

AUTO CHECK™ IS BACK!

You can run Auto Check™ reports again and the \$7.00 report will give you:

- Insurance Bureau accident claims
- Vehicle description
- Kwik Check™ vehicle branding status
- CPIC stolen vehicle status
- Cross Canada vehicle registration status
- U.S. import status
- Drive Clean odometer readings

On September 9th, the Competition Tribunal ruled that the UCDA can continue our action against the Insurance Bureau of Canada (“IBC”) for refusing to continue to supply accident claim information to us.

The Tribunal also directed IBC and the UCDA to attempt to work out an agreement to temporarily reinstate access to the claims data until the Tribunal makes its final decision.

We’re pleased to say that we have reached an agreement with IBC to regain access to the data.

We’re hopeful that, once the Tribunal hears our full application and makes its final decision, we will be able to continue to offer Auto Check™ on a permanent basis.

The decision to hear our full application shows that the Tribunal understands the importance of Auto Check™ to the UCDA and to our members. The decision recognizes that the refusal of IBC to continue

to supply the data to us will have a serious effect on our members.

Separately, we’ll continue to work with Ontario insurers to gain full access to comprehensive “Dollar” value of claims to add to our Auto Check™ reports.

Visit www.ucdasherches.com to order AutoCheck™, the lowest price accident check available in Ontario, or fax in your request to 416-232-0775 or call 1-800-668-8265.

UCDA		AUTO CHECK		AUTO CHECK™ REPORT	
Summary					
VIN	JTDBR32E432015330	Report Date	June 22, 2010		
Description	2003 Toyota Corolla				
Branded?	YES	Reported Stolen?	NO		
Registered In	4 JURISDICTION(S)		Accident Claims?	YES	
Details					
Canadian Police Information Centre			Not Reported As Stolen		
Kwik Check™ and Cross-Canada Brand Status					
Alberta					SALVAGE
Ontario					REBUILT
Quebec					SALVAGE
USA					SALVAGE
Cross Canada Vehicle Registration History					
Alberta	SALVAGE	British Columbia	No record		
Manitoba	No record	New Brunswick	No record		
Newfoundland	No record	Nova Scotia	No record		
Northwest Territories	No record	Nunavut	No record		
Ontario	REBUILT	P.E.I.	No record		
Quebec	SALVAGE	Saskatchewan	No record		
Yukon	No record	USA	SALVAGE		
UCDA Recommends performing a lien search in: AB, ON, QC.					
UCDA Recommends performing a Carfax search					
Odometer Readings: Recorded at time of Drive Clean Emission Test up to December 31, 2010.					
No Data Available					
Accident/Incident Claims History					
Kind of Loss: COLLISION/INCIDENT CLAIM; Date of Loss: 2004-07-14; Estimated Amount: Insurance company did not report dollar amount.					
Kind of Loss: COLLISION/INCIDENT CLAIM; Date of Loss: 2007-08-20; Odometer Reading: 0; Odometer Type: Kilometres; Estimated Amount: Insurance company did not report dollar amount.					
Kind of Loss: COLLISION/INCIDENT CLAIM; Date of Loss: 2008-01-22; Odometer Reading: 0; Odometer Type: Kilometres; Estimated Amount: Insurance company did not report dollar amount.					
<small>Used Car Dealers Association of Ontario Phone: 1-800-268-2598 or 416-231-2600 Auto Check™ and Kwik Check™ are intended for reference purposes only. UCDA assumes no liability for errors and omissions in the VIN History data made available through Auto Check™ and Kwik Check™ on the reported Drive Clean Odometer Date.</small>					

Roadside Assistance \$15.95 ... Customer Peace of Mind

Over 500 members are registered in the UCDA Roadside Assistance program and are providing one year roadside protection free to their customers.

These dealers are giving their customers the peace of mind of a reliable on-road service program.

