gives you – and those living under your roof – financial protection against bodily injury and material damage that you may have involuntarily caused to a person and/or their assets. If this happens and compensation is called for, your insurer will cover it. If you are sued for damages covered under your policy, whether sustained in Canada or elsewhere in the world, this insurance also will cover you.



Coverage in detail

Insurance contracts are all different. It's important to carefully read every clause in your policy so you'll understand what's covered and what's not. Beware: Damage and injuries resulting from intentional or criminal acts are always excluded, as are injuries you or your family members sustained. Home-based contractors should take out liability insurance related to their professional activities to ensure appropriate protection against injuries or damage caused to their clients or suppliers.

Here are examples of bodily injury and material damage covered by liability insurance:

- Your untethered and unmuzzled dog bit the delivery man;
- Your bathtub overflowed and caused water damage to the apartment below yours;
- Your young neighbour was injured while under the care of your daughter who lives with you;
- Your barbecue exploded and set the neighbour's shed on fire;
- Your son accidentally hurt another child while playing soccer.

Costs

They vary from one insurer to another and depend on the amount of coverage. The most common amount suggested for liability coverage is \$1 million, but you can buy additional increments of coverage, up to \$5 million, for just a few dollars more. So, if a fire that started in your kitchen has spread to all the units in your building, the excess liability coverage would pay to compensate all those tenants.



**SUZANNE
MICHAUD**
VP Insurance,
CAA-Quebec

SUZANNE'S EXPLANATION

“Does the \$1-million or \$2-million liability coverage seem high to you? Note that it's not your house that's being insured for that amount, but rather yourself! The coverage amount refers to the level of financial protection you'll get, for example, if you are responsible for a fire that started in your house and has spread to the house next door. This mishap could result in costly claims or lawsuits. Seen in that light, such an amount doesn't seem high after all.”

Filing a claim

Liability claims usually involve accidents that occur at home, like falls or animal bites. Notify your insurer as soon as an incident happens, and don't undertake anything without the insurer's consent. Your claim must be accompanied by supporting documents.

Damage-insurance experts don't recommend filing claims of less than \$1,000, considering you'll have to pay your deductible and will face a potential premium increase the following year. However, if a lawsuit was filed, the amounts involved would likely be much higher than \$1,000.



CAA-Quebec Members

Receive an exclusive 10-percent discount on the CAA-Quebec No Stress® Home Policy. To get an instant online quote, visit the *For Your Insurance* section at CAAQUEBEC.COM. If you prefer speaking to one of our insurance agents, call 1-844-446-3636.

Always leave home with the right coverage



10%
off
for members¹

Because not all trips go exactly as planned, **Travel Insurance** protects you during a long stay in your little corner of paradise.

➔ **Quick and easy
online quote**

caaquebec.com/travelinsurance

You can also call us at

1-800-359-1221 or schedule an appointment
at a CAA-Quebec Travel Centre.

ORION
TRAVEL INSURANCE™



Insurance

CAA-Québec Assurances refers to Cabinet en assurance de personnes CAA-Québec, an insurance of person firm. Travel insurance products available to CAA-Québec members and the clients of its affiliates under the name CAA-Québec Travel Insurance are underwritten by Orion Travel Insurance Company and distributed by Cabinet en assurance de personnes CAA-Québec. They are also offered by CAA-Québec Travel as part of its travel agency business. They are available from CAA-Québec Assurances in Quebec only. Certain exclusions, limitations and restrictions apply. Subject to change without notice. A Medical Questionnaire is required if you are 60 years of age and older. Quotes are valid for 30 days. ¹ Applies to CAA-Québec Members in good standing with dues paid in full by membership expiry date. 10% savings applies to the total premium excluding applicable taxes. Minimum premium applies. Excludes Visitors to Canada Insurance.



You asked us

Joëlle Gagnon of Montreal plans to spend a month in Florida this winter. She wants to know if annual travel insurance is a good fit.

Annual travel insurance, also called multi-trip insurance, can be an excellent option for a trip of a specific duration. It's an especially interesting choice if you make more than one trip within a 12-month period, even if it's just a few days at a time. This type of insurance not only covers your month-long stay in Florida but also a week-long vacation at an all-inclusive resort, a weekend escape just south of the border or to Ontario or New Brunswick, for example.

What are the benefits of annual travel insurance?

It's often less expensive than buying two separate policies. You'll only have one contract to settle, so less paperwork and more time for everything else. Also, since you're covered for a full year, you can travel when and as you please, shuttle between your home in Quebec and your destination (perfect for students, overseas workers and snowbirds, especially during the holiday season).

What exactly does annual travel insurance cover?

Annual policies typically offer the usual travel protections like emergency medical care, trip cancellation, trip interruption, and lost or stolen baggage. The key difference here is that you must select a maximum duration for each of your trips. Several choices are available. Good to know: It's often cheaper to select a shorter duration for any long trip and buy an extension to cover any extra days for that particular stay.

Even if you've given up any long-trip plans, it's an ideal option for you if:

- you travel to the United States one or two weekends a year to shop or attend a hockey or ball game;
- you make several business trips every year or telework outside Quebec;
- you never know when you'll travel or for how long;
- you go to Europe every summer and regularly visit your family outside Quebec.

But since each traveller is different, it's best to talk things over with your travel agent or insurance advisor.



Nadia Goyette

Deputy Insurance
Director

The CAA-Quebec insurance team guides members through their insurance options. It also demystifies the often-complex world of insurance.

Any questions?

We accompany you as you ponder different lifetime projects, such as travel, housing, mobility and insurance. In this section, we'll answer all your queries. Email us at CAAQUEBECMAGAZINE@CAAQUEBEC.COM.



Spend your time *enjoying* your fabulous new paint colours.



**Click.
Pick.
Paint.**



We've made picking paint colours easier!

Visit colour.Dulux.ca to order large, 8" x 8" swatches of your favourite paint colours.

Just \$5 ships 8 swatches to your home, along with **\$5 OFF** your next DULUX® paint purchase at your local *Dulux* Paints store!

Vision by Dulux BIG paint colour swatches help you envision your next paint project, right at home.

Swatches are only available for ordering online. Not available in stores.

PLUS get **25% off** any *Dulux* manufactured product & **earn 3% in CAA Dollars®** when you swipe your CAA card at your local *Dulux* Paints store. Visit Dulux.ca/CAA for details.



dulux.ca/diy/visionbydulux



*Visit www.Dulux.ca/diy/visionbydulux for program details. © 2023 PPG Industries, Inc. All rights reserved. *Dulux* is a registered trademark of AkzoNobel and is licensed to PPG Architectural Coatings Canada, Inc. for use in Canada only. The *Multi Colored Swatches Design* is a registered trademark of PPG Architectural Finishes, Inc. The *PPG Logo* is a registered trademark of PPG Industries Ohio, Inc. DC_1231810



Home

We're here to offer advice and personalized assistance so you can get the most out of your home.



How to get rid of a wasp nest

The main reason wasps come and go is to find food, preferably the sugary kind. When you eat outdoors, keep food in covered containers and put table scraps in a closed garbage bin. Be sure to rinse out bottles and cans. And wash your garbage and recycling bins regularly.

If you find a wasp nest near your patio, call a pest-management professional. Otherwise, wait until it gets dark before trying to dispose of it. Cover the nest with a plastic bag and seal the bag before dislodging the nest. Double up when tying the bag and plunge the nest in a bucket of water. Pierce holes in the plastic bag to drown the wasps. If the nest is located further away from the house, leave it until it's abandoned, usually by late November, then remove it and place it in the composter.

— To learn more on the subject, consult our *Guide to Insect Pests* in the *At Home* section of CAAQUEBEC.COM, or contact the Residential Advisory Services.



Keep Asian lady beetles out of the house

Asian lady beetles feed on many insects and are, therefore, useful in the garden, but come fall, they are bothersome, clustering by the thousands on outside walls of houses, looking for a way inside.

- Make sure door frames are properly sealed, and seal holes and cracks in sun-facing exterior walls.
- Keep window and door screens in good condition.
- Install caps or mesh screens on exterior duct and vent openings.

