



FOUNDED IN 1978, THE SOCIÉTÉ DE L'ASSURANCE AUTOMOBILE DU QUÉBEC HAS BEEN SERVING YOU FOR 25 YEARS.

info SAAQ

www.saaq.gouv.qc.ca

NEWSLETTER NO.1

2nd quarter 2003



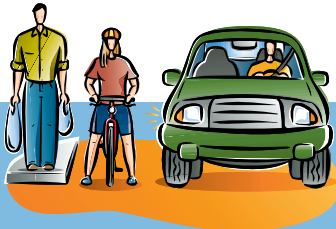
IN THIS ISSUE:

- How safe is your child?
- ATVs and snowmobiles: are you properly insured?
- Pay online with Desjardins
- Are the days of your vehicle numbered?

RIGHT TURN ON RED



I PUT PEDESTRIANS FIRST



Since April 13, 2003, motor vehicle drivers and cyclists in Québec can turn right at a red traffic light. A right turn on red is allowed everywhere, **except on the island of Montréal** and at intersections where traffic signs prohibit it.

This sign prohibits right turns on red lights.

Where it is prohibited for a limited period, this tab appears below the main sign. For example, in this case turning right at a red light is prohibited between 7:00 a.m. and 10:00 p.m.



This sign indicates that turning right at a red light is prohibited everywhere on the island of Montréal.

STOP, LOOK, DECIDE

The new right turn on red privilege comes with responsibilities. When approaching a red light, three simple actions are necessary: **stop, look, decide**



NEW!

Pay online with Desjardins AccèsD Internet

If you're a member of a Desjardins caisse, you can now use their **AccèsD** and **Accès D Affaires Internet** services to pay for the renewal of your driver's licence, registration or disabled parking permit.

This new feature has been added to the other payment options available, which include the postal service, financial institution or automated teller and going to one of the SAAQ service outlets.

To sign up for this new service, exclusive to Desjardins, go to www.desjardins.com

THE SOCIÉTÉ KEEPS YOU INFORMED



You are holding in your hand a copy of our new INFO-SAAQ newsletter.

This publication, over 6 million copies of which are printed each year, will be enclosed with your driver's licence and vehicle registration payment notice.

As a means of keeping you informed, the newsletter will touch on a range of subjects relating to the services the SAAQ offers and on road safety. We trust it will answer a number of your questions and encourage you to go to our Web site for more information.

Jacques Brind'Amour

Chairman and Chief Executive
Officer

CHILD SAFETY SEATS

How does your child measure up?

A NEW GUIDELINE: A HEIGHT OF 63 CM IN A SITTING POSITION

A child's age is no longer the criterion for determining which children are required to use a safety seat. The new criterion is a height of 63 cm in a sitting position.

You must continue to use a seat adapted to the size and weight of your child until he or she reaches a height of 63 cm in a sitting position, measured from the buttocks to the top of the head.

Children reach this height on average around the age of 6 1/2, following which they can sit on a vehicle's regular car seat without a booster seat. They must of course wear a seat belt.

BUCKLE UP FOR LIFE

If your child grows a little slower than average, he or she will have to continue using a safety seat slightly longer than normal. Children change quickly. **Measure them regularly** and carefully read the instructions of the car seat manufacturer to ensure that it is still suitable.

Remember, a child's height in a sitting position* is the determining criterion, not his or her age.

For more information in French, visit our Web site: www.saaq.gouv.qc.ca/prevention



*Highway Safety Code, section 397.

Owners of all-terrain vehicles (ATVs) and snowmobiles

Are you properly insured?

