



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.2

3rd quarter 2003



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DRIVER FATIGUE

Keep your eyes open and stop in time!

A tired motorist, because he is less vigilant, poses a threat to himself and others. Falling asleep behind the wheel may well mean a nasty shock when you wake up, if you do wake up.

Critical periods

The risk of falling asleep at the wheel is greatest between 1 p.m. and 3 p.m. and during the night between 2 a.m. and 6 a.m. Why? Because the body follows a daily cycle that includes slack periods during which the metabolism slows, vigilance declines and fatigue is apparent.

To prevent fatigue and avoid drowsiness

- Take into account your limitations with respect to fatigue and sleep.
- Get eight hours of sleep before you set off on a long trip.
- Plan your trips bearing in mind slack periods. For example, avoid driving in heavy traffic in the early afternoon.
- Eat light meals and avoid alcohol before driving.
- Train yourself to detect the first signs of fatigue. As soon as they appear, pull over and rest.

- Do not drive for more than four consecutive hours and, ideally, for more than two hours. Get out of your vehicle to relax and stretch your muscles.
- To prevent visual fatigue:
 - at night, dim the dashboard lighting, since luminous contrasts increase visual fatigue;
 - do not place objects on the dashboard as they are reflected in the windshield and increase visual fatigue;
 - wash the windshield and rear-view mirrors regularly, since improved visibility reduces visual fatigue.

REMEMBER:
**rest is the only
remedy for fatigue.**

Source: Driving in Québec

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, is 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.

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. Protection is available, without exception, to every Quebecer, regardless of fault.

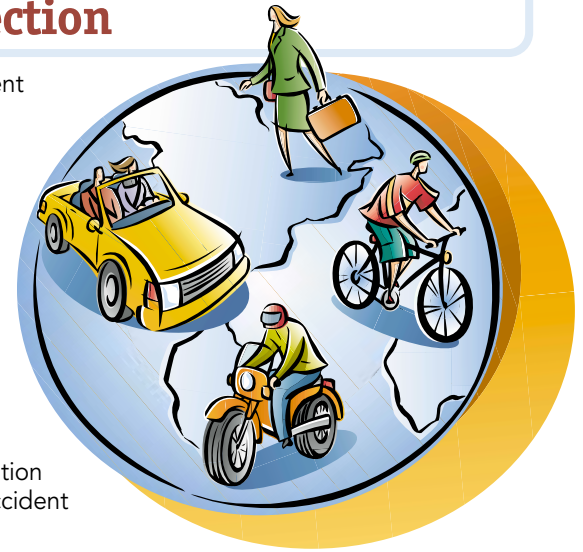
Who handles compensation...

...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.



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.



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



Desjardins
Online Solutions

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/victime

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 the following ages:

- 45 years
- 55 years
- 60 years
- 65 years and every two years thereafter.

CHANGE OF ADDRESS VIA THE INTERNET

Have you recently moved?

It is now possible to change your address online. Simply go to the home page of our Web site at www.saaq.gouv.qc.ca. Click on **Changement d'adresse en ligne**, under tab *En vrac...*

Rapid, reliable and efficient, this new service allows you to change your address for the following documents:

- Driver's licence
- Vehicle registration (when you are a vehicle's sole owner)
- Parking permits for handicapped people
- Compensation file if you have been the victim of a road accident

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

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.

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.

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Your comments are welcome.

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

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Québec