If these pests manage to get inside, vacuum them up, immediately seal the vacuum bag and put it in an outdoor garbage bin.





\$100 Discount*
with the purchase of an
electric vehicle charger
EV-320 or EV-480

+ 3% Instant discount*
**applies to purchases intended
for personal use only**

* Discount available in store only and
exclusive to CAA-Quebec members



**rabais
dollars**

Visit **lumen.ca**
to find our closest branch!

f in YouTube

YOUR newlook™ IS AWAITING YOU

Book an eye exam today on newlook.ca



**rabais
dollars**



**2% back in
CAA Dollars****

when you buy any regular-priced prescription glasses, non-prescription sunglasses, contact lenses, lenses only, and accessories.

10% off**

regular-priced prescription glasses, non-prescription sunglasses, lenses only, and accessories.

25% off**

a second pair of regular-priced prescription glasses. The discount applies to the lower-priced pair of the two.†

Eye examinations by optometrists available on-site | External prescriptions accepted

newlook™

**Conditions: CAA Dollars are calculated on the receipt amount after discounts are applied. The second-pair discount applies only if the first pair purchased are prescription glasses. The discount is applicable on the less expensive pair. Offer is valid for members and their family members residing at the same address. It does not apply to Oakley brand products (Oakley lenses and glasses). It does not apply to glasses purchased online. It cannot be combined with any other discount or promotion. Offer valid until December 31st, 2023. Jacinthe Laurendeau, optician.

INSURANCE 101

Insurance coverage when renovating?

You're renovating your home and your partner wonders if it's really necessary to review the insurance coverage. Here's the answer from our experts.

No question about it! First of all, it's important to tell your insurer that you're renovating your home, if only to check your liability insurance coverage. This protection will be particularly useful if a friend or family member helps you out with the work for free. Should an accident happen and someone is injured, you could be held responsible. And take the opportunity to review your home insurance policy, considering the size and scope of the renovations. Who knows? You may even be given a premium reduction or additional protection if you replace your outdated heating system or 30-year-old roof.

If you do the work yourself, consider getting accident insurance as well. This will compensate you for certain costs relating to an accidental injury, like paramedical expenses (ambulance, private hospital room, physiotherapy) or vocational-rehabilitation fees. In other words, all the complementary treatments necessary to your recovery. Playing it safe is the best approach.

- Make sure your vaccinations are up to date, especially against tetanus.
- Wear a safety harness when heights are involved.
- Don't skimp on personal protective equipment (PPE) like goggles, gloves, helmet, earplugs and masks.
- Use proper tools and keep them in good working order.
- Respect safety protocols and manufacturers' operating instructions.

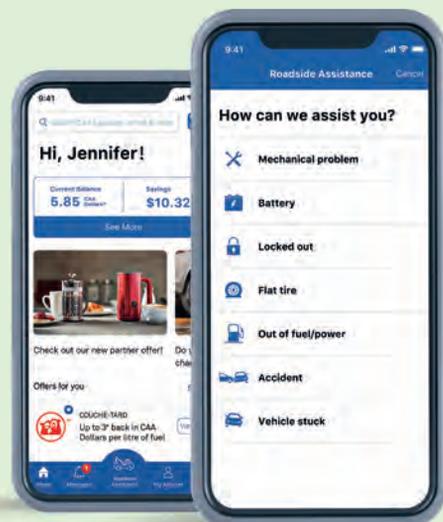
If you entrust the work to a contractor, demand proof of their own professional liability insurance.



For quick
access to all
your services



➔ Use the CAA Mobile App



SUBSIDY PROGRAMS FOR HOUSING

An overview

Planning to build a house, renovate your home or improve its energy efficiency? Before you start, look into available subsidy programs that help reduce the expense. Here's an overview.

BY — JACQUELINE SIMONEAU



Federal financial aid

FIRST-TIME HOME BUYERS' TAX CREDIT (HBTC). If you buy a qualifying home, you can claim a non-refundable tax credit of up to \$1,500, calculated when multiplying \$10,000 by the lowest personal income tax rate (15 percent in 2022).

HOME BUYERS' PLAN (HBP). This program allows you to withdraw, without penalty, from your registered retirement savings plans (RRSPs) to buy or build a qualifying home either for yourself or a relative with a disability. The withdrawal limit is \$35,000 per calendar year. You will have 15 years to repay the withdrawn funds.

CANADA GREENER HOMES INITIATIVE. The aim is to help Canadians make their homes more energy-efficient. Financial assistance includes grants from \$125 to \$5,000 to cover part of the costs of eligible retrofits like home insulation, doors and windows, heat pumps and solar panels. Also on offer is a contribution (up to \$600) to the total costs of mandatory pre- and post-retrofit EnerGuide evaluations, and an interest-free loan of up to \$40,000 for major eligible retrofits, repayable over the next 10 years. (Note: Quebec residents must first participate in the Rénoclimat program to qualify for these grants.)



Provincial financial aid

CHAUFFEZ VERT. This program supports homeowners who want to replace their oil or propane heating systems with one powered by electricity or another renewable energy source. The financial-assistance amount ranges from \$600 to \$1,275 depending on the type of home and the heating mode. Converting a gas-only system to one using dual energy may also be eligible for financial assistance.

RÉNOCLIMAT. You can receive financial assistance for energy-efficient home renovations. Eligible work includes the replacement of doors and windows, improving insulation or airtightness and installation or replacement of mechanical systems (geothermal, heat pump, water heater). The assistance amount will depend on the type of renovations.

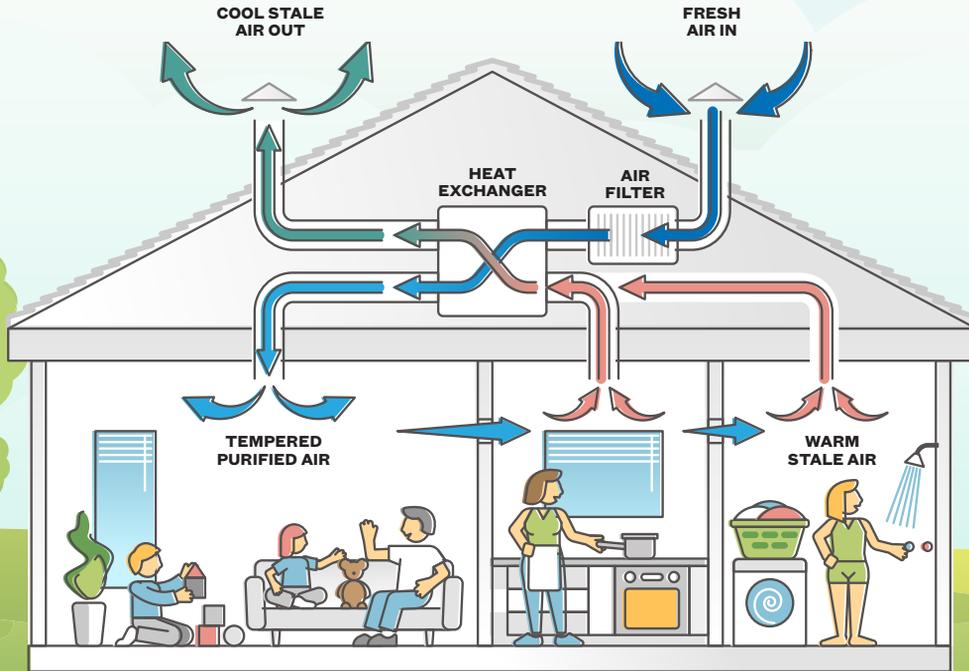
NOVOCLIMAT. This program promotes the construction of new, high energy-performance homes in line with specific technical requirements and, most importantly, the unit must be built by a Novoclimat-2.0-certified builder. Novoclimat-certified homes are estimated to save homeowners as much as 20 percent on energy bills. Buyers receive \$2,000 in financial assistance, and first-time buyers can receive an extra \$2,000. If an eligible heat pump is installed, the owner will get additional financial aid.

