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TRAVEL / HOME / MOBILITY / INSURANCE

WINTER 2020

TRAVEL

WHICH DESTINATIONS DO YOU
DAYDREAM ABOUT?

HOME

GET READY TO TAKE ON WINTER

MOBILITY

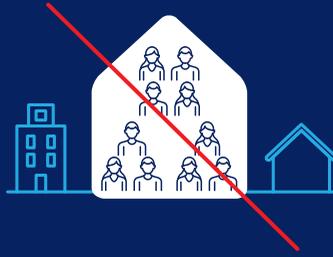
A COMPLETE GUIDE TO
WINTER DRIVING

SNOWMOBILING

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[Québec.ca/coronavirus](https://quebec.ca/coronavirus)

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COVID-19 ALERT: HEALTH AND SAFETY FIRST

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



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

SO MANY GOOD REASONS TO BE CAREFUL ON THE ROAD



© CATH LANGLOIS PHOTOGRAPHE

TAKING CARE TO DO THE RIGHT THINGS BEHIND THE WHEEL CAN MAKE A HUGE DIFFERENCE BECAUSE THE LIVES OF OUR PASSENGERS AND OTHER ROAD USERS ARE IN OUR HANDS.



Richard Lachance
President and CEO

“Five fatal motorcycle accidents in 24 hours,” screams a headline. “Cyclist fatally struck,” cries another, followed by “Car crash victim was not wearing seat belt” and “Deadly summer on Quebec roads.” Such tragic news stories are all too real and sobering.

The fact is that most collisions involve human error. The pandemic lockdown has resulted in less traffic, and yet there’s something disturbing about the amount of reported speeding accidents and road deaths. The yellow warning light is blinking, so let’s try to pay attention.

I drive less often these days so I’m a worse driver

This is not just my opinion. In fact, it has been scientifically proven that driving infrequently can lead to a quick loss of certain skills and reflexes – your reaction time might get slower, for example, or you might fail to check your blind spots, drive faster than the speed limit, or pass a cyclist without proper clearance. All of this may seem harmless, but it affects your driving and endangers the safety of all road users.

Reduced traffic also creates a false sense of security, and experts worry it may cause drivers to adopt unsafe driving habits even after the pandemic has passed. It’s certainly not a licence to drive at high speeds, especially in residential areas or around schools. And yet, regardless of awareness campaigns, excessive speeding offences are proliferating.

Come home alive, someone’s waiting for you

As the year comes to an end, it’s a particularly good time to remind everyone that road safety is also a collective responsibility. Taking care to do the right things behind the wheel can make a huge difference because the lives of our passengers and other road users are in our hands.

Our commitment to pursue the awareness efforts spearheaded by the CAA-Quebec Foundation remains as firm as ever. Let’s hope the holiday season is an opportunity to remind our loved ones that buckling up their seat belts means there will be 150 fewer deaths or serious injuries on the roads next year, that colliding with a pedestrian at 30 kilometres per hour can mean a 90-percent chance of survival for the victim but at 50 kilometres per hour means only a 25-percent chance of survival (source: SAAQ), and that blind spots are not insurmountable. These measures, and many others, depend entirely on our willingness to act accordingly. A powerful incentive, don’t you think?

The year 2020 has forced us to adapt to a new reality as we struggle to curb the pandemic. It would be a disaster if the ABCs of road safety fell by the wayside in the process. Awareness efforts, police presence and road-network restructuring help, of course, but we are first and foremost masters of our own fate – and actions – behind the wheel.

Wherever our destination, we all have excellent reasons to reach it alive.



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PHOTO CONTEST



WINNING PHOTO

GRAND LAC ST-GERMAINS, MARTIN-VALIN WILDLIFE RESERVE ▶ Here you see a lake, a blue sky stretched to the horizon, and a small boat... But there's actually more here than meets the eye: the cool morning air; my paddle cutting through the limpid, calm water; loons vocalizing and beating their wings; a heron perched on the tip of a branch looking uncertain of its next move. Nature never fails to intrigue – such a many-splendoured thing.

📷 **CAROLINE FAUCHER, QUEBEC CITY**

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"DREAM DESTINATIONS" CONTEST

WHICH DESTINATIONS DO YOU DAYDREAM ABOUT?

01

Italy

The CAA-Quebec Travel "Dream Destinations" contest took place from May 19 to July 31, 2020. Participants were invited to submit their entries suggesting where they hoped to visit once travelling again becomes a reality. Here are the five countries that most appeal to Quebecers, as per the contest results.

BY GABRIELLE TREMBLAY BAILLARGEON

This jewel in the European "crown" is prized by Quebecers for its cultural riches and breathtaking landscapes everywhere you look. From north to south, seas to mountains: Everything is beautiful in Italy! Its centuries-old history is evident at every street corner and in every church and museum, not to mention lost cities like Pompeii. And what glorious cuisine! Just say pasta, gelato, cannoli...The mouth waters in anticipation.

02

Greece

So much beauty glows under the Greek sun. Many are convinced that this country is arguably the world's most attractive! The inhabited islands of the Aegean Sea, called the Cyclades, beckon with their timeless white houses and blue cupolas. Like Italy, Greece is a cradle of civilization, dotted with awe-inspiring monuments like the Acropolis in Athens or the Ancient Theatre of Epidaurus. It's an all-round destination: tasty and healthy cuisine, olive trees galore, mountain cliffs plunging into crystal-clear seas and beaches as numerous as they are unique. Even the colours of the sand (black, pink or red) are unusual: formed from volcanic pumice stone.



03

Hawaii

The Hawaiian volcanic archipelago has everything it takes to please outdoor enthusiasts, whether they are hikers, surfers or climbers: luxurious forests, heavenly beaches, sky-scraping mountains. On some islands, you can visit volcanoes millions of years old – some active, others slumbering. The pace of life here is laid-back, and changes of scenery are guaranteed.





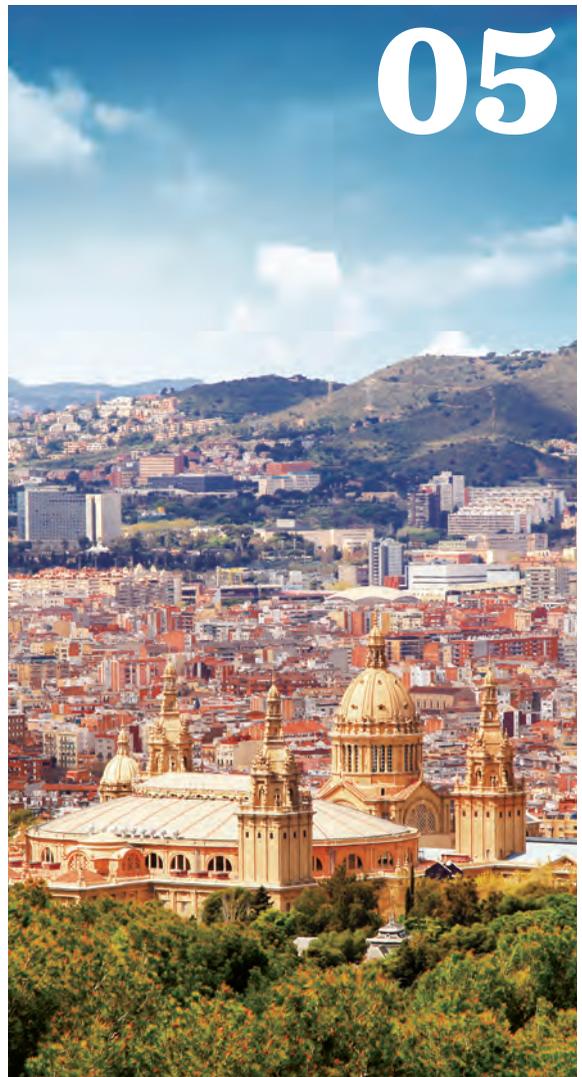
04

Portugal

Quebecers have always been sun-worshippers! In Portugal, with its long Atlantic-facing coastline, you can certainly enjoy generous sunshine and the sumptuous, seemingly endless beaches of the Algarve. And then there are those magnificent history-rich cities like Lisbon (nicknamed White City on account of its intense light, with its medieval Belém Tower) or Sintra, known for its 19th-century romanticist architecture like the bright-yellow Pena Palace. Food and drink are another fabulous treat: wine (Porto and others), the emblematic *pastéis de nata* (custard tarts) and the ever-present fish, which the Portuguese can prepare like nobody else.

Spain

Now here's a land that affords multiple discoveries. In the capital city, Madrid, you explore palaces and other historic monuments, visit art museums (the Prado is one of the world's largest and most popular) and enjoy a bustling nightlife. Further south, you take in the beauty and charm of Andalusia – Seville, Granada and Málaga – and relax by the seaside. In Barcelona, it's fiesta time every day (and every evening) along the famous pedestrian boulevard, La Rambla. After a day exploring the astonishing Gaudi architectural creations, you sit down for a traditionally late dinner when tapas and wine flow liberally. Time is a fluid element in Spain.





