



info SAAQ

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DON'T LET YOUR CELLPHONE DRIVE YOU

Use of cellular telephones by drivers is a source of distraction. Prudent drivers avoid using their cellphone when they are at the wheel, because they are aware of the higher accident risk that talking on the telephone while driving involves. Turn off your cellphone before setting out on the road and let your voice mail take messages.

Precautions

If you cannot avoid answering or making a call, take these precautions:

- Pull over into a spot that is safe for both you and other road users.
- Have a passenger handle the call in your stead, when this is possible.
- Have your cellphone within easy reach at all times. Do not be forced to search for it.
- Take a call only if you are sure it can be done free of danger.
- Advise the other party that you are at the controls of your vehicle. The person will then understand that your concentration must be directed at the roadway, and the conversation subject to interruption if the situation requires.
- Avoid taking notes or reading while using a cellphone.
- Enter the numbers you call most often into the unit's memory ahead of time.
- Avoid stressful or emotional conversations as well as ones that require deep thought or a lot of attention, because of demands on your concentration.
- Be brief. Do not make calls that could wait until you reach destination.



Remember: a "hands-free" device is not risk-free.

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 in French.

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 renting out your vehicle

Before you lend or rent 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.

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.

A \$1.50 fee per call will apply.



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/victim

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:
873-7620 in Montréal (local call);
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.

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



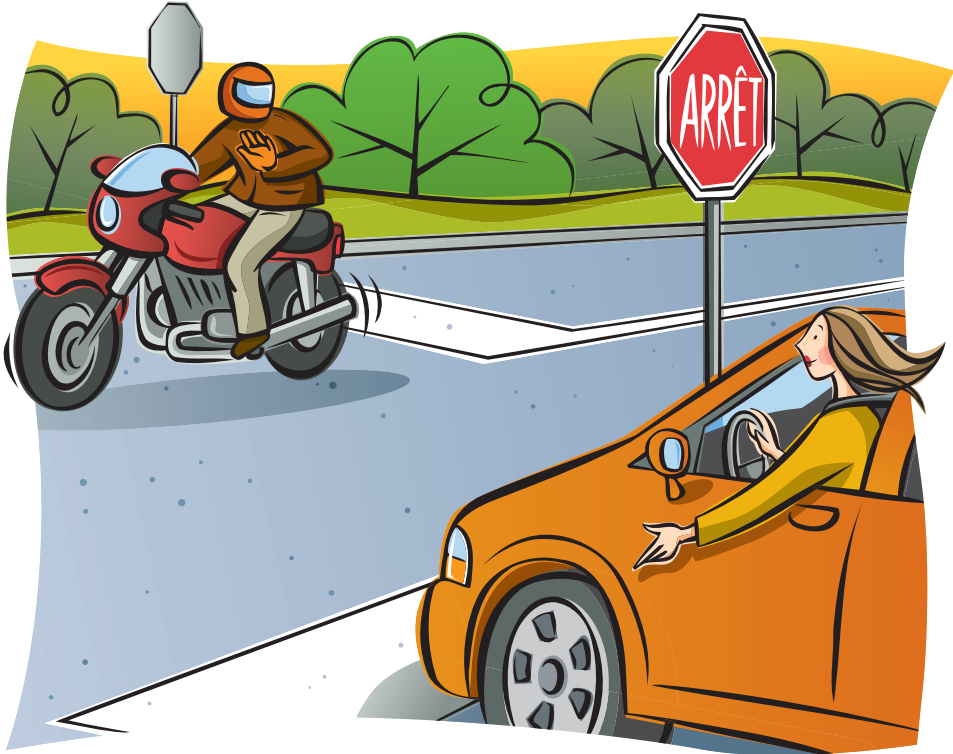
DRIVING REQUIRES GOOD SIGHT AND GOOD HEALTH

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.

PATIENCE AND COURTESY AT THE WHEEL



- Are you a patient, tolerant driver?
- Do you use the road shoulder to get by a traffic jam?
- Do you tailgate?
- Do you change lanes suddenly without using the turn-signal?
- Do you zigzag to pass?

Have you ever wondered if your driving habits might make other motorists impatient, even aggressive?