LOGISVERT. This Hydro Québec financial-assistance program aims at encouraging homeowners to implement energy-efficiency measures in their homes. Some 20 measures are eligible, and grants vary according to the type of work you undertake. For example, you can receive \$2,800 for installing a heat pump; \$1,500 for tackling roof insulation and caulking work; \$300 for getting solar collectors for your pool and \$250 for purchasing and installing an induction range. If you adopt several measures in the same dwelling within a nine-month period, you'll get a bonus over and above the financial assistance amount granted. The same applies if you sign up for Hydro Québec's dynamic pricing or if you have a "Hilo Participant's Agreement" for the dwelling involved in the financial-assistance application.

CAA-Quebec Members
Our Residential Advisory Services can offer information on available housing subsidy programs and guide you in your home renovation or improvement projects. Consider using a CAA-Quebec-Approved Residential Supplier to get a 3-percent discount (up to \$100).

Other financial-aid programs are also available, offered by governments and organizations like the Société d'Habitation du Québec, the Canada Mortgage and Housing Corporation (CMHC) and the Agence de l'Efficacité Énergétique du Québec, not to mention natural-gas distributors and municipalities. It's well worth further consideration.

Be sure to consult the websites of those programs that interest you to learn the eligibility criteria and restrictions.



AIR EXCHANGERS

To help you breathe

Read this Q&A to learn everything about air exchangers – their purpose, how they work, their impact on energy consumption, and more.

BY — JACQUELINE SIMONEAU

What is the purpose of air exchangers?

They improve indoor air quality by controlling humidity and reducing pollutants and bad odours thereby creating a healthier and more comfortable living space. Good ventilation can help diminish allergies, respiratory infections and mould growth.

How do they work?

“Air exchangers consist of either a heat recovery ventilator (HRV) or an energy recovery ventilator (ERV), fitted inside a casing with two independent duct networks, each with its own intake and exhaust ports,” explains Yanick Blouin, President of Ventilation Venstat. The first duct network collects and evacuates stale air from the house to the outside, while the second simultaneously draws in

fresh air from the outside, filtering then circulating it through vents into every room of the house.” But to get the maximum benefit from an air exchanger, its proper use is imperative. “Ventilation requirements vary depending as much on the number of occupants and their particular needs as on the season and weather conditions outside,” says Blouin. “For example, the HRV should be activated when the outside temperature is colder than inside, but it shouldn’t be used during the summer months as it will introduce humid air. On the other hand, if it’s hot and humid outdoors, the device’s recirculation mode may help distribute fresh air generated by the air conditioner inside the house.” It’s best to ask specialists about the correct operational procedures.

What’s the difference between HRVs and ERVs?

Heat recovery ventilators (HRVs) capture part of the heat from outgoing stale air and use it to pre-heat incoming fresh air, thereby providing ventilation without too much heat loss during the winter months. Energy recovery ventilators (ERVs) exchange heat to a lesser extent than HRVs, but they also transfer moisture between incoming and outgoing air. This quality makes them adept at controlling humidity levels in the house.

How do you choose the right air exchanger?

According to Blouin, an air exchanger’s capacity is mainly determined by the home’s square footage. “The general range is between 100 and 150 CFMs (cubic feet per minute) depending on the area to be



ventilated. Other criteria to consider are the heat recovery rate, motor performance and duct networks. For example, the longer the ducts run, the more powerful the device must be to ensure adequate air circulation.” It’s best to deal with a reputable company for sound advice.

How much does it cost?

Pricing depends on the scope of the work. A ballpark figure for purchasing and installing an air exchanger in an existing 2,500 square-foot residence is between \$2,500 and \$3,500.

What’s the impact of air exchangers on energy consumption?

According to the independent organization Ecohome, HRVs reduce heating costs by transferring part of the heat from outgoing stale air to incoming fresh air. At -25°C outside, for example, an efficient model can recover a whopping 60 to 80 percent of the heat. ERVs, too, perform their energy-saving part. “With balanced humidity levels, heating and cooling systems don’t have to work so hard, and you’ll see lower energy-consumption bills,” says Blouin. That being said, to save the most energy, ensure proper installation, follow the instructions for proper use and service your system on a regular basis.

How to maintain a ventilation system?

To guarantee optimal performance, the system must be maintained every three months. Consult the manufacturer’s manual for maintenance planning and scheduling periods and to find out how to proceed. It’s recommended that you clean the HRV or ERV with soapy water, wash the inside of the casing with a damp cloth and inspect the intake and exhaust vents to ensure they’re not obstructed by debris. Ventilation ducts should be professionally cleaned every five years. Of course, the frequency of these procedures can vary depending on the number of occupants as well as their habits. For example, the presence of pets, smokers or asthma sufferers could require more frequent maintenance.



CAA-Québec Members

Our Residential Advisory Services can answer all your questions about home maintenance and repairs, and will guide you in selecting the right contractor/supplier. You’ll also get 3 percent off the invoice amount (up to \$100) for work done by a CAA-Québec-Approved Residential Supplier.

For small or large reno projects

- ➔ Benefit from the help of our **Residential Advisory Services**.
- ➔ Get a discount with our **Approved Suppliers**.
- ➔ Save money at our **Rabais Dollars CAA** program partners.



This year, Richard and Deborah
**saved quite a bundle on vehicle
maintenance** thanks to CAA-Quebec.



- Close to **15 CAA Dollars** at an Approved Auto Repair Service Location¹



- **120 CAA Dollars** for the purchase of 4 tires⁴



- Nearly **\$10 off** car accessories²



- Over **\$5 off** a complete rustproofing treatment⁵



- **30 CAA Dollars** on fuel purchases³



- Over **\$5 off** auto parts purchases⁶



Total savings: **\$185**

With \$185 in savings, their membership pays for itself in no time!

Keep your card close, it'll pay off!



Save at nearly
3,000 locations
with your membership card.

→ Enjoy
instant discounts

→ Earn
CAA Dollars back

Check out all the offers at
caaquebec.com/discounts

rabais
dollars

All prices listed in this ad are subject to change without notice. **1.** 3% back in CAA Dollars at an Approved Auto Repair Service location, applicable on the total bill before taxes, for a total of \$470 before taxes spent during the year. **2.** 10% discount at NAPA Auto Parts on the purchase of regular-priced car accessories valued at \$70 before taxes. **3.** Up to \$0.03 back in CAA Dollars per litre of fuel at Couche-Tard. The rebate is based on the purchase of 1,000 litres in one year. **4.** 120 CAA Dollars back on the purchase of four P ZERO summer tires from Pirelli Tires during the spring special offer. **5.** 5% discount on the purchase of a complete rustproofing treatment at regular price, worth \$109.99 before taxes, on a Toyota Corolla at Metropolitan Rust Proofing. **6.** 5% discount at LKQ/Keystone Auto Parts on the purchase of auto parts valued at \$130 before taxes.

See full offer details at caaquebec.com. CAA-Quebec and its partners reserve the right to modify or terminate services and benefits at any time, in whole or in part, without notice.

AVOIDING BREAK-INS

Burglar-proof your home

An unguarded house is an invitation to burglary. Here are tips to make your home less attractive to burglars during your absence.

BY — JACQUELINE SIMONEAU

Simulate your presence and exercise restraint

Ask a neighbour or someone you trust to clear flyers off the front porch, park their car in your driveway periodically and put their recycling bin out on collection days. Temporarily pause your mail and newspaper deliveries. Hire a company or an individual to ensure home maintenance (like snow removal in winter or lawn mowing in summer). Remotely delete your messages once you listen to them or use a call-forward service. The automated message saying you have a full mailbox is a strong clue that you're away.

Inform as few people as necessary about your departure plans. Ask them to be discreet about it. Don't announce the date of your next trip or vacation in a public place or to people you barely know. Finally, resist the temptation to share your travels and photos on social media until after you return home.

Light up your house and install a smart doorbell

Outside, consider installing motion-sensor lights with timers and arrange them so that all dark areas will be well lit. Inside, opt for smart lights which

you can control from anywhere, at any time. "Proper lighting will deter undesirables. Would-be thieves certainly don't want to be on display," says Francis

Paré, Director of Residential Sales at GardaWorld. And schedule the timers at hours when you would normally turn lights on and off. You can also use models with multiple programs so that the lamps switch on and off by themselves at different times every evening. This way, your house will really appear inhabited. The key is never to leave the lights on all the time because that's a clear signal that nobody's home.