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[MomentsworthProtecting.ca](https://www.momentsworthprotecting.ca)



SNOWBIRDS

AND THE PANDEMIC

Normally at this time of year, thousands of Quebecers depart to spend the winter in warmer climates. Despite the pandemic, most still hope to get away - but certainly not at any cost or without insurance.

BY PIERRE-OLIVIER FORTIN

Last September, CAA-Quebec conducted a major survey of Quebec snowbirds' intentions this winter. Before the advent of the COVID-19 second wave, more than half (54 percent) of respondents thought they'd probably travel, although most hadn't yet made up their minds.

A whopping 92 percent cited the U.S. response to the pandemic as one of the factors influencing their decisions. In addition, 84 percent of those staying home this year had already said in August that they feared a second wave.



COVID-19 insurance is hard to get

Difficulty getting COVID-19 insurance is another major consideration. “No fewer than 96 percent of respondents believe that it’s important to have travel insurance that covers COVID-19 at destination, and they’re right,” says Suzanne Michaud, CAA-Quebec Vice-President – Insurance. “Hospitalization abroad costs a fortune!”

“Several providers offer COVID-19 insurance but the coverage is not always ideal and many questions remain,” confirms Chantal Lapointe, CAA-Quebec Director of Growth Strategy and Travel-Partner Relations. “Our travel counsellors are ready to demystify the obstacles and guide travellers through this new reality.”

The cold shower of a second wave

For snowbirds still dreaming of escape, the certainty of a second wave must seem like an ice-cold shower, exacerbated by a barrage of logistical challenges. Many among them haven’t seen snow for years and are no longer equipped to spend the winter here. And if you’re an RV owner, your situation is even more complicated. An RV should make it through the winter if it’s been properly prepared and kept clear of heavy accumulations of snow, which could weaken the vehicle’s structure.

FIVE FACTS ABOUT SNOWBIRDS

- 68% go to Florida
- 48% own their own dwellings
- 43% stay away at least four months
- 10% go to Mexico
- 7% go elsewhere in the U.S., mainly Texas



The challenge of RV winter storage

There won't likely be enough indoor storage space for all those stay-at-home RVs this winter. For RVs stored outside, moisture is enemy number one. CAA-Quebec automotive industry analyst Sylvain Légaré recommends placing large tarps over and under the vehicle, taking care to allow air to circulate, thus averting condensation.

FIVE TIPS FOR WINTERIZING AN RV

- ▶ Clean every nook and cranny, remove all traces of food, and store linens (like bedding and towels) indoors.
- ▶ Drain or flush all tanks and pipes, and add RV antifreeze.
- ▶ Place pest repellents inside and outside the unit.
- ▶ Turn off the power and propane supplies, and store batteries indoors.
- ▶ Prop open all doors inside the unit, including those of the fridge and freezer.



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EXPERIENCE THE BENEFITS

TELEMEDICINE IS ESSENTIAL, NOW MORE THAN EVER

Did you know that the CAA-Quebec Annual Insurance Plan has recently added free at-home virtual medical assistance?¹ In this global pandemic era and because your well-being is our priority, adding this service to the plan is clearly the right thing to do. Your travel insurance will now cover you whether you travel anywhere – abroad, in Quebec or elsewhere in Canada – or not! The new service brings virtual quality health care right to your home, eliminating not only long waits but also exposure to possible infections.

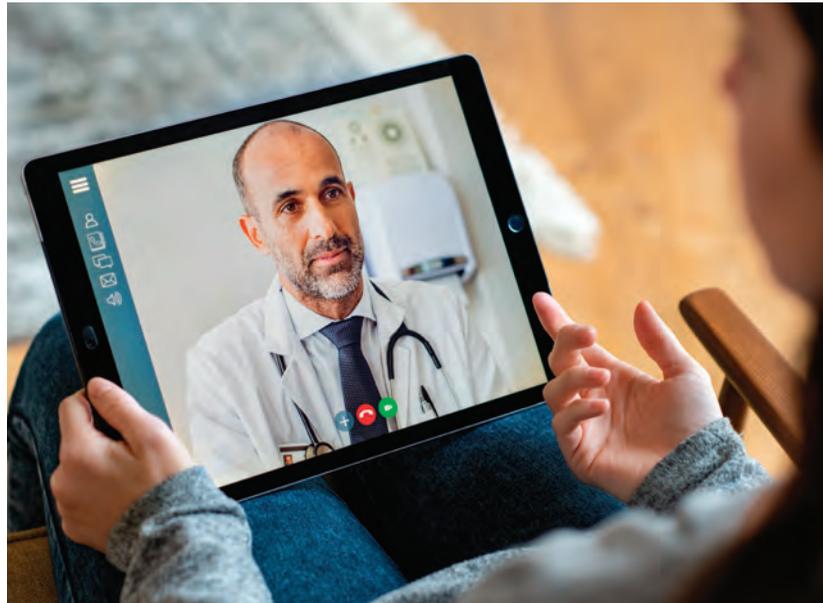
Here's how it works. You'll be entitled to four virtual medical assistance service calls per year (24/7 access) for minor medical problems like:

- ▶ migraine
- ▶ rash or allergic reactions
- ▶ colds
- ▶ high fever
- ▶ etc.

Individuals on whose behalf you act or who wish to use this service – for example, your child or spouse – must be covered by your annual travel insurance plan.

To request assistance, contact Travel Assistance just as you would while travelling. An agent will assess your situation before putting you in contact with a physician either by telephone or video conference (make sure you have a reliable internet connection). The physician may:

- ▶ make a diagnosis
- ▶ recommend care
- ▶ send you a prescription
- ▶ refer you to the nearest emergency room or clinic



TRAVEL INSURANCE HAS ITS LIMITATIONS, SO BEWARE

Insurance companies – including CAA-Quebec Travel Insurance – generally rely on Government of Canada travel advisories to determine whether or not to cover a specific situation in a given country. These advisories concern safety and security conditions (like conflicts or civil unrest) as well as health (like COVID-19 outbreaks). It is up to travellers to check the government Travel Advice and Advisories page for their specific destination country before booking trips and buying travel insurance.

Benefits of the Annual Plan option

- ▶ Single application required for the whole year.
- ▶ Valid coverage anywhere in the world, including Quebec,² regardless of how many trips you take.
- ▶ Multiple options for maximum length of stays abroad.
- ▶ Unlimited-period coverage for travel within Canada.
- ▶ Affordable rates.
- ▶ Possibility to combine multiple discounts, including member discount.
- ▶ Savings start with the second trip.

TO KNOW MORE ▶ contact a travel counsellor at 1-855-440-4402 or visit the *For Your Insurance* section of CAAQUEBEC.COM.

CAA-Quebec Travel Insurance products are provided by Orion Travel Insurance Company and distributed to Quebec residents exclusively by CAA-Quebec Travel and Cabinet en assurance de personnes CAA-Québec.

1. CAA-Quebec Travel Assistance is provided by Active Care Management Inc. In-province virtual assistance is limited to four (4) service calls per insured person, per period of coverage.

2. To qualify as a Quebec vacation, the trip must include at least one night in a legally-recognized accommodation.

MOBILE PHONE USE WHILE DRIVING

WHAT THE LAW SAYS

The Highway Safety Code was overhauled in 2018, specifically to include rules regarding mobile phone use while behind the wheel. Several cases involving this practice have since been brought to court, resulting in more precisely defined rules. The Société québécoise d'information juridique (SOQUIJ) has compiled a breakdown of what is prohibited and what is permitted. Here are some highlights.

It is prohibited to:

- ▶ have a conversation using the speakerphone function, if the phone is not mounted on a device fixed to the vehicle;
- ▶ connect your phone to the vehicle's electrical network or program an address on a GPS app while stopped at a red light;
- ▶ use your phone while the vehicle is immobilized by the side of the road or in a car wash;
- ▶ program an address on a GPS app or consult the GPS function displayed on a passenger's mobile phone.

It is permitted to:

- ▶ consult the display screen of your mobile phone, activate the command to open a GPS app to program an address there – all while you conduct a conversation in "hands-free" mode and the phone is mounted on a fixed support. (While this is permitted, it is not really a good idea!);
- ▶ pick up your fallen phone;
- ▶ converse using the speakerphone function while the telephone is placed in the vehicle's centre console;
- ▶ zoom in on a portion of a GPS app image displayed on the phone screen.

Take note that the line between what's permitted and not is often blurred and punitive fines are steep.

TO KNOW MORE ▶ go to the *On The Road* section at caaquebec.com and read the article "Mobile phone use while driving: Your guide to obeying the Highway Safety Code."



School safety patrols are more vital than ever

Christina Amantcho of École Monseigneur-Sirois in Cap-Saint-Ignace proudly displays the iPod she won at the CAA-Quebec Foundation year-end contest honouring school safety patrollers. Bravo, Christina! And thank you to all 8,000 responsible students who, like you, have helped their peers travel safely to and from schools, day in and day out. School patrollers assist others, setting good examples and learning responsibility along the way. There's still time to contact CAA-Quebec Foundation for support in starting a safety patrol in your own school. The Foundation will provide almost all the tools you need, including contests and rewards for trusty patrollers. For more details, visit CAAQUEBECFOUNDATION.ORG.



