

UCDA HEALTH PLAN ... IT'S YOURS!

The UCDA's Health Plan is run on a non-profit basis and as the chart below shows, is vastly more affordable than many of the well known plans. More importantly, the coverages are almost all greater than any comparable plan.

Because of its unique "claims pooling" basis, it offers potential for greater rate stability ...

something which the plan has demonstrated over the past five years.

If you haven't considered enrolling in the UCDA Group Health and Dental Plan, now is the time to check it out.

For further information about the plan, contact Ruth at 416-231-2600 or 1-800-268-2598.

Company	UCDA Plan	Greenshield	Blue Cross	CAA	Manulife
Product Name	Members only	Spectra 3	Blue Choice	EHC, Drug3, Dental3	FlexCare
Single - MONTHLY	\$107.63	\$139.00	\$172.07	\$173.05	\$196.90
Couple - MONTHLY	\$210.94	\$259.00	\$295.59	\$334.70	\$361.60
Family - MONTHLY	\$247.54	\$349.00	\$438.15	\$522.80	\$574.60
Health Insurance					
Drug Max.	\$1 million per person	\$5,000 per person	\$10,000 per person	\$10,000	\$10,000 per person
Drug co-insurance	100%	90%	80%	90%	90% of first \$2,000 then 100% next \$8k
Vision Care	\$200 every 24 months	\$150 first 24 months, \$200 next 24 months	\$150 every 24 months	\$300 every 24 months*	\$250 every 24 months* plus \$50 exams
Semi-Private Hospital	\$250 per day	\$200 per day	\$200 per day, semi or private	\$200 per day	\$200 per day
Private-duty nursing	\$10,000 @ 100%	\$5,000	\$2,500 @ 80%	\$8,500	\$2,500
Paramedicals	\$500 each, \$30 per trip.	\$600 each, \$30 per trip	\$500 each, \$20 per trip	\$750 combined for all paras	\$400 each, \$20 per trip, some higher
Dental care					
Maintenance dental	80%	80% basic	70% 1st yr., 75% 2nd, 80% 3rd	80% in 1st yr., 100% thereafter	100% of 1st \$500, 60% of next \$420
Dental maximum	\$1,500 per person	\$1,000 1st yr./\$1,000 2nd/\$1,250 3rd	\$750 1st yr, \$1,000 2nd, \$1,250 3rd	\$700 1st yr., \$900 2nd, then \$1,200	\$920 per person
Endodontic, periodontal, surgery	80%	80%	70% 1st yr., 75% 2nd, 80% 3rd	60% in 1st yr. & 2nd yr., 80% thereafter	60% in first 2 yrs. then 80%
Major Dental	none	50% major in 3rd year, combined max.^	50% in 3rd yr, \$500 combined max.	\$750 every 3 years	60% starting in 3rd yr., combined max

Monthly premiums accurate as of July 2011. This chart does not cover all benefits, nor the details of each in a comprehensive fashion. Please see the websites of each company for more detailed explanations.

* CAA and Manulife plans charge a deductible for certain vision care claims, beginning at \$50 and up to \$100.

^ when plans include Major Dental under a combined maximum, it means that the total annual dental claims cannot be above the standard annual dental maximum. As Major Dental claims are usually quite expensive, there may not be combined maximum available to actually receive any payment.

UCDA Brings Competition Act Claim against Insurance Bureau

After being cut off from insurance claims data by the Insurance Bureau of Canada, (IBC) the UCDA has retained outside legal counsel who have initiated a Competition Act claim against IBC for its refusal to continue providing the data to the UCDA.

Auto Check™ has been one of the most valuable UCDA member services for many years and the refusal of IBC to continue to supply data, as it has done for the past 13 years, has forced the UCDA to suspend the service.

We know this leaves members in a difficult position as alternative sources of damage claims data charge up to 5 times as much.

The UCDA understands that the suspension of Auto Check™ is having a significant impact on many members who miss the service and the user support they enjoyed from the UCDA. We are doing all we can to get the data back.

Part of the UCDA's Competition Act Claim is asking for an injunction ordering IBC to resume providing the data to the UCDA in the short term until the full application can be heard.

We'll keep members informed every step of the way.