A smart doorbell increases your home security. "Thanks to its built-in camera and microphone, you can see who's at the door and talk to them in real time on your smartphone, no matter where you are," says Paré. But the camera isn't activated just because someone rings. You can also remotely

monitor who's coming and going at the front door at any time. And since everything is filmed and recorded, you can easily identify anyone who might, for example, grab a package left at your door.



A TIP FROM SUZANNE

Don't forget to inform your insurer if you've installed an alarm system.

It could reduce your insurance premium, especially if the system is connected to a central monitoring station.

SUZANNE MICHAUD
VP Insurance,
CAA-Quebec





CAA-Quebec Members

Planning to install an alarm system? Get 5 percent off the monthly rates of GardaWorld home security packages, applicable on 36-month and 60-month contracts.

Secure your doors and windows

Reinforce all exterior doors with a deadbolt at least an inch long. Since sliding doors and windows are especially vulnerable, Paré suggests fitting a security bar or a metal or wooden rod in the lower track to prevent them being opened. Add anti-lift locks to prevent the doors and windows from being lifted off the tracks and out of the frame. As for casement windows, remove the crank handle and store it out of sight. And don't overlook the garage door: If it's linked to an automatic opening system, then disconnect the system. Since the garage door could be opened manually, Paré recommends padlocking it from the inside.

Clear the exterior of doors and windows. Move away from the house any items that could be used to climb to a window and break in – like the ladder, the trash bin or garden furniture. Trim shrubs and hedges that hide the house from view.

Install an alarm system and get a safe

“If the alarm goes off, the central monitoring station will quickly take appropriate action like dispatching police, emergency or security patrol to the house,” says Paré. The safe will protect your valuables and important documents against theft, fire and flood. Just make sure it's too bulky and heavy to be carried away.

Switch to the CAA Plus[®] card

Get up to 160 km of towing!



CAA Plus[®] RV Option also available for your recreational and off-road vehicles.

Upgrade your membership
1-877-832-6744
caaquebec.com/plusoption



Some restrictions apply. Visit caaquebec.com for full details.



Approved

For top-quality, flawless repairs following a fender bender

You can rely on one of CAA-Quebec's 80 Approved Auto Body Shops.

- **High-quality service and skilled staff**
- **Courtesy car**
- **State-of-the-art equipment**

There is sure to be one nearby in your area.



Mobility

We inform and advise on all mobility issues, whatever your vehicle happens to be – a four-wheeler, two-wheeler, EV or RV.

Dispose of used car fluids eco-responsibly

Used engine oils and other car-maintenance products should never be dumped outside, down sewers or in the trash. The Société de Gestion des Huiles Usagées (SOGHU) has put at your disposal a network of over 1,000 collection facilities throughout Quebec, ranging from mechanical workshops to car dealerships and even many municipalities. These facilities will accept the following used products free of charge:

- motor oils
- antifreeze (glycol)
- oil and antifreeze containers of 50 litres or less
- aerosol containers manufactured for holding oils or brake-cleaning products
- filters

The above applies to vehicles, snowblowers and lawnmowers. If your community has no collection facility, you may be able to drop off your used products at an eco-centre.

On the way to a second life

These products will be treated, recycled or reused as substitutes for raw materials. However, it's important not to combine them (like adding oils to antifreeze fluids), or with other products (like solvents, water, frying oils, brake fluids, fuels, battery acids, other oils, other household products).



CAA-Quebec teams with dailies to answer your questions

Once a week for the past four years, CAA-Quebec has answered readers' questions on mobility in the six French-language newspapers that form the Coopérative nationale de l'information indépendante (CN2i): *Le Soleil*, *Le Droit*, *La Tribune*, *Le Quotidien*, *Le Nouvelliste* and *La Voix de l'Est*.

This alliance helps us pursue our commitment to protect Quebec consumers – members and non-members alike – by disseminating accurate and reliable information. Send us your questions and we'll have the answers for you on road safety or regulations affecting it, car purchases and maintenance, electric and recreational vehicles.

If these articles don't quite answer all your questions, contact our Mobility Advisory Services, at 1-888 471-2424 or via the *On the Road* section of CAAQUEBEC.COM. Call as often as you like. The service is included in your membership.

LES COOPS DE L'INFORMATION

leDroit leNouveliste leQuotidien leSoleil laTribune laVoixdeEst 

Worst Roads

The scoreboard

The eighth annual *Worst Roads* campaign ended on May 8 bringing with it 5,770 votes.

Thank you for participating in such great numbers and, thereby, contributing to our road-network improvement. Your votes clearly indicate that Rue Georges in Gatineau deserves the most attention. But other roads listed are also in a pitiful state. Here are our top-ten worst ones.

- | | |
|---------------------------------------------------------------------|-------------------------------------------------------------------------|
| 1 Rue Georges,
Gatineau, Outaouais | 6 Route Madoc,
Saguenay, Saguenay-Lac-Saint-Jean |
| 2 Route 329*,
Saint-Adolphe-d'Howard, Laurentides | 7 Chemin du Contour-du-Lac-à-Beauce,
La Tuque, Mauricie |
| 3 Route des Fondateurs,
Larouche, Saguenay-Lac-Saint-Jean | 8 Route 113*,
Senneterre, Abitibi-Témiscamingue |
| 4 Chemin Cook,
Gatineau, Outaouais | 9 Route de Saint-Achillée,
Château-Richer, Capitale-Nationale |
| 5 Chemin Sainte-Foy,
Québec, Capitale-Nationale | 10 Route 343*,
Saint-Ambroise-de-Kildare, Lanaudière |

* MANAGED BY THE MINISTÈRE DES TRANSPORTS ET DE LA MOBILITÉ DURABLE

You'll find the rankings by region at CAAQUEBEC.COM. CAA-Quebec has forwarded these results to the relevant authorities. In six months, we'll report what concrete actions will take place.



Are you planning
on buying a new car?

Discover the Allied Extended Warranty Program

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

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



Three days to consider switching to an EV

The Quebec Electric Vehicle Show will take place from September 15 to 17 at the Centre de Foires de Québec. On offer is a three-day opportunity to see, test, analyze and compare different electric vehicles (EVs). So, come one, come all to learn about the latest technological innovations in the field of electric mobility. CAA-Quebec experts Jesse Caron and Maxime Dubois will also be available as hosts of two conferences – one focusing on used EVs and the other to answer all your EV queries. Reserve your tickets online (SVEQ.EBEMS.COM/RESERVE/RESERVE-YOUR-TICKET) to get the best price and avoid standing in line.

CAA-Quebec at the F1 Grand Prix

For the second consecutive year, CAA-Quebec was privileged to provide official towing services for the Formula 1 Grand Prix du Canada held in Montreal from June 16 to 18. Did you know that investments by F1 sponsors help improve the performance, reliability and safety of vehicles on roads and highways? Then think about the mechanics of turbo engines, traction control, antilock braking systems (ABS) and, more recently, hybrid engines. The Formula 1 Grand Prix showcases not just the extraordinary prowess of the world's finest race-car drivers, it's also the auto industry's greatest tech lab.



CAA-Quebec tow trucks "pilots" oversee the tracks at Circuit Gilles-Villeneuve to come to the aid of the world's greatest car racers.

When it rains, we shine.