CAA is Canada's most trusted brand

For the fourth year in a row, CAA ranks first in the Gustavson Brand Trust Index¹, sharing the top spot with Mountain Equipment Co-op (MEC). We thank you all for your renewed trust in us!

1. The Gustavson Brand Trust Index of the University of Victoria's Gustavson School of Business has studied consumer trust in brands since 2015.

CHECK OUT YOUR MEMBER'S HANDBOOK

Whether you're a long-time member or a new recruit, it's a good habit to consult the handbook from time to time at CAAQUEBEC.COM/MEMBERS-HANDBOOK. It provides regularly updated details about your membership, road-side-assistance services, home, automotive and travel benefits, and much more. Each reading is bound to bring new discoveries. Did you know, for example, that you're entitled to compensation if you have to interrupt your trip in Canada or the United States because of car (or motorcycle or RV) problems? Or that you can call a locksmith to your home (one call per year) if you find yourself locked out (\$50 to \$100 reimbursement depending on membership option)? The more you learn about your membership, the better you'll like it!



EDIBLES CAMPAIGN A SUCCESS

Have you seen our cannabis commercials? This one shows William getting high on edibles. "You can never have too much flavour," he declares, wielding a bottle of ketchup. The ad is funny but clearly conveys serious undertones that say "if you've consumed edible marijuana, carry on as you please – just don't drive!"



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MEMBER TESTIMONIAL

LAWYERS TO
THE RESCUE

Speaking of the Assistant for legal advice and identity theft (part of her home No-Stress Policy®), Catherine* couldn't be clearer about how she feels: "It saved my life!"

Catherine sold her house some time ago. One day after that, the new owners contacted her about a belatedly discovered defect and demanded that she pay for its repairs. Distraught, she turned to her real-estate agent for help but, unfortunately, he could do nothing. The seller-protection program had expired and Catherine was no longer entitled to its coverage.

"I had no idea what to do, but knew I needed legal advice, like that included with my CAA-Quebec home No-Stress Policy.® The problem was, because I no longer owned the house, it was no longer covered by my insurance."

Catherine quickly discovered that the CAA-Quebec Assistant for legal advice and identity theft was valid for all kinds of situations, including hers. A lawyer was assigned to her file. "She took time to listen to my concerns and detailed the sequence of steps I needed to take. It was very reassuring to hear all this from a lawyer. She also provided sample letters and guided me through to the very end of the process."

The case was promptly settled and Catherine was happy with the result. "I believe the new owners took me more seriously because I knew my rights. My documents showed that I was informed and prepared. I was confident in asserting my side of the issue even though real-estate law was not at all my area of expertise."

Impressed by the service, Catherine doesn't hesitate to sing its praises. "The Assistant spared me many a sleepless night worrying about what was going to happen. I was given personalized support. I spoke to the same lawyer, and didn't have to repeat my story each time I called. It was just like having my own expert at my side."



The Assistant for legal advice and identity theft is one of the five free helplines offered exclusively to holders of CAA-Quebec's home No-Stress Policy.® If you have this insurance, you can benefit from advice and assistance not just in legal matters but also in areas like health, daily life, pet health, and home maintenance. Catherine highly recommends you use these little-known services.

Catherine is not her real name. She has requested anonymity since other individuals were involved in her story.

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



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Virtual emergency medical assistance is a benefit that comes with CAA-Quebec's Annual Plan. CAA-Quebec Travel Insurance products are provided by Orion Travel Insurance Company and distributed to Quebec residents exclusively by CAA-Quebec Travel and Cabinet en assurance de personnes CAA-Québec. 1. CAA travel assistance is provided by Active Care Management Inc. Virtual assistance in a given province (except for trips in Quebec, according to the policy) is limited to four (4) calls per insured, per coverage period. Certain exclusions, limitations and restrictions apply. Please see your policy for details. 2. Equivalent to the price paid by one adult age 55 or older who signs up for CAA-Quebec's Annual Plan with the 4-day option.



Travel Insurance

EXPERIENCE THE BENEFITS



CHANTAL LAPOINTE,
DIRECTOR, GROWTH
STRATEGY & TRAVEL-
PARTNER RELATIONS

YOU ASKED US

CAA-Quebec travel counsellors have a deep sense of wanderlust. They're here to help you organize your dream vacation. This section is designed to answer all your questions. Take advantage of their expertise.

ANY QUESTIONS?

Contact our Travel Advisory Services at 1-844-861-2489 (seven days a week) or visit CAAQUEBEC.COM/TRAVEL.



QUESTION / I'd love to travel again, but am still worried about the pandemic. How can I reassure myself and make the right decision?

- PATRICE LESSARD, THETFORD MINES

ANSWER / The COVID-19 crisis has caused its share of devastation and insecurity, and the travel sector is among the hardest hit. At the same time, it's perfectly normal to feel apprehensive. Fortunately, the industry is busy modifying its approach, adopting new health protocols and taking measures to make travel safe again for everyone. In these uncertain times, a trained and knowledgeable travel counsellor is also a trusted ally. He/she will take your concerns into account and advise you accordingly in terms of destinations and activities – close to home, if you're still hesitant, or even farther afield if you're feeling more adventurous.

A travel counsellor's input will help you confidently arrive at a well-thought-out decision. He/she is also a valuable source of information regarding refund policies; health protocols and criteria at airports, aboard airplanes and in destination countries; and what travel insurance is adequate to ensure your personal protection and that of your investment.

Whether you're already working with a travel counsellor or not, be sure to check out CAA-Quebec Travel services. Our experienced team is standing by to assist you. By selecting a reliable, well-established agency, you can ensure that personalized support and assistance is readily available, especially in cases of emergency.

The urge to travel, make new discoveries and meet interesting people will never fade. At this stage, the point is how to proceed at your own pace. Perhaps you can start by visiting a never-before-seen region of Quebec or making a leap to western Canada or the Maritimes. Widening your domestic horizons won't necessarily fulfil your dream to travel abroad, but it will start to satisfy that longing for a getaway.

And why not begin by planning your dream vacation in a far-flung land? After all, anticipation is half the fun. You don't need to take off tomorrow morning. When the time comes, we will be there to help you shape your project.

THE ASSISTANT

DO I NEED TO FLUSH MY WATER HEATER PERIODICALLY? IF SO, WHAT'S THE PROCEDURE?



THE ASSISTANT FOR RESIDENTIAL ADVICE REPLIES:

There's no need for annual flushing if you have an electric water heater that is connected to a municipal water-supply system. On the other hand, if your water comes from an on-site well and is hard or contains iron, for example, your heater would benefit from an occasional good flush.

But don't impulsively drain your eight-year-old heater, for example, or you'll risk damaging the unit! Ideally, flushing should be done annually or once every two or three years, depending on the water type used. You can have it done professionally or, if you feel up to it, do it yourself. Here's how:

- ▶ Use as much hot water as possible in order to drain the tank (bath, shower, dishwasher).
- ▶ Turn off the power to the water heater.
- ▶ Close the cold-water intake valve.
- ▶ Open a hot-water tap elsewhere in the house.
- ▶ Open the tank drain valve and let it empty itself completely (if necessary, attach a garden hose to the valve and run it to the house floor drain).
- ▶ Open the cold-water intake valve and let the water run at full pressure.
- ▶ When the outgoing water looks completely clear, close the drain valve and let the tank refill. Filling is complete when water runs normally from the hot-water tap that you opened earlier (that is, once all the air has been expelled from the tank). Close that hot-water tap.
- ▶ Restore power to the water heater.

▶ The Assistant, available exclusively for holders of the residential No-Stress Policy[®] offers guidance and advice in several areas including the law, identity theft, health, daily life, pets and home maintenance. Contact us at CAAQUEBEC.COM/THEASSISTANT.



Blue Berry™ has done wonders for my eyes!

Claudette is a retired secretary. When she was diagnosed with age-related macular degeneration, she knew she had to do something. Blue Berry™ was exactly what she was looking for.

"I've worked as a secretary my entire life, and even though I'm retired now, I still enjoy staying active and reading my daily newspaper. A few years ago, I noticed my vision start to suffer. My optometrist told me I had AMD (age-related macular degeneration), which is a condition that gradually can lead to vision loss. This made me very upset, and quite sad.

I DIDN'T WANT TO GIVE UP

I started researching AMD, as I was determined to maintain my eyesight. I came across an article about a product called Blue Berry™ which explained the benefits of colourful fruit pigments on eye health. So, I went straight to the pharmacy and bought my first box.