Indian Status Cards

A "Certificate of Indian Status Card", issued by the Government of Canada, Department of Indian and Northern Affairs, remains the only form of identification acceptable to exempt a Status Indian from paying HST.

For the detailed rules please visit www.ucda.org or give our Legal Department a call.

Métis and other ID cards are not issued by the Canadian Government and do not exempt the holder from paying tax.

When given a Status Card, look at it closely to see if it has expired. Recently issued Status Cards have expiry dates, older cards are good for life.

Purchasers with a valid Status Card taking delivery at the dealership will pay 5% tax only. In order to be completely exempt from tax, the purchaser must take delivery of the vehicle on an Indian Reserve.

Disclosure Statements ... An MVDA Requirement

On January 1st, 2010 the *Motor Vehicle Dealers Act, 2002* (MVDA) made it mandatory that dealers obtain a statement about the condition and past history of vehicles being taken on trade.

Essentially, it became a legal requirement for dealers to gather the type of information needed to properly appraise a vehicle coming into inventory.

Of course, the MVDA is concerned with disclosure, not appraising a vehicle's value. This requirement should not be taken lightly, as it is an offence not to obtain a disclosure statement for a trade-in vehicle and keep a copy in your records.

The disclosure statement should cover the 22 mandatory questions that must be documented by dealers and acknowledged by the customer. Some of the most common disclosures relate to past accident damage, out of province vehicles, former daily rentals and theft recoveries.

We encourage members to review the appraisal process being used and determine if it is complete and consistent enough to ensure compliance with the MVDA. Are you satisfied that customers are giving you complete information? It's not enough to simply ask a customer questions ... a thorough inspection of the vehicle is needed to determine that disclosures are not being missed.

Contact the UCDA for more information about "disclosure statements" or to order forms.

Private Sellers

Private sales volume of used cars in Ontario is estimated to be between 500,000 and 600,000 units per year.

As the volume of lease returns continues to drop, this is one part of the market that can sometimes be converted by aggressive dealers.

It wasn't that long ago that dealers were fast off the mark to get the newest copy of Auto Trader ... check out new private sellers ... and contact them to quickly see if they could put a deal together.

Many private sellers believe their cars are worth much more than they really are ... but not all of them. Are these sellers who list on sites like Kijiji a possible source of new inventory? Some dealers may find they are.

Protecting The UCDA Brand

As a result of some recent happenings, we're re-printing this past article:

The ongoing UCDA TV, radio and print advertising campaign builds on the benefits of our earlier round of dealer support ads last Fall and this past Spring.

The positive feedback we have received from dealers and consumers proves the approach is working.

The ads are truly "driving" consumers to their local UCDA dealers as we continue to receive phone calls and e-mails asking if a particular dealer is a member.

Consumers are looking for the UCDA logo and asking about UCDA membership when they're in the market for a used vehicle.

The increase in the visibility of the UCDA "brand" is very positive for our members. We encourage you to take full advantage of this exposure by proudly displaying the UCDA logo in all your ads and at your dealership.

We can provide you with extra decals and a variety of downloadable logos are available, free of charge, to members at www.ucda.org.

If consumers don't know you're a UCDA member, you're getting no benefit from our commercials, while other members are.

No Free Rides

Unfortunately, some non-members are taking advantage of the commercials and our logo!

We've received calls complaining that some dealers, who are not UCDA members, are using the UCDA logo in ads or at their store anyway.

Displaying the logo on their window is usually the result of a newer dealer taking over a prior member's store.

Consumers and dealers can easily check to confirm if a dealer is a member by visiting our website or by calling us.

If we learn that a non-member is using our logo, we deal with it quickly and firmly. UCDA members are welcome to use our logo freely, but, if it is being used without authorization, we will protect our trademark vigorously in the interest of all our members and their customers.

We will not allow a few to devalue the goodwill our members have worked so carefully to build over the last 24 years.

If you know of any business that is using or displaying the UCDA name or logo and is not a member, or if you are not sure they are a member, please check on our website, www.ucda.org or call us at 1-800-268-2598 to confirm their status.

Orillia Licence Office

On June 20th, the licence office in Orillia closed its dealer only lane, forcing dealers, along with the general public, to wait in line for one to two hours for service.

In order to avoid the lines dealers had to drop off registration transfer documents in a back office area and return later to pick them up, with no guarantee that transfers would be completed the same day.