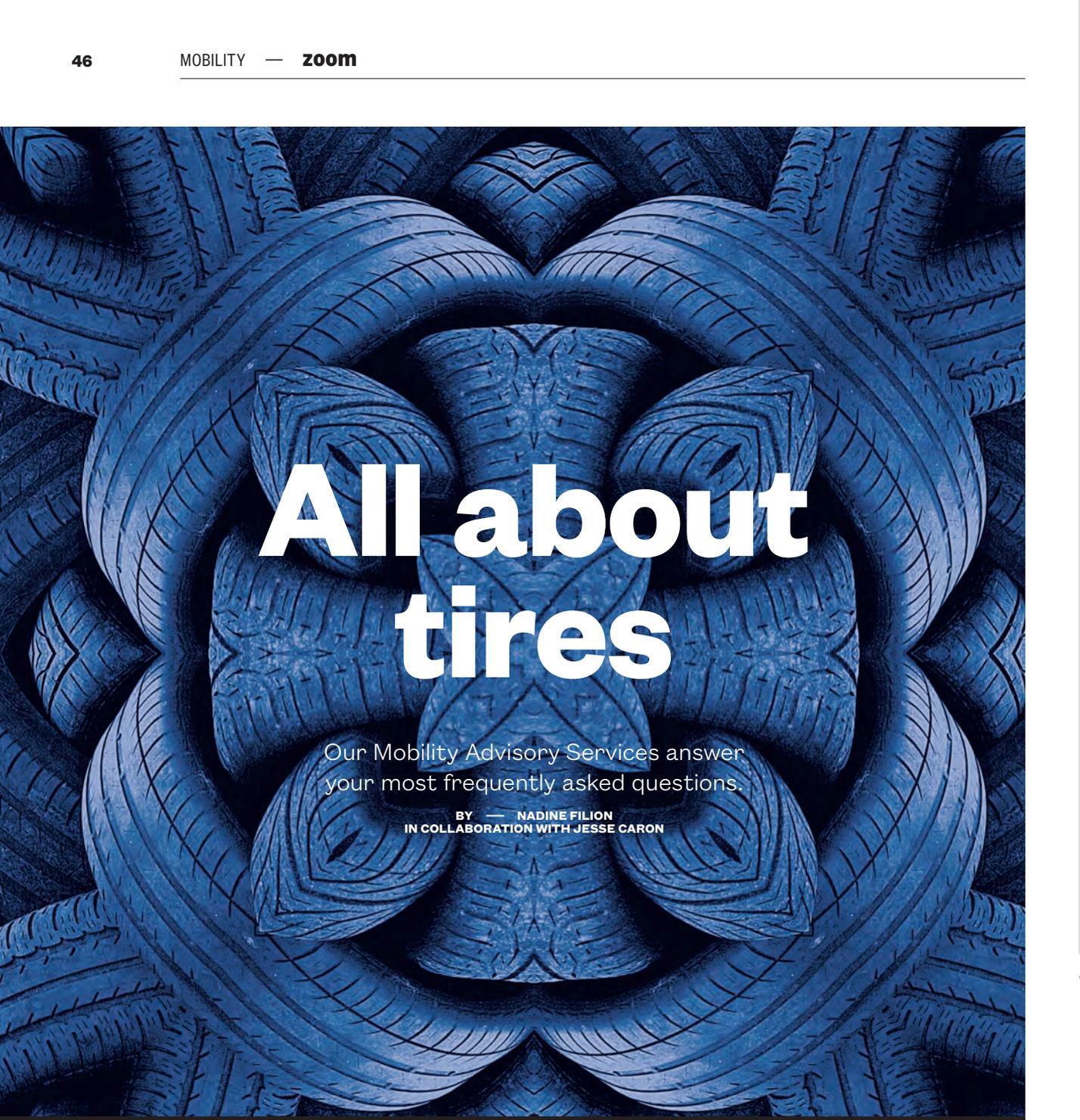
There's nothing gloomy about rainy days. That is, when you have WeatherTech FloorLiners. Laser measured for your specific vehicle, the WeatherTech FloorLiner is guaranteed to provide a perfect fit and the ultimate carpet protection, for as long as you own your vehicle. So when Mother Nature is at her worst, don't worry because we're at our best.

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

888.905.6287 | WeatherTech.ca



SCAN HERE TO
FIND YOUR FIT



All about tires

Our Mobility Advisory Services answer your most frequently asked questions.

BY — NADINE FILION
IN COLLABORATION WITH JESSE CARON

How often should I change my tires?

It depends on tire quality and usual mileage. Generally speaking, you should change them every three to four years. Check the tire tread when the weather starts to get cold. If the tread depth is less than 4.8 millimetres (6/32 inches), buy a new set of tires. Don't take any chances: Not only will you compromise your driving performance you'll also face a \$200 to \$300 fine if the tread depth is less than 1.6 millimetres (2/32 inches).

How should I store my tires?

The heat (or extreme winter cold) and the humidity of a garden shed are not ideal for storing tires. Choose a cool and dry place, like a basement or a lightly heated garage. Store rimless tires standing up; do not stack or hang them up. If the tires are mounted on rims, hang them up on a wall rack or stack them.

What tire size is recommended for my vehicle?

You can save a few dollars on winter tires by opting for a different size than the original. Ask a retailer or consult your owner's manual to find out the different sizes that fit your vehicle. At the risk of compromising your safety, don't get tires smaller in diameter than those recommended. And beware of sports models, as their brake discs may limit this change.



What's the recommended tire pressure for my vehicle?

Don't go for the maximum pressure indicated on the sidewall or you'll drive with over-inflated tires. Instead, stick to the pressure recommended by the carmaker. This information, like the tire load index, can be found in the owner's manual or the sticker inside one of the car's doors. CAA-Quebec recommends checking the tire pressure monthly and even more often in winter since each time the temperature drops by 6°C, your tires lose 1 pound per square foot of pressure. Driving with underinflated tires leads to sloppy driving, higher fuel consumption and premature tire wear.

What is tire load index?

This important tire specification is all too often overlooked. Tire load index refers to a tire's maximum load-carrying capacity (ranging from 75 to 120). These numbers are always preceded by a letter indicating the maximum speed that the tire can maintain over time. Overloaded tires risk weakening, which can compromise road safety and accelerate tire wear, especially in electric vehicles that are already burdened by battery weight. The load index is shown in the owner's manual and the sticker inside the driver's door.



A TIP FROM JESSE

"If you must leave your snow tires on for a few days or even weeks past the cold weather, take heart: That will not have a significant impact on their lifespan. But we highly recommend that you avoid leaving them on all summer long, as prolonged use in hot weather will entail rapid degradation of the rubber compounds. As a result, premature replacement of the tires becomes inevitable. What's more, winter tires boast superior adherence, which means greater fuel consumption. It's also a very bad idea in terms of road safety because heat increases the risk of a blowout, lengthens braking distance and can add to stress in an emergency."

– JESSE CARON, Automobile expert, CAA-Quebec

Is it better to inflate tires with nitrogen than with air?

Because of its composition, nitrogen helps stabilize the air pressure in tires, but the nitrogen must be pure; for example, it must have at least 95 percent concentration and it's important to have it professionally done. The cost is about \$30 for all four tires. However, a tire that is properly maintained with proper air pressure will deliver a similar result.

When's the best time to change tires?

CAA-Quebec, in consultation with MétéoMédia, has established a realistic schedule for switching to winter tires. Dates are allocated by region, from October 20 (in Sept-Îles) to November 10 (in Montreal), reflecting the moment when the average temperature drops below 7°C in each region. Note that the rubber compounds in summer tires stiffen and lose their adherence, whereas winter tires (with softer rubber) are more efficient on cold and slippery surfaces. So, beware of the fateful December 1 date when, starting at midnight, all Quebec-registered vehicles must drive on tires with the mountain/snowflake symbol on the sidewalls. A word of advice: Avoid the last-minute rush, book your appointment today.

Find all your car essentials

at the CAA-Quebec Boutique



At all times!
10%
back in CAA Dollars*

Pulse Medium Rooftop Cargo Box - Thule
\$749⁹⁵

Digital Manometer Talus
\$23⁹⁵



1,000-Ampere Booster Pack/Jump Starter Noco Genius
\$174⁹⁵



Paint SealantKit Silverwax
\$37⁹⁵



Discover more products



Flat Tire Repair Kit Slime
\$35⁹⁵



Are winter tires really necessary?