MY OPTOMETRIST WAS IMPRESSED

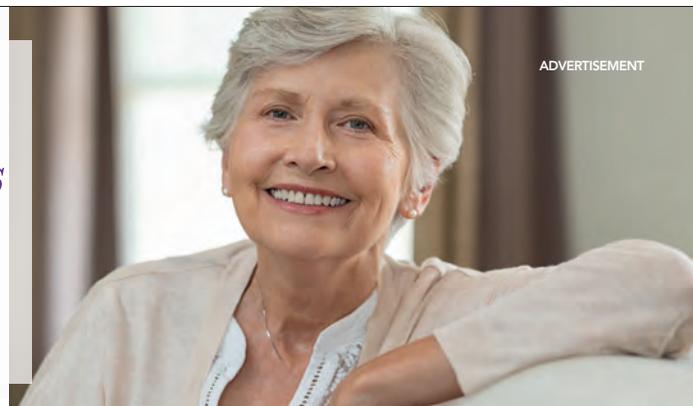
After a few months of taking Blue Berry™ every day, my optometrist noticed an increase in optical pigments in my eyes. I was noticing an

improvement too, as I was enjoying reading stories to my grandson. I now also enjoy the scenery when I take my daily walks. I am thrilled. I will surely keep taking Blue Berry as it has done wonders for my eyes and highly recommend this product to anyone wanting to keep their eyes healthy!"

- Claudette, France

THE SWEDISH SECRET TO HEALTHY EYES

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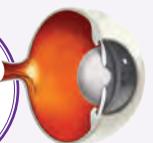


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Blue Berry™ has been the no.1 eye supplement in Scandinavia for almost two decades. Based on blueberries and lutein, it provides high concentrations of carotenoids (colour pigments) to nourish your eye's vision center and help maintain your eyesight, even in conditions of AMD and cataracts.

The eye's macula is the vision center that benefits from colour pigments from berries



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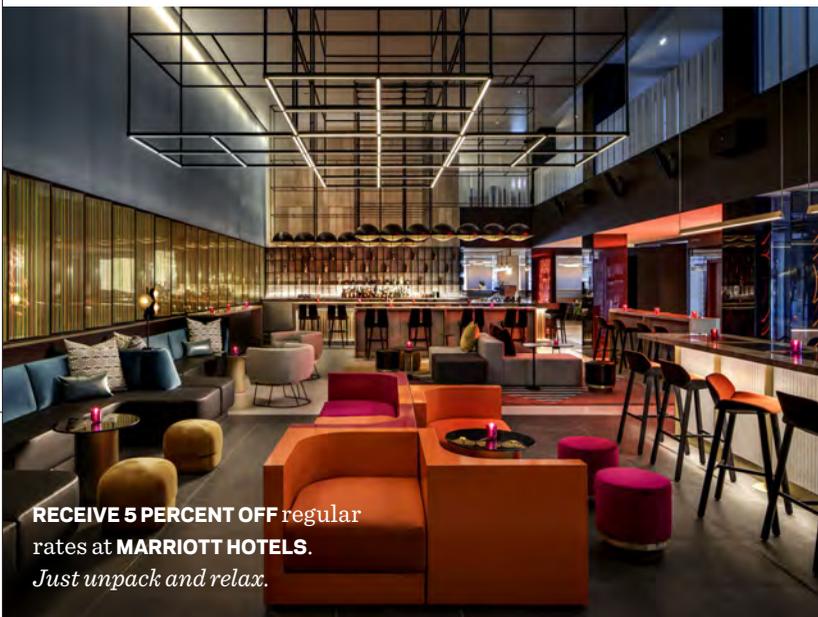


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3131, boul. Saint-Martin Ouest / 450-682-8100

LÉVIS
85, route du Président-Kennedy / 418-624-8585

MONTREAL
1180, rue Drummond / 514-861-5111

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1000, boul. Saint-Jean / 514-426-2760

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500, rue Bouvier / 418-624-8222

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COVID-19 ▶ To find out which services are available at any given time, consult our Frequently Asked Questions at CAAQUEBEC.COM.



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EXPERIENCE THE BENEFITS



5 FINANCIAL TIPS

for the young
and not-so young

Whether you're a student or a retiree, good financial health takes willpower, planning and self-discipline. Here are five expert recommendations. / BY JACQUELINE SIMONEAU

SET A BUDGET

STUDENT ▶ Even if you have a modest income, it's important to start a budget to know exactly where your money goes. Remember that your total expenses must not exceed your total income. That's the foundation of good money management. There are different tools to help you with this exercise, like the budget calculator offered on the Autorité des Marchés Financiers (AMF) website.

LAUTORITE.QC.CA

RETIREE ▶ Your financial situation has changed. You're probably earning less and you no longer have work-related expenses. But it's likely that you're spending more on health care, leisure activities and/or travel, even if it's just in Canada these days. So the time has come to review your budget, setting financial goals to reflect this new reality. "Retiree financial planning is often more complex," explains AMF financial education expert Julien Michaud, ASA. "There are several factors to consider, like taxes and their impact on government pensions. So it's a good idea to see a financial planner to assess your monetary situation and maximize your income."

INVEST

STUDENT ▶ Even if retirement seems a long way off, contribute now to a TFSA (tax-free savings account). “The earlier you start, the more income your investment will generate,” reminds Michaud. For example, if at 20 years old, you start putting \$3,000 a year into a TFSA earning 5-percent interest, you will have \$362,000 when you’re 60 years old. If you only start at 30 years old, the amount will be \$199,000 – quite a difference! A TFSA lets your money grow tax-free and you can withdraw any amount you may need and replace it the following year. If risky financial products with higher returns attract you, research them carefully to balance the pros and cons before taking that risk.

RETIREE ▶ Don’t stop investing – your retirement portfolio must continue to grow throughout your life. But above all, be sure to protect the funds you’ll require in the next five years to maintain your standard of living. You’ll thus reduce the risk that all your investments lose value at the same time.



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AVOID FALLING INTO DEBT

STUDENT ▶ As you start college, you'll be offered your first credit card and the temptation to use it will be strong. "A student credit card is not a bad idea in itself," says AMF financial education expert Michel Gariépy. "It's an opportunity to start building your credit rating. But use it responsibly, because a bad credit score can seriously disrupt your future financial options." So only charge what you can afford, and pay the balance in full each month.

RETIREE ▶ To retire debt-free is to retire with peace of mind. "So try paying off balances owed as best you can, starting with credit cards that carry high interest rates," advises Michaud, "and if a mortgage renewal is in order, be sure to shop for rates from multiple lenders. A small difference in interest rates can mean savings of thousands of dollars in the end."



SAVE

STUDENT ▶ As soon as you start earning a salary, open a savings account and deposit a small amount per paycheque. Increase the amount as your income increases. A good strategy is to set up an automatic transfer to your savings account. This way, you'll save money without even realizing it. This saving routine will gradually become a habit.

RETIREE ▶ You've reached your retirement-savings goals. Your strategy now is to save for future projects and manage your expenses. As your income isn't what it used to be, understand that it will now take longer to accumulate savings than before your retirement.

BUY INSURANCE

STUDENT ▶ If you have no children or a dependent spouse, you may not need life insurance. (Yet it's useful to know that life-insurance premiums are much lower when purchased at a young age.) If you live in a student residence or an apartment, you will need tenant insurance, which includes civil liability to protect you against property damage and physical injury involuntarily caused to a third party. (But first check with your parents: It's possible that you're covered under their home insurance policy.) And you absolutely need travel insurance for all your trips outside the province, even if they only last for a day. In the event of illness or accident, the bill could quickly climb, potentially jeopardizing your financial future. Also, take note of the exclusions. Emergency medical travel insurance (like ambulance or air medical evacuation) is another must to cover what RAMQ does not.

RETIREE ▶ If you live in an apartment, tenant insurance will cover your belongings as well as civil liability. If you still live in your own home or condo, your needs may have changed. Ask your insurer to update both your home- and life-insurance policies to reflect your new situation. As for credit-card travel insurance, note that many companies no longer offer emergency medical care after age 65, or if they do, they cover only a very limited time period – like a few days. Naturally, you still need emergency medical insurance the minute you leave the province. So think about getting your own policy!



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NEED A NEW WATER HEATER?

How do you know for sure when the hot-water tank has reached the end of its life?

BY JACQUELINE SIMONEAU

According to digital marketing manager Caroline Blazy at HydroSolution, if the water is not as hot as before or if your hot shower turns cold before you're done, the culprit may only be a faulty heating element. But if the water has a reddish tint or if spots of rust or moisture are seen on the outer bottom of the tank, a replacement is in order. Age is another warning sign. Water heaters will last 10 to 15 years on average. The serial number on the tank's sticker will tell you its manufacture date.

Choosing the right water heater

Water heaters come in different types and sizes. Here are some pointers.

- ▶ **TANK SIZE.** It all depends on how much hot water your household needs. To determine consumption, consider (a) the number of occupants, bathrooms and bedrooms in the home (40 gallons are adequate for a two-bedroom home, 60 gallons for three) and (b) whether you prefer taking baths or showers (baths use more water than showers, unless your household includes teenagers who typically spend too long in the shower). Also, factor in how often you use the washing machine and dishwasher and if you often use both at the same time.
- ▶ **WATER INLET.** According to Blazy, a superior water heater has an inlet at the base of the tank so cold water won't be in contact with the hot water at the top of the tank, ensuring optimized water heating and circulation. You'll instantly get 10 percent more hot water compared with a basic model.