FOR OTHERS

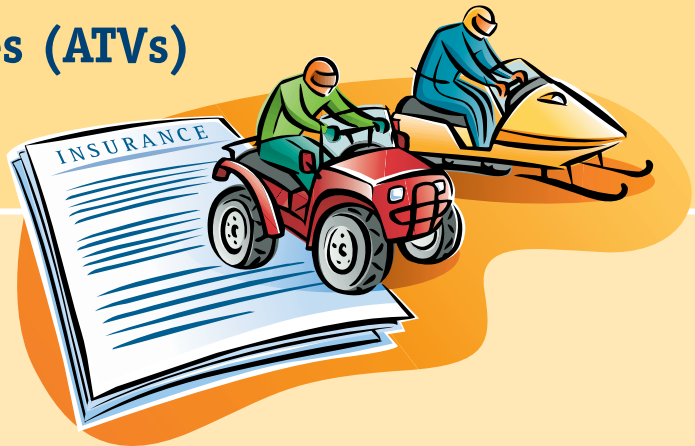
The Act respecting off-highway vehicles requires you to take out civil liability insurance in an amount not less than \$500,000. Offered by private insurance companies, this insurance covers damage caused by your off-road vehicle **to others**.

FOR YOURSELF

When the Société issues a licence plate for your ATV or snowmobile, it does not collect payment of an insurance premium under Québec's public plan.

It therefore does not pay compensation for injuries sustained in an accident involving an ATV or snowmobile, except if there is a collision with a passenger vehicle or truck.

To be eligible for compensation for your own bodily injuries or property damage, you must procure supplementary insurance from your insurer.



DRIVING PROHIBITED FOR THOSE AGE 14 AND UNDER

A driver must be at least age 14 to operate this type of vehicle. Between the ages of 14 and 16, drivers must hold a competency certificate, which may be obtained after taking training provided by a Québec snowmobile club or quad club.

The Act respecting off-highway vehicles, the Regulation respecting snowmobiles and the Regulation respecting all-terrain vehicles come under the authority of Transport Québec. For more information, visit the following Web site: www.mtq.gouv.qc.ca

In a hurry to be first at the next red light!

In the city, over a 10-km distance, a driver travelling at 70 km/h will theoretically arrive at a destination no more than 3 minutes sooner than another driver travelling at the 50 km/h speed limit. If you factor traffic signals and other vehicles into the equation, quite often the time savings of a hurried driver are nil.

Each year in Québec, approximately 150 people die and 6,000 others are injured in speed-related accidents.

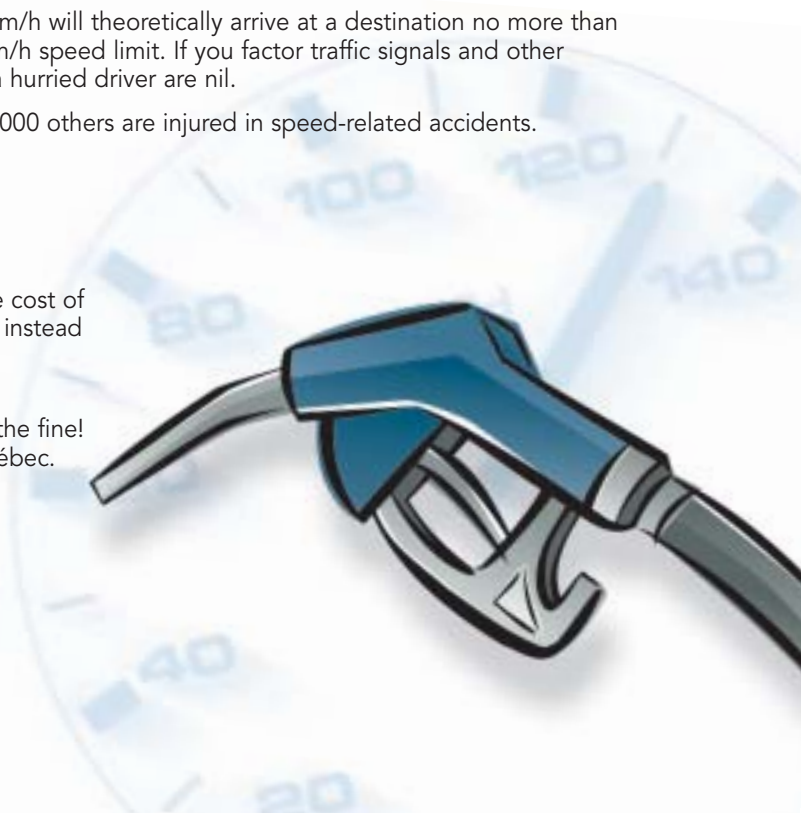
It pays to drive slower!