CAA-Quebec strongly recommends real winter tires, and just as strongly discourages using all-weather tires in winter. These all-in-one solutions don't offer adequate traction on icy surfaces or in extreme cold climates; whereas, in hot weather, their braking performance is barely acceptable – and they wear out fast. On the other hand, they may be adequate in certain specific situations (for snowbirds or drivers who only drive in moderate winter zones, for example). In short, it's a solution that isn't really effective in the extreme weather conditions of La Belle Province.



CAA-Quebec Members

Our Mobility Advisory Services can answer all your questions about tires. Don't hesitate to contact them – the service is included in your membership. For tire change or car maintenance/repairs, go to a CAA-Quebec-Approved Auto Repair Facility. You'll get 3 percent back in CAA Dollars.

caaquebec.com/boutique
14 Travel Centres
Outdoors | Travel | Automotive | RV



Prices are subject to change without notice. * Rebate available to CAA-Quebec members on regular-priced items only. CAA Premier® and CAA Premier® RV members earn 20% back.

MEMBER TESTIMONIAL

No retirement for a CAA-Quebec membership

Jocelyne Boucher contemplated giving up her membership after she retired. Events convinced her otherwise.

Boucher drove to work every day, knowing she could count on CAA-Quebec in case of a breakdown. For decades, her membership card acted as a security blanket. But when she retired in May 2022, Boucher thought the time had come to let go of her membership. Her husband, André, advised her against it.

Events proved him right. “A few months after retirement,” Boucher recalls, “I found myself stranded in Granby because my car refused to start. Worse still, I didn’t have my cellphone with me. So, I went back to the store where I shopped to call CAA-Quebec. (It’s a good thing I still had my membership card with me!) Soon, a nice fellow arrived to boost my car battery. He then suggested I drive for at least 30 minutes before turning off the engine.”

When Boucher arrived home, she told André what had happened. He immediately booked an appointment to have the battery replaced. “But the battery had stopped working again just as I got ready to drive to the garage,” Boucher says. “André attempted to boost it, but with no luck. Just then, a service truck with the CAA-Quebec logo drove past our house. ‘Let’s call CAA-Quebec,’ I told André. And barely five minutes later, as if by magic, the very same service truck I had seen earlier turned up!”



Boucher was soon on her way to the garage to replace the battery. From that moment on, she never leaves home without her CAA-Quebec card – and her cellphone! And she continues to collect CAA Dollars by topping up the gas tank at Couchetard and having her car serviced at a CAA-Quebec-Approved-Auto-Repair Facility. Of the CAA-Quebec logo, Boucher says “that’s a guarantee of trust and quality!”

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 **250 CAA Dollars!**



In a car collision, more than one person may be responsible. But exactly what criteria do insurers use to determine liability?

BY — LYNE BOISVERT

At fault or not?

You were driving in the right-hand lane of a boulevard when a car backs out of a driveway right in front of you and... BAM! Fortunately, no one was hurt. But who's at fault?

As drivers are compensated directly by their own insurers, you must contact yours after filling out a joint report or writing down the following details: the other driver's name, address, telephone number, driver's licence number, insurer name and policy number, as well as the name of the car's owner (if different from the driver's). It isn't necessary to call the police unless there are injuries or if the accident caused a dangerous problem on the road, like a pileup blocking traffic.

To assess driver liability in an accident occurring in Quebec, insurers use criteria set out

by Groupement des Assureurs Automobiles (GAA) in the Direct Compensation Agreement (DCA). They look at several factors including the positions of the vehicles at the time of the impact, the declarations by the drivers involved as well as any witnesses, photos, joint report (if available). They will then be able to determine if the insured is fully liable, partially liable or not liable (100%, 50% or 0%). If you're not at fault – and provided your auto insurance includes "Protection 2" in Chapter B – you won't have to pay the deductible and repairs to your car will be covered. If you're entirely at fault, you must pay the full amount of the deductible. Note that if you're at fault and have one-way insurance, you are not covered for damage to your car, and damage to the other car will be covered by their own insurer.



Consequences of a claim

Filing an auto insurance claim could result in a premium increase at renewal time. But insurers will take into account factors like your driving history, your responsibility or non-responsibility for accidents, the number of claims you made and their amounts when determining an increase.



CAA-Quebec Members

For car repairs, consider a CAA-Quebec-Approved Auto Repair Facility. And why not get an insurance quote from CAA-Quebec? With a No-Stress® policy, you'll get an exclusive 10-percent discount on the premium, not to mention enjoy CAA-Quebec signature protection and peace of mind.



**10% OFF ANY PART
USED TO SCREW
ON, KNOCK DOWN
OR SAW OFF.***

*Offer also applies to snow brushes, windshield wipers and more than 500,000 other parts, tools and accessories.



10%
off for CAA members†

† 10% off the retail price upon presentation of your valid CAA Membership card at participating NAPA Auto Parts stores. This offer includes certain terms and exclusions. © CAA, CAA logo and CAA Rewards trademarks owned by, and use is authorized by, the Canadian Automobile Association.

The all-new breed of electric trucks is here



Battery-powered trucks have much to offer, but range anxiety, especially when towing, remains an issue.

BY — DAVID BOOTH

Considering the huge growth in the truck segment, it's hardly surprising that automakers are focusing much of their electrification efforts on bringing battery power to the pickup market. Indeed, so replete is the truck segment with profit that those same automakers are using their limited resources — General Motors, for instance, cancelled production of its Bolt and Bolt EUV so its Orion Assembly plant can build electrified Silverados — to pump out their new big-ticket trucks. The electric truck market is about to heat up so you need to know what's available, how much they cost and exactly what the pros and cons are of moving from an ICE-powered pickup to one energized by lithium-ion.



Rivian R1T

Range

The biggest challenge for battery-powered truck shoppers — besides affording their price tags — is separating range fact from fiction. Like all electric vehicles, the difference between Natural Resources Canada's ratings and real-world range abilities can be substantial. This is made all the more evident as a result of their weight — the battery in a Hummer weigh more than a Honda Civic — and less-than-streamlined aerodynamics.

Depending on battery size and model, the electrified F-150 is rated by Natural Resources Canada for anywhere between 386 and 515 kilometres on a single charge. On the other hand, a *Driving.ca* highway-only test revealed that an F-150 Lightning with the larger Extended Range battery ran out of juice at just 306 kilometres. The take from this is that bluff aerodynamics result in significantly reduced range when driven at highway speeds. So, for instance, while Ram's recently introduced 1500 REV promises 805 kilometres of range — thanks to its gargantuan 229-kWh battery — a more realistic expectation in real-world highway driving might be 500 kilometres. And that's not even accounting for winter driving, when temperatures of -20°C reduce range by as much as 40 percent.

The players

The current market leader in the battery-powered pickup segment is Ford's F-150 Lightning. Starting at \$79,000 — but rising all the way to \$121,000 — the Ford is available with either Standard (98 kWh) or Extended Range battery (131 kWh).



RAM 1500 REV dashboard



Ram 1500 REV

Among models hitting, or about to hit, the electric-truck market are Rivian's R1T, Hummer's SUT, Tesla's Cybertruck, GM's Chevrolet Silverado EV and Dodge's RAM 1500EV.

Of course, it hasn't cornered the market. Along with bit players in the segment — Rivian's R1T, Hummer's SUT and Tesla's upcoming Cybertruck — General Motors is ramping up production of the 754-horsepower Chevrolet Silverado EV and Ram says its 1500 REV will be ready for the 2025 model year.

Towing

If you mainly use your truck for towing, know that range may be significantly compromised. Because of weight and aerodynamics, *Car & Driver* found that the F-150 Lightning could tow a 2,766-kilogram (6,100 pounds) trailer for 160 kilometres, the Rivian R1T just 15 more and the Hummer, equipped with a 212.7 kWh battery, just 225 kilometres.



Ford F-150 Lightning



Charging

What's more, towing also poses a challenge when charging, as in where do you put that 20-foot — or more — trailer? Most public DC fast charging stations are simply not equipped to handle vehicles of that size, so you have to either disconnect the trailer while charging or else take up more than one space.