GOOD TO KNOW ▶ The manufacturer can cancel a warranty citing potential hard-water issues. As stated on the HydroSolution website: "Hard water contains a lot of calcium, also called limescale. When heated, it tends to adhere to surfaces and form scale deposits. Over time, it will clog your water pipes and build up in your water heater."

- ▶ **HEATING ELEMENTS.** Some models have three heating elements of different strengths instead of two. (Note, however, that this is not always adequate for a family of four.) The advantage here is that by maintaining a more uniform temperature inside the tank, power consumption at peak periods is reduced.
- ▶ **THE INSIDE OF THE TANK.** The quality of the lining can have an impact on its longevity. "A double-layer, double-fired glass-lined tank will make it more corrosion-resistant and, therefore, more durable. It can last up to 15 years," Blazy says.

► **MANUFACTURER'S WARRANTY.** This is a good indication of water heater quality. Entry-level models generally come with a six-year warranty for the tank, compared with 10+ years for higher-end models. That being said, the appliance must always be kept upright during transport to prevent breakage. The manufacturer could revoke its warranty in the event of inadequate transportation or poor installation. For your peace of mind, have the unit delivered and installed by a professional. If your water comes from a well, a mineral surplus in your water could also invalidate the warranty. So, read the fine print!

"Insurers generally recommend replacing the water heater after 10 to 15 years," says Suzanne Michaud, CAA-Quebec Vice-President - Insurance. "Beyond this period, which varies from one company to another, insurers reserve the right not to cover water damage caused by the said water heater." A poor installation can also result in a refusal to cover damages. So be sure to inquire.

► **CAA-QUEBEC MEMBERS** ► Don't hesitate to consult our Residential Advisory Services and the list of CAA-Quebec-approved home suppliers. If you plan to replace your water heater, think of HydroSolution. CAA-Quebec members get \$60 off any new purchase or rental of a 40- or 60-gallon water heater.



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GET READY TO TAKE ON WINTER

Snow, ice, freezing and thawing... such is the reality of Quebec winters. Don't get caught off guard. A few preventative measures will spare you – and your house – a lot of trouble and money.

BY JACQUELINE SIMONEAU



House

- ▶ Inspect the roof and shingles. A poorly conditioned roof can lead to water infiltration during a spring thaw.
- ▶ Check the exterior walls. “It’s imperative to fill cracks and replace crumbling bricks and mortar to prevent water infiltration,” advises building inspector Denys Aubert. “Infiltrated water will expand as it freezes, weakening certain materials or, at the very least, causing them to age prematurely.”
- ▶ Clear dead leaves and other debris from the gutters so melted snow or ice will drain more easily. This will help prevent overflows and ice dams that can severely damage the gutters.
- ▶ Check the caulking on windows. “Replace sealants that are worn or cracked and could allow water to pass through,” says Aubert.
- ▶ As winter sets in, beware of ice dams forming along the roof edge. “Ice damming is a result of poor attic ventilation or insulation,” says Aubert. “A short-term solution is to keep your roof clear of snow at all times or install heating cables.” You must make sure that attic insulation and ventilation are adequate, replacing or repairing them as necessary.
- ▶ Clear the roof after each major snowfall. Heavy snow accumulation is a potential risk for the structure.
- ▶ Remove snow and frost from the heat pump and the air inlets and outlets of the air exchanger, dryer, kitchen hood and bathroom fan. This will keep them in proper working order.

Shrubs

- ▶ Cover shrubs and plants with burlap to prevent breakage from the weight of snow and ice.
- ▶ Spread a layer of mulch, dead leaves or pine needles at the base of shrubs and plants in windy spots, taking care to leave clear the trunk or stems of each shrub. “Mulch protects against the cold and abrupt temperature changes, and it retains snow,” explains Marie-France Laroche, biologist and horticultural information officer at Montreal’s Botanical Garden.
- ▶ Avoid shaking the branches to remove snow or ice, which could damage both the tree limbs and the buds.

Above-ground pool

- ▶ From time to time, remove snow from the pool skimmer plate and copings to prevent breakage. But Vicky Lepage, sales and marketing manager at Concept Piscine Design, recommends not clearing the snow around the base of the pool, which acts as a natural form of insulation.

Insurance

You are covered for snow and ice that builds up on your roof, melts and starts seeping through the ceiling – so long as your home-insurance policy has an “Above-Ground Water” clause. Furthermore, Suzanne Michaud, Vice-President – Insurance at CAA-Quebec, points out that any damage caused by snow or ice overload – when an ice-laden branch may have fallen and damaged the roof, for example – are normally covered by an all-risk policy. But the insurer will only replace the damaged area. In the case of an above-ground pool, an owner will only be compensated based on the pool’s value on the day of the loss provided he/she has additional pool and spa coverage. In other words, if a pool cover with a 10-year lifespan has sustained ice damage in its fifth year, the compensation will be calculated based on the cover’s value at the time of the claim, not on the replacement value of a new cover.



CAA-QUEBEC MEMBERS ▶ Be sure to consult our Residential Advisory Services. And keep in mind that you’ll get a **3-PERCENT DISCOUNT** (up to \$100) for renovation work with any CAA-Quebec-approved home supplier. For do-it-yourself projects, you get 10 percent off at Simplex Tool Rental.

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ACCIDENT INSURANCE THAT EXTRA CUSHION

BY NADINE FILION

One summer day two years ago, 63-year-old Michelle Pépin was carrying her sleepy grandson upstairs when she tripped and fell. Shielding the child from impact, she broke her leg and dislocated an ankle leaving her immobilized for seven weeks.

Luckily, just the year before, Pépin had purchased insurance covering all accident types for herself and her husband. She figured that for the price of a good dinner out, this annual cost was worthwhile protection to cover what RAMQ and SAAQ did not.

Pépin was right. Following her fall, her insurance not only covered her hospital stay in a semi-private room and wheelchair rental, but also provided compensation for the injuries sustained. It was like salve on her wounds. “After all, when you have an accident, you’re not exactly in a good physical or mental position to shop around for the best price for health care,” says Suzanne Michaud, CAA-Quebec Vice-President – Insurance. “The additional coverage can mean the difference between basic care and comfort care.”

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The pandemic is a good time to review your insurance coverage

Accident insurance does not replace other insurance policies, public or private, that are already in force. But the COVID-19 pandemic brings an opportunity to (a) review what your own life-, travel- and/or health-insurance policies cover or don't cover and (b) assess your evolving needs. A family member may have lost his or her job resulting in reduced or no insurance coverage, for example; or you've now found time to renovate your home or to take up a sport that you haven't practised for years.

Insurance for all manner of accidents makes perfect sense to round out your coverage needs. The term "accident" refers to mishaps at home or outside the home:

- ▶ as a pedestrian or in vehicles you've driven or been a passenger in (automobile, bicycle, motorcycle, ATV, snowmobile, boat, train, bus, etc.);
- ▶ as an airline passenger;
- ▶ during a sport or leisure activity, including extreme sports;

- ▶ in Quebec, elsewhere in Canada and most of the world.

If an activity goes amiss, you can be compensated for losses suffered, paramedical expenses, even vocational rehabilitation, "in short, any post-accident assistance," says Michaud. And if, more tragically, the accident results in permanent paralysis or death, the insured or the family may be compensated up to \$100,000.

Insurance for all accident types is that little extra cushion that you may not always have in mind but which can result in a happier ending after an unfortunate event like Michelle Pépin's.

FOR INFORMATION ABOUT CAA-QUEBEC ACCIDENT INSURANCE ▶ call 1-855-861-5750. Note that CAA-Quebec members enjoy exclusive privileges - including up to \$15,000 if the insured's home or vehicle requires wheelchair adaptation as a result of permanent injury.

WINTER IS COMING

Protect your vehicle from rust today.

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WINTER DRIVING

A SAFETY GUIDE

Regardless of the conditions, winter driving poses unique challenges. Here's a survival guide to help you drive calmly and ensure safety for all road users. / BY YANN FORTIER

For safety's sake, take a winter-driving course

Winter driving is an altogether different story. To heighten road safety for yourself and others, you'll need to adapt your driving to difficult conditions. That's where winter-driving courses come in. You'll not only learn how to reduce risks of accidents but also how to react quickly and effectively in an emergency.

Many driving schools – including those operated by CAA-Quebec – offer winter-driving courses for individuals and companies alike. You'll be taught various emergency manoeuvres, like braking, avoiding obstacles, negotiating turns and regaining control of the vehicle after a skid.

Drive safe and secure

Erring on the side of caution is paramount, especially in winter. A CAA-Quebec membership entitles members to its renowned roadside assistance, savings with its numerous partners, near and far, as well as free advice from its experts – not just about mobility and travel but also relating to insurance and homes.

Speaking strictly of mobility, roadside-assistance benefits depend on which membership option you choose – CAA Classic, CAA Plus, CAA Premier, CAA Plus RV and CAA Premier RV – and include such features as free towing, minor mechanical adjustments, battery boosts and service, fuel delivery, safe-ride service. With all these benefits on hand, you and your car, RV, snowmobile or ATV will be more than adequately protected this winter!