If a customer's newly purchased vehicle breaks down, runs out of gas, has a flat tire or if the customer locks their keys in their car they're protected!

Here's what these members are saying:

We don't deliver a car without Roadside Assistance. 4 free calls per year, ... for the cost of the program, I can't see how a dealer cannot do it. I love it, my customers love it.
... **2nd Chance Auto, Ottawa – John Kenny**

I really like the UCDA's Roadside Assistance program from Assistel. We give it to every customer and we have had nothing but positive feedback.

We had nothing but headaches with our previous provider but Sigma Assistel is cheaper and much more user friendly.
... **Pay Less Automart, Sarnia – Al Coyne**

Roadside assistance is included on every lease. It's part of an overall protection package that our clients appreciate and view it as added value. It helps us deliver more vehicles, customers love it.

... **First Class Financial, Concord – Tim Palmer**

You can give your customers a good reason to remember you by providing them one full year's Emergency Roadside Assistance coverage through Sigma Assistel. The cost to you is just \$15.95.

There are no additional charges to you or your customer. Coverage with Sigma Assistel gives your customer up to 4 free service calls within that year. The 4 free calls may be for any of the following:

- Towing
- Gasoline Delivery
- Emergency Winching
- Battery Boost
- Flat Tire Change
- Unlocking of Doors

For more information on how to get registered call the UCDA and ask for Margi at 1-800-268-2598

Loaner Agreement Planned

In August, Front Line featured an article *"Loaner" in an accident - "Who Pays?"*. This article has created significant interest with our members and is reproduced below.

The article summarizes a recent court case which highlights the liability that dealers could face if customers are allowed to drive loaners without having first signed an agreement setting out who pays for what.

OMVIC recently issued a bulletin bringing this issue to the attention of all registered dealers in Ontario.

The UCDA has one of the largest dealer garage insurance programs in Ontario and we have asked our insurer to develop an agreement that will shift the liability of an accident to the customer and away from you.

The UCDA will make it available to members as soon as it is completed.

"Loaner" in an accident – Who Pays?

The risks of providing a courtesy "loaner", while a customer's car is in for repairs, were made clear by a recent court decision following an accident involving a loaner.

A third party was injured and brought an action against the driver and the registered owner of the car (the dealer). The court needed to determine whose insurance was on the hook to defend the suit.

The dealer's insurance company argued that the loaner was like a rental vehicle and the driver's insurance should be the primary insurer.

The driver's insurer said the loaner was not a rental, and therefore not covered by the special provisions of the Insurance Act that make the driver liable where a vehicle is rented. The driver's insurer brought a motion to make the dealer's insurer liable.

The court agreed with the driver's insurer and ordered the dealer's insurer to defend the action.

There was no rental fee charged, but this did not seem to be the most important factor in the court decision. There was also no written agreement. The customer was simply told that he could drive the vehicle "around town" until the repairs to his car were complete.

There was no set date to return the vehicle, no agreement on responsibility for things like parking tickets, damage to the vehicle or even gas used. The court said it was clear that neither the dealer nor the customer were treating the loaner like a rental.

Dealers who provide free loaners to customers would be well advised to speak with their insurer about the potential risk involved.

Email Scams Continue

There's been no let up in the number of email scam attempts dealers receive. The scammers are continually finding new ways to try to fool dealers into believing they have a real customer who wants to buy a car.

Members and sales staff need to constantly be alert for email scam attempts.

Here are some tell-tale signs to look for:

- Customer claims to be out of the country, often on extended business, and therefore can't come to get the vehicle
- Customer asks very few questions about the car or its price, no haggling
- Email addresses you as "Dear Seller" and shows interest in "your item" or "your vehicle", not mentioning the specific vehicle in the ad
- Poor or unusual grammar
- Payment to be by a money order, certified cheque, multiple credit cards or by fake Paypal links (very common now)
- Email addresses are typically yahoo, gmail, hotmail, etc.
- Customer asks for unusual information from you, such as banking information

Ask yourself "Why does this buyer want to buy my car so badly ... is it really that unique?"