Some dealers were even driving to the licence office in Gravenhurst, close to an hour round trip, rather than go through the hassle in Orillia.

The lengthy wait times were even the subject of two stories in the Orillia Packet & Times newspaper.

Members began contacting the UCDA about the problem. The UCDA immediately began to work with Service Ontario, the government department that oversees Ontario's licence offices, to find a solution to our members' headaches.

After discussions with several Service Ontario officials, including the Assistant Deputy Minister, the Orillia office has now turned the dealer drop off service into a "real time", while you wait service.

This change should have the same effect as re-opening the dealer lane, as dealers will no longer need to wait in the public line for service.

This should also reduce wait times for the general public, so everyone will benefit.

Service Ontario has told us that dealers will also receive priority in one of the two public lanes, if they wish.

We thank the members that contacted the UCDA about this and also appreciate the response of Service Ontario in acting quickly to resolve what had clearly become an unacceptable situation.

Crossing The Border

The Summer of 2011 is proving much quieter than last Summer for dealers using dealer plates on their cars when crossing the border to the U.S.

Last year, several members notified the UCDA that they had been turned away at U.S. border crossings when driving vehicles with dealer plates.

As dealers will often travel to the U.S. at this time of year for holiday, we thought a recap might be in order.

U.S. Customs and Border Protection (CBP) have advised the UCDA that additional scrutiny is required in some cases to address concerns that vehicles may be being brought into the U.S. to be sold, without being properly imported.

Dealers must always carry proof of vehicle and plate registration and insurance when driving with a dealer plate and appropriate identification for drivers and passengers to enter the U.S. (e.g. Passport, enhanced Driver's Licence, Nexus card).

In addition, U.S. Customs has provided the UCDA with examples of the type of acceptable documentation that can be presented when driving a vehicle, that is not being sold in the U.S., across the border with a dealer plate.

Dealers entering the U.S. to buy or to pick up vehicles already purchased should carry one of more of the following:

- Auction Access Card
- Purchase orders
- Auction announcements
- Storage and towing receipts
- Pre-bid printouts

Dealers entering for private, non-commercial visits should carry documentation relating to the U.S. destination, such as:

- Airline tickets
- Tickets for attractions, sporting events or concerts
- Hotel reservations/vacation itinerary
- U.S. addresses of destination or venue

These documents are not exhaustive and do not guarantee entry to the United States, if U.S. Customs officers have other concerns. However, having appropriate documentation such as listed above should reduce problems crossing the border.

Please feel free to call the UCDA's Legal Department if you have questions or concerns.

Get that Repair Invoice Signed

The conversation goes something like this:

"We repaired a car for a regular customer. They were short on cash and asked if they could pay at the end of the month. Because we knew them, we let them take the car. It's now been two months and the customer is ignoring our demands for payment. What can we do?"

"Did the customer sign a work order or invoice before they took the car?"

"No, we know them, so we trusted they'd pay as they promised".

The UCDA regularly receives calls like this, and unfortunately, there is often not much the unpaid repairer can do, unless the customer has signed an acknowledgement that they owe the money.

In fact, even registering a repair lien could be challenged, since without a signed acknowledgement of the debt, the lien is not legally enforceable.

Before releasing a vehicle, without being paid, **ALWAYS** be sure to:

1. have the customer sign the repair invoice; and
2. register a repair lien through the UCDA.

If a customer refuses to sign an invoice, don't release the vehicle to them. It's as simple as that. For more information on registering liens, call the UCDA.

Out of Province Buyers

We get calls from members almost every day asking about what tax to charge when selling to a non-Ontario resident. The answer depends on where delivery takes place.

- If the customer picks the vehicle up here in Ontario and drives it home, delivery takes place in Ontario and 13% HST applies.
- If the vehicle is shipped out-of-province **with the buyer shown as consignee** on the bill of lading, delivery takes place in Ontario and 13% HST applies.
- If the vehicle is shipped out of province **with the selling dealer shown as consignee** on the bill of lading, delivery takes place in the destination province the tax applicable to that province should be charged.

For a summary of tax rates in all Canadian jurisdictions and to download the HST rebate form for out of province purchasers, please visit: www.ucda.org and click on **HST ... Selling out-of-province**.

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