Garage visit: Trust the pros

Winterizing your car first requires a careful examination of its various components. Inspect the belts and hoses for bulges, cracks or leaks that may be aggravated by temperature changes. Have the headlights withstood the ravages of time? Many garages offer a polishing service. The block heater should also be examined using a device designed for this purpose. Its wire and power supply must be free of any cracks. If you have the slightest doubt or if the prospect of inspecting your own vehicle intimidates you, have it examined by a professional. Inspections carried out by a CAA-Quebec-approved garage are covered by a 12-month or 20,000-kilometre warranty.



Winter tires: Adhere to best practices

The season is fast approaching. By law, your car must be fitted with roadworthy winter tires – meaning properly balanced and secured – by December 1 through to March 15. But your best bet is to make the change a few weeks earlier, once the average temperature falls below 7°C. Don't worry about your tires wearing out prematurely, because they won't. So, plan ahead. As the leaves begin to fall, make an appointment to buy new winter tires or have your existing ones installed. This way, you'll avoid the last-minute rush. When purchasing, consult experts about what models best suit your vehicle as well as where and how you regularly drive.

When selecting your tires, you'll have to take various factors into account, like their cost, your vehicle type, driving style, and the surface you most frequently drive on (like city, highway, or back roads).

Why use winter tires?

Thanks to their softer rubber compound, winter tires adhere better to snow-covered or icy surfaces than all-season tires. What's more, winter tires shorten the stopping distance, at the same time improving the trajectory when turning.

Remember

There are no bad winter tires, only tires that are a poor fit for a particular vehicle or for their intended use. As a general rule, all four tires must be of the same size and type for better handling, control and stability.

WINTER EMERGENCY KIT: BANISH THE UNEXPECTED

Before setting out, be sure your car is equipped with the following essentials:



Snow brush and ice scraper



Shovel



Flashlight with functional batteries (in case the battery on your cellphone, which includes a flashlight, is dead)



Blanket and warm clothes



Abrasive material and traction aids



Rag and/or paper towels



Booster cables



Windshield washer fluid



Dry snacks and water



Winter floor mats



First-aid kit, available at the CAA-Quebec Travel Boutique



Face masks and sanitizers (mandatory due to pandemic directives)

Battery care: Don't be caught off guard

At -30°C, even in ideal conditions, the battery has only 25 percent of the power required to start the car. Modern in-car electronics demand a lot from the car battery, whose lifespan averages about four years.

Keep warm in winter

When temperatures fall below -15°C, plug in the block heater. This preventative action will make it easier to start the engine and increase cabin comfort in the process. You'll use less energy and also do the environment some good.

Does your car battery pass the load test?

Get your battery tested if (a) it is more than three years old, (b) the car takes longer to start, (c) the headlights dim noticeably as you decelerate, or (d) the car electronics shut off quickly when the engine is turned off. (In fact, the car radio, GPS and digital panels use battery power even when the engine is off.) If any or all of the above is the case, have your battery tested when you take the car in for maintenance or to change the tires.

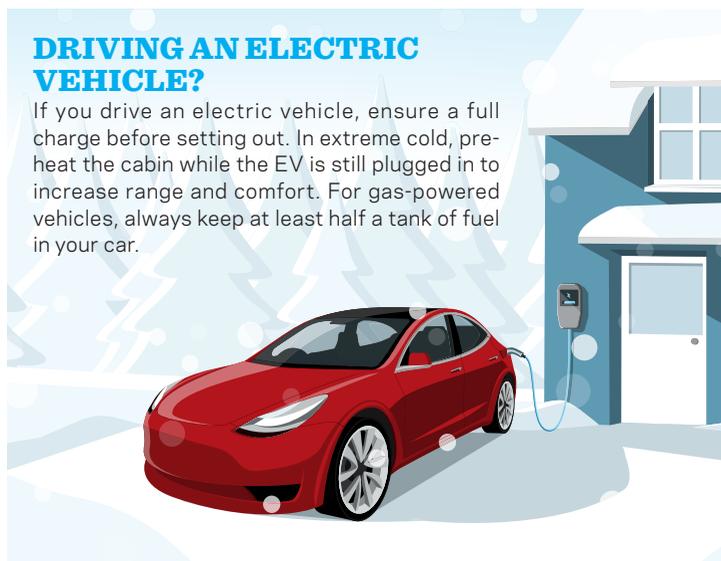
Is your battery running low?

Available in several regions of Quebec, CAA-Quebec Battery Service patrollers will evaluate your car battery and charging system (starter and alternator), replacing them on the spot, if necessary. You'll save time, money and anxiety. Backed by a six-year total warranty, CAA-Quebec Premium batteries are designed to withstand the harshest Canadian winter conditions.

START-UP TIP ▶ Avoid letting the engine idle for too long. Instead, start smoothly and gradually. By refraining from putting too much strain on the engine, you'll prolong its life.

DRIVING AN ELECTRIC VEHICLE?

If you drive an electric vehicle, ensure a full charge before setting out. In extreme cold, pre-heat the cabin while the EV is still plugged in to increase range and comfort. For gas-powered vehicles, always keep at least half a tank of fuel in your car.





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A photograph of a snowmobile rider on a snowy trail through a forest of snow-covered evergreen trees. The rider is wearing a blue and black jacket and a helmet, and is riding away from the camera. The trail is marked with tracks from other snowmobiles. The background is a dense forest of tall, snow-laden trees under a pale sky.

SNOW MOBILES

RIDE THROUGH WINTER'S WONDERLAND

Here in Quebec, the snowmobile is synonymous with adventure and wide open spaces. You hop into the machine, glide across field and stream, admire nature from a fresh angle, and make new friends. Feel like a wintertime escape? Here's what you need to know to make the most of this proud Quebec invention. / BY YANN FORTIER

Buy or rent?

First things first: A snowmobile must be registered and you must be at least 16 years old to drive it legally.

Renting is a good first option to find out if you even like the sport, or to try different models. You can rent a unit for a half-day, full day or week, with or without a guide. Note that most snowmobile-rental companies require that drivers be at least 21 years old.

If you prefer to buy, consider the following criteria: cost of owning (and operating) a snowmobile, comfort level, performance level, type of use, driving environment, fuel consumption. For your first ride, CAA-Quebec Automotive Analyst Sylvain Légaré recommends a basic model – in other words not too powerful – and some basic training, ideally with an outfit near a marked trail.

Warm and comfortable clothing

Temperatures are never too cold for you in winter, only inadequate clothing. It's important to dress appropriately. Besides the indispensable safety helmet, you need warm outerwear, thermal underwear, boots designed for extreme cold and top-quality mitts or gloves. And throw in a few hand-warmers for good luck – they'll come in handy on long outings in blisteringly cold weather. Remember that protection is more important than how you look!

Tips for prolonging the sport

First word: safety. Second word: vigilance. Any experience you may have had with other types of vehicle is irrelevant. "Snowmobiling is tricky and completely unlike driving a car or riding a motorbike," says Légaré. You need to be mindful about weight transfer when turning and that some models are incredibly powerful. So prudence and patience are your allies from the get-go. Training courses are widely available and highly recommended. Only then can you start your new hobby on the right foot.

Speed: Freedom's fine, but safety comes first

Although snowmobiling offers an exhilarating sense of freedom, that's no excuse to get carried away. In Quebec, the speed limit on all trails is 70 kilometres per hour. Be vigilant on marked trails. Remember that wide open spaces are home to fauna. So look out for deer, moose and other wildlife that may suddenly appear in front of you.



Roadside assistance for your snowmobile

CAA-Quebec is the first automobile club in North America to offer assistance for snowmobiles. Members with the CAA Plus RV and Premier RV options are entitled to free towing of up to 160 kilometres – provided the snowmobile is on the travelled portion of a roadway and accessible for the patroller's vehicle. This service is available from November 15 to April 15, but only in Quebec. A call counts as one of the four passenger-service Roadside Assistance service calls to which you are entitled each membership year.



Snowmobile insurance

The Société de l'assurance automobile du Québec (SAAQ) covers road accidents but not bodily injury to drivers or passengers involved in accidents that occur on trails or only involve vehicles like snowmobiles or quads (ATVs). If you collide with a tree while out enjoying your favourite pastime and are disabled, you won't get benefits from the SAAQ. This is where supplementary insurance, like insurance for all types of accident, comes in. It will cover you in the event of fracture, dismemberment or death sustained in an accident on the trails or while hunting, fishing, hiking, and so on. Paramedical expenses, compensation for losses suffered, and a host of other benefits are also included.

CAA-Quebec Vice-President (Insurance) Suzanne Michaud further points out that insurance is mandatory for all recreational or leisure vehicles whether travelling on public or private roads or trails, where damage can be caused to others. There's an advantage in keeping the policy in force all year round: Your snowmobile will be covered against theft and vandalism even in the summer when it is in storage.