Electrified pickups also face the same charging speed challenges as other EVs, only more so since their batteries are almost twice as large. Simply put, at the same charging speed, they will take twice as long to recharge. The main determinant of charging speed is battery design, namely at what voltage the battery architecture can accept a charge. Higher is better and current 400V systems are gradually giving way to speedier 800V systems. Of the major players, Ford's Lightning remains on a 400V system and its peak charging rate is a relatively low 150 kilowatts. GM's Silverado will run on 800V architecture and should charge twice as fast using a 350-kilowatt charging station. Ram's upcoming 1500 REV boasts similar specifications, but its batteries are so huge that they will prove a challenge to recharge quickly.

Driving

If all this sounds like a cautionary tale counselling against the purchase of an electrified pickup, understand that their limitations centre around charging speed, range (especially when towing) and pricing. In most — perhaps even all — other regards, electric trucks are superior to their gasoline-fuelled counterparts.

Electric motors, for one, offer instantaneous performance. Batteries, though heavy, are mounted very low in the frame, resulting in much superior handling. Electrified pickups also typically ride on all independent suspension, so their

THE WINNING DUO

ENERGY TRANSITION
HAS NEVER BEEN EASIER!



COMPATIBLE
Hilo
SMART HOME

AVAILABLE AT THE
CAA-QUEBEC BOUTIQUE
boutique.caaquebec.com/en

**rabais
dollars**

www.evduty.elmec.ca



superior handling does not come at the expense of ride. Interior space is generally improved as well thanks to the more efficient packaging of electric motors compared with hulking V8s and stowage is greatly expanded since the absence of an internal combustion engine up front adds up to 400 litres of stowage space in the “frunk” — equal to the stowage capacity of rear trunks in many sedans — to the already copious cargo capacity of their rear beds. The space efficiency of electric vehicle design is even more apparent in these new battery-powered pickups!

Final verdict

The final verdict is a bit of a split decision. If you’re a contractor with a known and consistent daily mileage, a battery-powered pickup makes perfect sense. On the other hand, if you’re an RV owner logging lengthy miles pulling a motor home, then it’s a poor choice for you. Where you stand between those two extremes will determine how happy you’ll be behind the wheel of an electrified truck.



Chevrolet Silverado EV TrailBoss

NO STRESS

POINT-S IS THE LARGEST CAA QUEBEC-APPROVED TIRE AND AUTO SERVICES NETWORK.*



ONE-STOP SERVICES!



TIRES



MECHANICAL



AUTO GLASS



ACCESSORIES



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



2024 HONDA HR-V

PRICE: \$30,690 to \$40,210

PROS —> Simple controls, very good visibility, competitive space, easy-to-access cabin and trunk, improved ride comfort.

CONS —> Noisy acceleration, ho-hum performance and drive, uninviting seats, high price, build quality to be watched.

Honda has renewed almost all its crossovers for 2023. Though still the smallest of the lineup, the HR-V has grown in size after moving from the platform of the defunct Fit to that of the Civic. Accompanying the new dimensions, Honda now equips it with the same engine as its compact sedan and a similarly inspired cabin. The base model retains its front-drive configuration, though it can be ordered with the all-wheel drive delivered standard on Sport and EX-L Navi variants.

The redesigned HR-V is more agile, lively and advanced than its predecessor, but it loses some of the exceptional versatility that set it apart from the competition. It faces off against several very up-to-date models, sometimes more engaging, often as reliable, and still less expensive than the HR-V. If it has to be a Honda and AWD is not important, there's the Civic hatchback, more spirited, more fuel-efficient and just as roomy as its 'lifted' cousin... but not, unfortunately, less expensive.

TESTED MODEL

ENGINE — 2.0-litre 4-cylinder (158 hp)

TRANSMISSION — Continuously variable automatic

DRIVETRAIN — All-wheel drive

TEST TEMPERATURE — -5°C to 5°C

TESTED FUEL ECONOMY — 9.1 L/100 km



**SCAN TO VIEW THE
ROAD-TEST VIDEO**

2023 HYUNDAI IONIQ 6

PRICE: \$57,723 to \$68,023 (\$12,000 govt. rebates not included)



PROS —> Excellent highway cruiser, quiet ride, competitive and realistic range, inviting front seats, relatively simple controls, standard heat pump.

CONS —> Uncomfortable rear seating, too-small trunk, significant drop in range with 20-inch wheels, high driving positioning, restricted rear visibility, polarizing silhouette.

Building on the success of its all-electric crossovers, Hyundai launched its first gasoline-free sedan early last spring. The IONIQ 6 keeps the platform, drivetrain and dashboard of the highly popular IONIQ 5 crossover and encloses them in a body designed to maximize the aerodynamics. The slippery styling helps boost the range of the rear-wheel-drive model to 581 kilometres, which is impressive for a mass-market brand. For more power and performance, the catalogue also includes a dual-motor all-wheel-drive version.

The IONIQ 6 takes the intrinsic virtues of the 5 and steps them up a notch. While the sedan cannot match its crossover sibling for versatility, it surpasses it in terms of stability, refinement and energy efficiency, in good part thanks to its polarizing silhouette. What it lacks in alertness compared to a Tesla Model 3, it makes up for in clearly superior smoothness, ease of use and dealer network.

TESTED MODEL

ENGINE — Front and rear electric motors with 77.4 kWh lithium-ion battery (320 hp)

TRANSMISSION — 1-speed automatic (direct drive)

DRIVETRAIN — All-wheel drive

CLAIMED RANGE — 435 km (20-inch wheels)

RECHARGING — From 0% to 80% charge: 1 hr 13 min (50-kW fast-charging, manufacturer data) or 7 hrs 30 min (240-volt charging, Natural Resources Canada)

TEST TEMPERATURE — 1°C to 24°C

TESTED ENERGY CONSUMPTION — 20.6 kWh/100 km (equivalent to 2.3 L/100 km)





2023 KIA NIRO EV

PRICE: \$47,759 to \$56,009 (\$12,000 govt. rebates not included)

PROS —> Spacious cabin, roomy trunk, comfortable ride, competitive driving range, attentive finish, good equipment-to-price ratio.

CONS —> Slow charging, too-high driving position, no heat pump (base model), monotonous drive, noisy ride, unnecessarily complex controls.

The second generation of the Niro is arriving slowly in Canada for 2023 as supply problems persist. Though Kia has an electric vehicle platform at its disposal, the Niro is built on a combustion-engine platform. Which is normal, given that the automaker still offers two hybrid versions of its small crossover – one a plug-in and the other not – in addition to the electric variant we tested. Upon the discontinuation of the Soul EV at the end of 2023, the Niro EV will become the most affordable all-electric vehicle of the Kia lineup.

The gradual disappearance of sedans and small cars could play to the Niro EV's advantage. Often considered a crossover, it can also be regarded as a raised hatchback, like the Chevrolet Bolt EUV or the old Toyota Matrix. Viewed as such the Niro EV has lots to offer anyone shopping for a small vehicle that is energy-efficient yet very versatile. Just do not expect the latest in terms of performance, refinement or charging, if our test vehicle was indeed representative of the overall series.

TESTED MODEL

ENGINE – Front electric motor with 64.8 kWh lithium-ion battery (201 hp)

TRANSMISSION – 1-speed automatic (direct drive)

DRIVETRAIN – Front-wheel drive

CLAIMED RANGE – 407 km

RECHARGING – 1 hr 05 min from 0% to 80% charge (50-kW fast-charging, manufacturer data); 7 hrs 30 min from 0% to 100% charge (240 volt charging, Natural Resources Canada)

TEST TEMPERATURE – -7°C to 4°C

TESTED ENERGY CONSUMPTION – 23.8 kWh/100 km (equivalent to 2.7 L/100 km)



**SCAN TO VIEW THE
ROAD-TEST VIDEO**



For driving electric

Enjoy your member benefits.

- ➔ **Advisory Services** to help you pick the right vehicle
- ➔ **Auto insurance** with rebate of 50 CAA Dollars*
- ➔ **Roadside Assistance** that also covers electric vehicles



* Some conditions apply. **Auto insurance:** Products offered under the name Assurance auto CAA-Québec. Underwritten by Prysm General Insurance Inc. ("Prysm"), a subsidiary of iA Auto and Home Insurance, a member of iA Financial Group, and distributed by CAA-Québec Auto and Home Insurance Inc. Exclusively offers Prysm auto and home insurance products.