By being courteous, you will be putting all chances on your side:

- avoid driving when tired or feeling stressed;
- listen to soothing music if you need a relaxed ambiance;
- stay in the right-hand lane, except for passing;
- try to plan the length of your trip as accurately as possible ahead of time.

It's worth steering clear of impatience.

Should you be faced with a motorist's aggressive behaviour, something can be done about it:

Report it to the Sûreté du Québec toll free by calling 310-4141 or *4141 on your cellphone.

You will be asked to provide the following information:

- a description of the vehicle and of the driver;
- the licence plate number;
- the time and location of the incident;
- the direction taken by the vehicle;
- the behaviour witnessed.

CONFIDENTIALITY IS ASSURED.

AUTUMN...

PEDESTRIANS, STAND OUT!

Autumn takes the greatest toll in terms of pedestrian fatalities. Pedestrians are the most vulnerable of road users. They have little protection in the event of being struck by a motor vehicle. Motorists hit ten pedestrians on average each day on Québec roads, mainly in urban areas. With autumn comes rain and evening's darkness closing in earlier. Should you be out walking in these more somber times, make sure you're easily seen. Wear bright-coloured clothing or reflective strips. Darkness is a pedestrian's enemy.

MOTORISTS, KEEP YOUR EYES WIDE OPEN!

Drivers need to be particularly alert during autumn, because rain, fog and snow reduce visibility. Pedestrians are not conspicuous and might react unpredictably in poor weather. A double dose of prudence is needed.

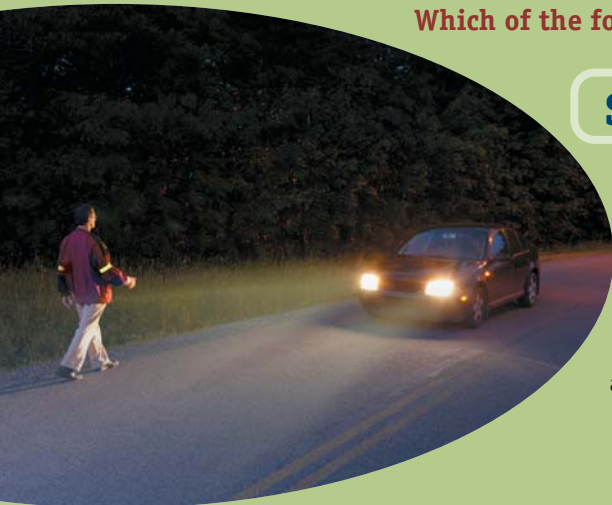
TEST YOUR ROAD SAFETY KNOWLEDGE.

Which of the following situations illustrates safe behaviour?

SITUATION 1

The pedestrian is walking facing oncoming traffic in the absence of a sidewalk. Is this the right thing to do?

YES. By facing oncoming vehicles, he has a better chance of reacting to danger. Aware of the darkness, he is wearing light-coloured clothing and reflector strips.



SITUATION 2

The driver of the blue car has come to a green arrow pointing straight ahead. A pedestrian is starting across the intersection. Is the driver allowed to turn right?

NO. In the illustration, the pedestrian has the right of way. To turn right, the motorist must wait for a green traffic light or an arrow pointing to the right. Then if the way is clear, the turn can be made.



PEDESTRIAN SAFETY INTERESTS YOU?

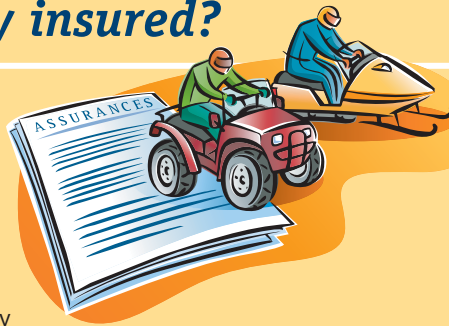
Learn more on this French-language Web site: www.saaq.gouv.qc.ca/prevention

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 moving 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. Your injury or damage caused by the other party is covered under that driver's liability insurance.

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 (which covers motocross bikes), 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**

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 d'automobiles du Québec;
- CAA-Québec.

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:

873-7620 in Montréal (local call);
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.

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Your comments are welcome.

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

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Société de l'assurance automobile

Québec