Michaud encourages new owners to shop around for their insurance, especially if they own

Pre-season tune-up and repairs

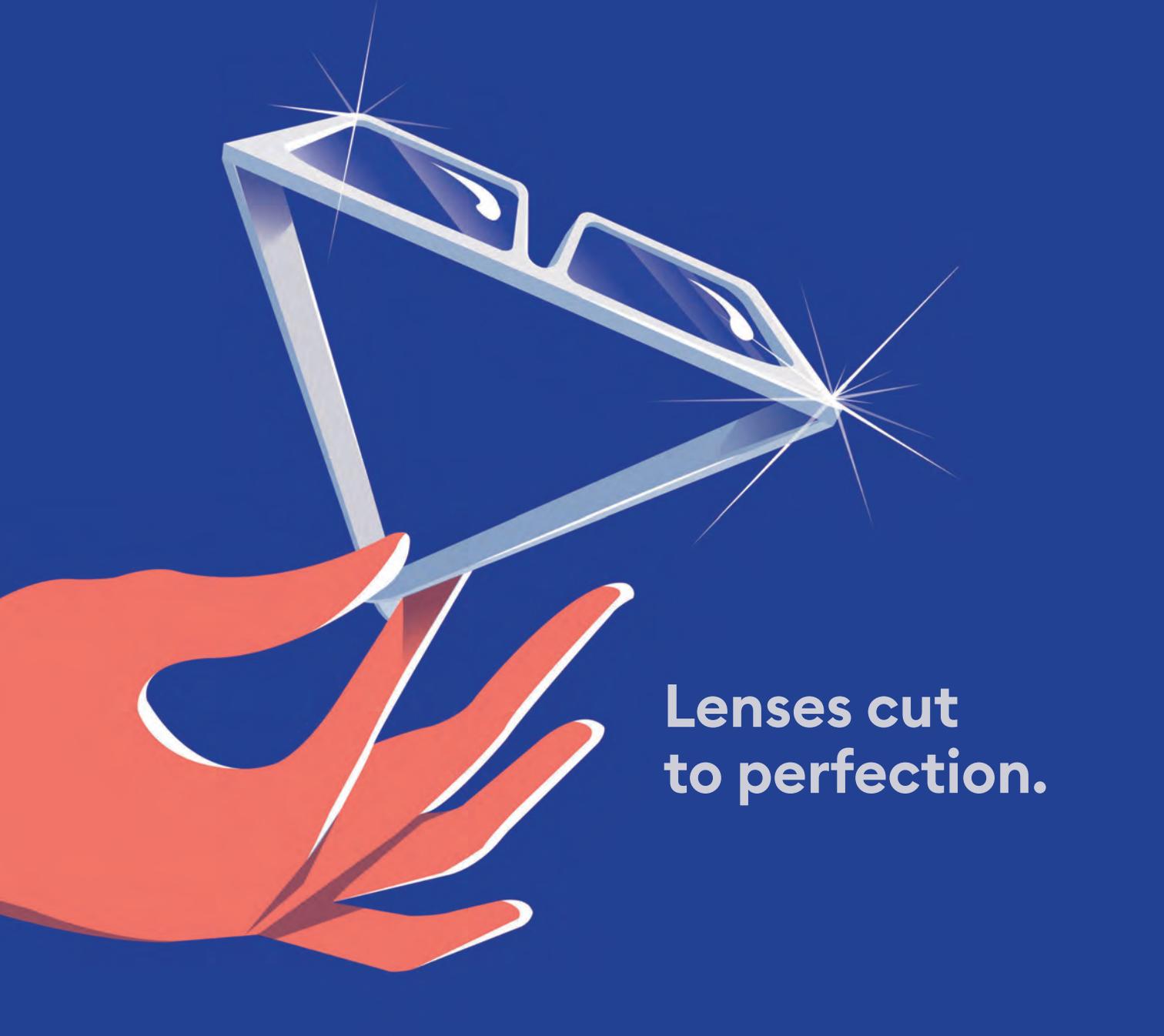
A mechanical breakdown in an off-grid spot with no cellphone signal is way more serious than having a flat tire around the corner from your house. So before the season starts, be sure to have your snowmobile inspected, repaired and tuned up in a specialized shop. Better prepared than sorry!

CAA-QUEBEC MEMBERS ▶ get 3 percent in CAA Dollars on maintenance and repairs, including costs of parts, at any CAA-Quebec-Approved Auto Repair Services (AARS) facility. The network includes 10 workshops specializing in recreational and off-road vehicles.

multiple vehicles. "You can save money by bundling policies with a single insurer," she explains. "And it's best to shop in person, rather than online. In this way, you can benefit from talking to an agent about available coverage and protection for all your personal needs."

Civil liability insurance is another must. Quebec law requires that all snowmobilers hold civil liability of at least \$500,000. Michaud recommends increasing that amount to \$2 million, especially if you decide to go on a snowmobile trip that crosses the U.S. border (after it has reopened, naturally). It's an option worth considering and, what is more, this type of coverage is eminently affordable.

Lastly, insurance premiums are calculated based on snowmobile size. "Like a motorbike, the larger the engine, the more it will cost to insure."



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TURBO ENGINES

NOT ALWAYS FUEL ECONOMICAL



Automakers are eager to tout the fuel savings of their turbocharged engines. But the technology found in a third of new vehicles is bringing more than just benefits. / BY NADINE FILION

Invented early in the last century, turbocharging is a simple enough principle: by forcing extra air (i.e., expelled gases) into an engine combustion chamber, and with fuel injected by means of the incoming air volume, the turbocharger will produce more power as needed. If extra power is not required, the small-displacement engine, at least in theory, resumes its low-consumption mode.

In the past, turbo engines were exclusive to performance cars. As recently as 2015, they accounted for a mere 3 percent of vehicles sold in North America, according to the U.S. Environmental Protection Agency (EPA). But in the wake of technologies aimed at reducing engine-fuel consumption, automakers were inspired and adopted the continuously variable transmission (CVT), direct injection and, especially, turbocharging.

Used in one third (34 percent) of new vehicles today, the technology is paired with a four-cylinder engine in four out of five vehicles, ranking high up on the scale of emission-reducing technologies, reports the EPA.

But drivers with a heavy foot or weighty tow loads demand more from the turbo than average. As a result, visits to the pump are often costlier than if their vehicles had a larger, non-turbocharged engine.

Read this before opting for turbo

Car salespeople like to sing the praises of turbo engines. But the fact is that procedures for determining fuel-consumption ratings seldom involve activating turbos. For example, the “High speed/quick acceleration” test employed by Natural Resources Canada (NRCan) averages 78 kilometres per hour before reaching a top speed of 129 kilometres per hour.

But *Consumer Reports*, which tests cars under real-life driving conditions, claims that almost one third of turbocharged vehicles – compared with one fifth of conventional models – consume at least 10 percent more fuel than their official ratings suggest.

CAA-Quebec reports similar observations. In 2019, automotive expert Jesse Caron conducted extensive tests of two roughly equivalent SUVs: the Hyundai Santa Fe with its four-cylinder turbo (2.0 L) and the Kia Sorento with a V6 (3.3 L).

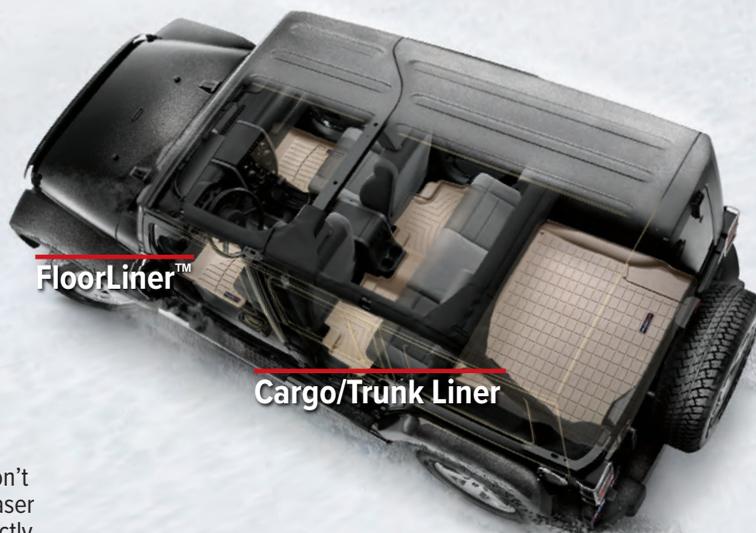
Based on NRCan combined ratings, consumption should have been the same for both SUVs, with a positive bias toward the Santa Fe (10.7 litres versus 11.1



Kia Sorento

litres per 100 kilometres). CAA-Quebec found, however, it's the other way around: the Sorento, which is 25-percent more powerful, proved to be more economical, consuming 9.9 litres per 100 kilometres, compared with 10.2 litres for the Santa Fe. “And that's just one example,” says Caron. “Our tests indicate that the turbo shouldn't be used too often if you want to achieve the promised savings.”