The faster you drive, the more gas you burn...and given the cost of a litre of gas! For example, driving at a speed of 120 km/h, instead of 100 km/h, increases gas consumption by 20%*.

The faster you drive, the greater the risk of being ticketed. And the faster you drive above the speed limit, the higher the fine! Each year, some 500,000 speeding tickets are issued in Québec.

Something to ponder: Driving the speed limit saves on gas and produces less air pollution.

*Source: Natural Resources Canada, Office of Energy Efficiency.



Worldwide Protection

If you're injured in a traffic accident anywhere in the world, whether you're a driver, passenger, pedestrian, cyclist or motorcyclist, you're covered by Québec's public automobile insurance plan. This protection is available, without exception, to every Quebecer, regardless of fault.

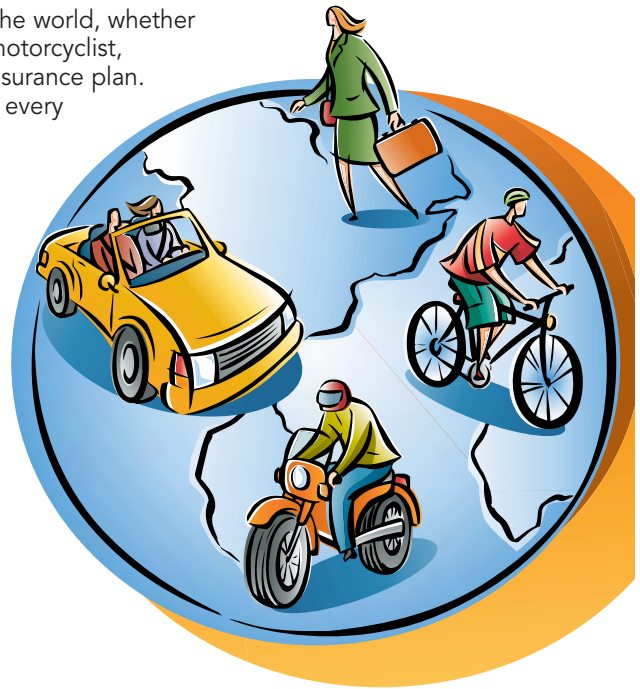
Who handles compensation...

...for bodily injuries?

The SAAQ awards you compensation if you sustain injuries in a road accident

...for property damage?

Your private insurance company compensates for damage to your vehicle.



What you should do if you're injured in a traffic accident

- Call the POLICE immediately and have them write an accident report.
- Consult a PHYSICIAN as soon as possible and ensure that all of the injuries you sustain in the accident are listed in the medical report. Be sure to send this report to the Société and contact us as soon as possible at the following number:
1 888 810-2525.

You will receive a claim form.

- Notify your PRIVATE INSURANCE COMPANY if there is property damage.

If you are involved in a serious accident **outside of Québec**, within Canada or the U.S., contact the SAAQ immediately at our toll-free number:
1 800 463-6898

For more information on coverage available under the public insurance plan, pick up the brochure entitled: "The Insurance Policy for All Quebecers" at one of our service outlets or visit our Web site at: **www.saaq.gouv.qc.ca/victim**



ARE THE DAYS OF YOUR VEHICLE NUMBERED?

Donate your car to The Kidney Foundation of Canada's Kidney-Car Program. You will be contributing to research and help the many thousands of Quebecers who suffer from kidney disease. An income tax receipt will be issued for your donation and your vehicle will be recycled!

To find the Kidney-Car number for your region, call **1 888 228-8673** or go to **www.kidneyquebec.ca**

For more information on donating your old car, contact the SAAQ or one of the program's partner agencies:

- Corporation des concessionnaires automobiles du Québec;
- CAA-Québec.