2024 MAZDA CX-90

PRICE: \$47,895 to \$66,995 (\$7,500 govt. rebates not included for PHEV models)



PROS —> Outstanding 6-cylinder engine, responsive roadholding, flawless finish, quality soundproofing, improved driving position, at long last, a plug-in hybrid Mazda.

CONS —> Hesitant transmission at low speeds, disappointing electric range (PHEV), firm ride (21-inch rims), interior space still below average, certain controls can be annoying, rising price.

The CX-90 brings quite a breath of fresh air to Mazda. Not only does it replace the aging CX-9, but it also introduces a longitudinal-engine platform and a mild-hybrid turbocharged six-cylinder, in addition to a separate plug-in hybrid powertrain and an eight-speed automatic transmission. These technologies will eventually make their way to other models from the automaker, but they first appear in a three-row SUV, a lucrative type of vehicle if there ever was one.

A sheer delight to drive, the CX-90 is an excellent bridge between its mass-market competitors and the much more expensive luxury models. Although a bit firm, it picks up with a pleasant combination of agility, solidity and refinement – especially with the smooth inline six-cylinder engine. The plug-in hybrid version also fares quite well on the road, although it may not seem to be exploiting the full potential of its electrified powertrain. To be tested again in our daily environment, if only to compare its energy consumption to the surprising thrift of the inline-six.

TESTED MODEL

ENGINE – 3.3-litre turbo 6-cylinder (319 hp)

TRANSMISSION – 8-speed automatic with manual mode

DRIVETRAIN – All-wheel drive

TEST TEMPERATURE – 4°C to 23°C

TESTED FUEL ECONOMY – 9.0 L/100 km



SCAN TO VIEW THE ROAD-TEST VIDEO



2023 TOYOTA TUNDRA

PRICE: \$51,319 to \$90,734

PROS —> Lively and refined engines, exemplary transmission, smoother and more composed ride than before, heightened finish (Limited trim and up), vast crew cab, robust construction.

CONS —> No automatic 4WD, hybrid engine restricted to high-end models, fuel consumption still too high, insufficient amenities, tight rear seating (double cab), extensive use of hard-touch plastics (SR and SR5 models).

After 15 years of near-status quo, the Tundra pickup finally went under the knife in 2022. Everything, or nearly everything, is changed – platform, cab, suspensions and engine. The engine is now a turbocharged six-cylinder instead of an eight, with an optional hybrid variant. Though less extensive than that of its rivals, the lineup still presents a vast choice of combinations. We evaluated two non-hybrid models: a relatively sober extended cab SR, and a luxurious crew cab Platinum.

The Tundra was much in need of an update to catch up with its rivals. Mission accomplished? Yes, for the smoother drive, modernized cab, and rejuvenated engine – though the latter doesn't impress much at the pump. But we're still looking for advances to facilitate cabin storage, bed access, towing and 4WD use, to match the competition. A reputation for reliability is a good thing, but innovation is easier to find elsewhere than at Toyota.

TESTED MODEL

ENGINE – 3.4-litre twin-turbo V6 (348 hp)

TRANSMISSION – 10-speed automatic with manual mode

DRIVETRAIN – Part-time 4x4 system

TEST TEMPERATURE – -10°C to 3°C

TESTED FUEL ECONOMY – 15.2 L/100 km

100,000 STATIONS TO GET TO YOUR DESTINATION

HIT THE OPEN ROAD:
THE ELECTRIC CIRCUIT GIVES
YOU ACCESS TO 100,000
CHARGING STATIONS ACROSS
NORTH AMERICA.

LEARN MORE





Battery Service: wherever you are!

Don't wait until you run out of power this winter. Get your **battery checked or even replaced** now.



when you purchase a CAA battery

Contact Battery Service!

Available even on weekends.

1-800-222-4357

CAA Mobile App ➔ caaquebec.com/battery



PUBLISHER

CAA-Quebec
caaquebec.com

PROJECT MANAGER

Stéphanie Fortier Allaire

COORDINATOR

Marie-Josée Vachon

© CAA, CAA Emblem, CAA Plus, CAA Premier, CAA Habitation, AARS logo and ERS trademarks are owned by and used with permission of the Canadian Automobile Association. — © TourBook, TripTik and Show Your Card and Save trademarks are owned by and used with permission of the American Automobile Association.

CAA-Quebec Magazine is published four times per year.
ISSN 0838-6846

DIRECTION GROUPE TVA INC. PRESIDENT AND CEO (ACTING)

Pierre Karl Péladeau

MANAGEMENT

Communications Qolab Inc.

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

Art Director Louis-Philippe Verrier

Graphic Artist Jocelyn Dauphinais

Content Manager Caroline Abel

Writers Lyne Boisvert, David Booth, Jesse Caron, Nadine Filion, Nathalie De Grandmont, Jacqueline Simoneau, Julie St-Hilaire

Translator My-Trang Nguyen

Copy Editor Donna Jensen

ADVERTISING

Advertising Representation

Marc Bourassa, 514 237-4864

Sales Coordinator Maria Perrotti

PRODUCTION

Head of Copywriting Negotiations Mélanie Turcotte

Researcher, Visual Content Emmanuelle Neault

Team Manager, IT Department Serge Mercier — **Printing**

tc Imprimeries Transcontinental — Division de Imprimeries

Transcontinental S.E.N.C. 1603, boul. de Montarville, Boucherville (Québec) J4B 5Y2

Copyright registered with the Quebec National Library — Second class mail registration — Convention #40062533. — Return all Canadian undeliverable correspondences to: 444, rue Bouvier,

Québec (Québec) G2J 1E3. — CAA-Quebec Magazine is a member

of Canadian Circulation Audit Board (CCAB), Vividata and the

Association québécoise des éditeurs de magazines (AQEM). —

Notice: The advertisements contained in this publication are accepted subject to certain conditions stipulated by CAA-Quebec. Unless otherwise specified, the publication of advertisements alone does not constitute an endorsement. Management also reserves the right to refuse any ad without explanation. All reproduction, adaptation, and translation rights reserved.

Photo credits: Getty Images, iStock, Shutterstock.

CHANGE OF ADDRESS

By telephone: Montreal metro, 514-861-7575

Elsewhere in Quebec, 1-800-686-9243

By Internet: caaquebec.com

General enquiries: 1-800-686-9243

This magazine is entirely recyclable.



Whatever your reason to switch
your car or buy one...

See for yourself!



The Quebec used vehicle
platform provided by

AMVOQ members

Selling used cars **is our profession!**



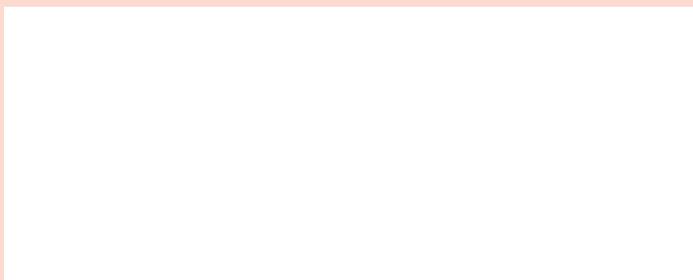
Get peace of mind
Exclusive to CAA-Quebec members

To protect your belongings

Up to
19%
off
for members¹



Trust CAA-Quebec Home and Auto insurance.



1-866-221-9301

Monday to Saturday



Insurance

Products offered under the name CAA-Québec Auto insurance or CAA-Québec Home insurance. Underwritten by Prysm General Insurance Inc. ("Prysm"), a subsidiary of iA Auto and Home Insurance, a member of iA Financial Group. Distributed by CAA-Québec Auto and Home Insurance Inc., which exclusively offers Prysm Auto and Home insurance products. 1. The indicated discount includes the 10% discount offered to CAA-Québec members on their premium. The additional discount is available to policyholders who have both auto insurance and home insurance for a house, apartment, or condo.