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To avoid unpleasant surprises, CAA-Quebec invites members to contact its Automotive Advisory Services before buying a new van. “Depending on how you plan to use it,” advises automotive analyst Sylvain Légaré, “as a family car, for grocery shopping, or for pulling a fifth wheel on a regular basis, we can help you decide whether the turbo version will deliver substantial fuel economy or whether you’d be better off with a good old naturally-aspirated V8.”

CAA-Quebec experts can also advise future car buyers about different manufacturers’ turbocharging policies. Which brands insist on performance, perhaps at the expense of reliability? Which ones prioritize fuel efficiency? And which ones best balance both aspects? Mind you, not all is grim in the turbo world, as some companies do keep their promises when it comes to fuel consumption.

Sensible advice from CAA-Quebec Automotive Advisory Services is to keep the turbo in good working order, scrupulously follow the manufacturer’s maintenance schedule. And if yours is a recent model, it’s essential to let the engine idle for 10 to 15 seconds before turning it off. “It’s important to let the turbo lubricate and slow down gently. Its blades may have turned at 100,000 revs per minute, give or take,” Légaré points out.

For her part, Suzanne Michaud, CAA-Quebec Vice-President – Insurance, reminds everyone about a key factor affecting auto-insurance premiums. “The more powerful the vehicle, the higher the premium will be. So inquire about rates before purchasing your car.”



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2020 HONDA PASSPORT

PRICE: \$44,305 to \$51,605

PROS: Bright and roomy cabin, reasonable visibility, smooth and powerful engine, comfortable seats, proven mechanical platform, standard advanced safety features.

CONS: Transmission remains hesitant, feels heavy in turns, suspension sometimes too firm, shallow trunk, complicated touch screen.

► Honda, like many of its rivals, launched a new SUV in 2019: the Passport. You can see at a glance that this five-seater midsize SUV is based very closely on Honda's earlier Pilot, which seats up to three additional passengers. The two vehicles share pretty much all their mechanical features as well as a wheelbase and dashboard, but the Passport is shorter and stands a little taller than the Pilot. The newcomer sizes up more with the Chevrolet Blazer, Ford Edge, or Jeep Grand Cherokee.

Why pick a Passport over a Pilot? Perhaps for the slightly better ground clearance, bolder styling, or bit of extra legroom in the second row of seats. Other than that, the siblings have pretty much the exact same sterling qualities – they're comfortable, liveable, and refined. Those similarities also extend to the vehicles' handling – clumsy – and multimedia system – annoying, on the whole. Some of the Passport's competitors beat it handily for agility, but in this tiny category no one can touch the reliability of Honda's mechanical platform.

TESTED MODEL

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

TRANSMISSION: 9-speed automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: 0°C to 23°C

TESTED FUEL ECONOMY: 10.9 L/100 km

2021 HYUNDAI VENUE

PRICE: \$19,409 to \$27,009

PROS: Roomy front seating, practical trunk, simple controls, generous equipment, agile in the city.

CONS: Limited passing power, poor soundproofing, body leans in turns, sensitivity to crosswinds, restrictive rear seating.

► So you want more SUV's? Ask and you shall receive, is the reply from the automakers. That includes Hyundai, whose new Venue is its fifth crossover and small vehicle in Canada, shorter even than the Accent subcompact, which it will replace in 2021. Despite its toy-truck look, all-wheel drive is not available: Power goes strictly to the front wheels, similar to the Nissan Kicks, the Venue's main competitor.

Hyundai is a past master at calculating an equipment/cost ratio. The Venue is a case in point, combining up-to-date technology, undeniable practicality, and reasonable price – at least for the base models. If you drive mostly in the city or suburbs, Hyundai's newest offering could very well fit the bill. However, long highway trips, and frequent transportation of rear passengers, are not its strong suit.

TESTED MODEL

ENGINE: 1.6-litre 4-cylinder (121 hp)

TRANSMISSION: Continuously variable automatic with manual mode

DRIVETRAIN: All-wheel drive

TEST TEMPERATURE: -27°C to 0°C

TESTED FUEL ECONOMY: 8.4 L/100 km





2021 KIA SELTOS

PRICE: \$24,790 to \$34,590

PROS: Lively turbo engine and dual-clutch transmission, solid and sound handling, roomy cabin, versatile trunk, generous standard equipment, simple controls.

CONS: Flabby two-litre engine, no automatic emergency braking on the base model, soundproofing needs work, ride often stiff.

► Kia makes its move into the subcompact SUV segment with the new Seltos. A couple of tall station wagons were on the books – the Soul and the Niro – but nothing with all-wheel drive or the standard sport-ute geometry. The Seltos aims to fill in that gap and conquer a broader range of the public. The mechanical affiliations with the Hyundai Kona are obvious enough, but Kia says it's updated all the components to make this new kid on the block a vehicle like no other.

The Seltos is a latecomer to the subcompact SUV party, but it was worth the wait. It's well designed, technologically up-to-date, and impressively versatile for its size. Kia has, in keeping with the South Korean automotive tradition, adroitly pitched the equipment-to-price ratio while delivering a vehicle that's a pleasure to drive. Too bad you have to shell out over \$29,000 for the EX version to get automatic emergency braking, or almost \$35,000 for the SX Turbo for an alternative to the sluggish base engine.

TESTED MODEL

ENGINE: 2.0-litre 4-cylinder (146 hp)

TRANSMISSION: Continuously variable automatic with manual mode

DRIVETRAIN: All-wheel drive

FUEL ECONOMY, CITY/HIGHWAY COMBINED (NATURAL RESOURCES CANADA): 8.2 L/100 km

2020 PORSCHE TAYCAN

PRICE: \$120,900 to \$276,870

PROS: Brilliant performance, outstanding handling, exemplary steering and braking, faultless driving position, meticulous finish, remarkable comfort.

CONS: Indecent price (vehicle and options), relatively low driving range, mediocre visibility, irritating touch controls, tight rear seating.

► The Turbo S badge figures proudly on the back end of our Taycan tester, yet you don't hear a thing when you push the start button. It's perfectly normal: Porsche's first fully electric car obviously doesn't have an internal-combustion engine, much less a turbocharger. But with 750 horses champing at the bit, it more than merits the lettering, which designates certain of the celebrated German brand's sportiest creations.

No, the Taycan Turbo S does not have the driving range of a Tesla Model S, which sells for a lot less. Yes, the heady sound of Porsche's flat-six engine is missing. But the Stuttgart automaker did not sell its sporty soul by going electric; quite the opposite. As elegant in corners as it is ferocious in a straight line, the Taycan should also share the benefits of Porsche's good reputation in terms of reliability.

TESTED MODEL

ENGINE: Dual electric (750 hp) with 93.4 kWh lithium-ion battery

TRANSMISSION: 2-speed automatic

DRIVETRAIN: All-wheel drive

RANGE (NATURAL RESOURCES CANADA, TURBO VERSION): 323 km

RECHARGING: 1 hr 33 min for 80% capacity (quick charging); 10 hrs (240-volt charging)

ENERGY CONSUMPTION (NATURAL RESOURCES CANADA, TURBO VERSION): 30.2 kWh/100 km (equivalent to 3.4 L/100 km)





2021 TOYOTA RAV4 PRIME

PRICE: \$46,830 to \$59,085 (\$13,000 government rebates not included)

PROS: Long electric driving range, flexible and powerful drivetrain, appreciable fuel efficiency for an SUV, quiet drive even in hybrid mode, roomy interior, logical and well-placed controls.

CONS: Supply much lower than demand, base model almost impossible to find, numb steering, short front seats, certain cheap materials.

TESTED MODEL

ENGINE: Dual electric with 18.1 kWh lithium-ion battery and 2.5-litre 4-cylinder (302 hp combined)

TRANSMISSION: Continuously variable automatic (direct drive with electric motors)

DRIVETRAIN: All-wheel drive

CLAIMED RANGE: Electric: 68 km; total: 979 km

RECHARGING: 2 hrs 30 min (240-volt, 32-amp charging); 12 hrs (120-volt, 12-amp outlet)

ENERGY CONSUMPTION (MANUFACTURER DATA): Electric: 22.3 kWh/100 km (equivalent to 2.5 L/100 km); gas: 6.0 L/100 km

► Two years after the last redesign of the Toyota RAV4, the long-awaited plug-in version has finally arrived in Canada. Named “Prime,” like the plug-in Prius, it promises an all-electric driving range of 68 kilometres as well as a 6-second sprint from 0 to 100 km/h – the second-fastest for a Toyota production vehicle after the GR Supra. Its 18.1 kWh battery and a starting price under \$45,000 qualify the RAV4 Prime for the same \$13,000 in government subsidies as 100-percent electric vehicles.

The results are clear: The Toyota RAV4 Prime fulfils all its promises, starting with driving range. Except for 80 litres of cargo volume, the plug-in hardware in no way detracts from the acclaimed versatility of the RAV4 series. Instead, the added smoothness, composure and quiet make the Prime the best of the lineup. Now, if you could just get one... Meanwhile, a handful of competitors are keen to welcome buyers looking to experience the virtues of a plug-in hybrid SUV.

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