IF YOU'RE A DRIVER OR CYCLIST

Stop

- A full stop is mandatory.
- Come to a stop behind the stop line or pedestrian crosswalk.
- Remember, a pedestrian authorized to enter the intersection has the right-of-way.

Look

- Ensure that turning right on a red light is authorized at the intersection.
- Yield the right-of-way to pedestrians, motor vehicles and cyclists crossing or entering the intersection.
- Check your right rear-view mirror and blind spot to ensure that there are no pedestrians or cyclists.

Decide

- You are not required to make a right turn at a red light. Should you decide to do so, ensure that the lane is clear.

IF YOU'RE A PEDESTRIAN

Stop

- Stop on the sidewalk or shoulder of the road.

Look

- Look to the left, front and right and over your left shoulder to ensure that no vehicle or cyclist is about to turn right at a red light.

Decide

- Once you are certain that no vehicle will block your path, you may cross.



Remember:

- If there is a pedestrian light, you have priority when the fixed pedestrian silhouette appears. If there is no pedestrian light, you have priority at the green light.
- Do not cross when the pedestrian light is flashing regardless if there is a time counter or not. If you are already in the intersection, hurry across safely.

Do not cross when the fixed hand signal appears.

A right turn on red is OPTIONAL, NOT MANDATORY

Respect the decision of the driver who does not turn right at a red light.

Do not use your horn to force a driver to move ahead.

Remember, civility goes hand in hand with driving!

Before lending or leasing your vehicle

Before you lend or lease your vehicle to another person, ensure that:

- the driver's licence is valid;
- the licence corresponds to your class of vehicle.

This service is available 24 hours a day. Just call **1 900 565-1212**.

A \$1.50 fee per call will apply.

Have the driver's licence number handy when you call. This number begins with the first letter of the driver's last name.

Running a check on a licence may prevent your vehicle from being seized.

If your health condition changes

You must notify the SAAQ immediately of any change in your health*.

For example: diabetes, a heart or respiratory ailment, high blood pressure, eye disease, epilepsy and any alcohol, drug or medication-related disorder.

To notify us:

- Go to one of our service centres;
- Call us at one of the following numbers:
(514) 873-7620 in Montréal (local call);
(418) 643-7620 in Québec (city and vicinity); or
1-800-361-7620, toll free, from elsewhere in the province.
- Upon renewing your driver's licence, fill out and return part 3 of the payment notice.

Declaring a health condition to the SAAQ does not automatically mean a licence revocation. Each case is different and a decision is made on the basis of medical reports or assessments submitted by a physician.

*Highway Safety Code, section 95.



DRIVING REQUIRES GOOD SIGHT AND GOOD HEALTH

Regardless of their health, drivers age 75 and over are required to undergo a medical assessment and eye examination. Drivers age 80 and over are required to undergo an examination or assessment every two years.

Drivers of heavy vehicles are required to undergo an assessment at age 45 and every five years thereafter.

Our automated telephone service

Our automated telephone service is designed to make things easier and can be accessed before or after our call centre's normal business hours.

For no fee, you can:

- schedule, change, cancel or check an appointment for a driving test;
- cancel your driver's licence;
- have your vehicle storage recorded;
- obtain a copy of your driving record;
- find out the business hours and addresses of our service centres.

By dialing the following numbers:

(514) 873-7620 in Montréal (local call);

(418) 643-7620 in Québec (city and vicinity); or

1-800-361-7620, toll free, from elsewhere in the province.

The best times to reach our automated telephone service outside of regular business hours are:

Monday to Friday 7:30 a.m. to 8:30 a.m. and 4:30 p.m. to 11:00 p.m.

Saturday 7:30 a.m. to 11:00 p.m.

Sunday noon to 11:00 p.m.

Produced by the Direction des communications, the INFO SAAQ newsletter is printed on 100% Québec paper.

Your comments are welcome.

Web site: www.saaq.gouv.qc.ca

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