Best Advice

- Ignore suspicious emails and move on
- Know who you're dealing with ... a real person ... not an email address
- What appear to be certified cheques or money orders can be counterfeit, call the bank that issued it to confirm it's legit before releasing a vehicle
- Don't accept payment by multiple credit cards or Paypal if the customer has provided you with a link to set up a Paypal account
- Never give out personal or financial information in order to sell a car

These scammers don't want your car ... THEY WANT YOUR MONEY!

Own It, Prove It

Once again, a dealer has been ticketed for improper use of a dealer plate. Why? Well, it wasn't because he did not have the permit for the car, the plate or proof of insurance (pink slip).

It was because the Hamilton dealer had just bought the car and it was still registered in the previous owner's name. If he'd had the bill of sale to show the police he "owned" the vehicle, he "may" not have gotten a ticket.

Always carry the bill of sale, if you have just bought a vehicle and have not yet registered it into your name. If possible, carry the permit, or a copy of it, with you too, even if it is still in the name of the previous owner.

The combination of the permit and bill of sale will show the officer that you have recently purchased the vehicle from the registered owner. The Highway Traffic Act gives you 6 days to register a vehicle after buying it.

No Lien Search Done

It's hard to believe, but some dealers are STILL not doing lien searches on trade-in vehicles.

Dealer "A" sold a customer a vehicle for \$7500 and was still owed \$1000, so they registered a lien on the vehicle to secure the debt.

The customer traded-in the vehicle and bought a new one from Dealer "B" which the customer promptly wrecked and his insurance company wrote off. Meanwhile, Dealer "B" found out about the lien on the trade-in when Dealer "A" called him asking for either \$1,000 or the vehicle!

You don't have to guess who won!

A UCDA lien search costs \$12.50 or less with volume discounts - at least one dealer now knows what a bargain that is!

LIEN SEARCH HOURS

**Monday to Friday
9:00 AM to 8:00 PM**

**Saturday
9:00 AM to 5:00 PM**

416.599.7412 or 1.800.668.8265

**Fax : 416.232.0775 or
www.ucdasearches.com**

More OMVIC Q&As

Here are some further “questions and answers” that OMVIC has provided regarding “Advertising Compliance”:

- We all hear about the one or two dealers that continue to run ads that appear to be non-compliant. What is being done about this?**

OMVIC’s Response: All non-compliant advertisements that are referred to OMVIC are followed up with the dealer in question. In many cases, the first approach is to warn the offending dealer, explaining the non-compliance and providing a written warning.

It’s important to note, however, that a warning is not a prerequisite to a charge. As discussed earlier, further enforcement may involve court proceedings or referral to a discipline panel. Of course, this can sometimes take months to unfold, and during this time, due to confidentiality rules, OMVIC is unable to provide information to the party who complained about the non-compliant advertisement.

Further to this issue, part of OMVIC’s mandate is to “ensure fair, honest and open competition” for all dealers, and sometimes we need the assistance of the dealer community to help make that happen.

For this reason, we encourage dealers to continue to refer offending ads to us so that appropriate steps can be taken. To report a non-compliant ad, dealers should contact Andrea Korth (andrea.korth@omvic.on.ca) or Farah Mohammed (farah.mohammed@omvic.on.ca).

- What tips can you provide dealers to ensure their advertising is compliant?**

OMVIC’s Response: The best advice we can give is for dealers to ensure they educate themselves and understand the new rules and regulations. There are a number of valuable resources dealers can access to help with this including:

- OMVIC bulletins and Dealer Standards available at <http://www.omvic.on.ca/>
- Narrated PowerPoint Presentations available at http://www.omvic.on.ca/info/public_awareness/mvda_highlights.htm
- Dealer associations

We also encourage all dealers who have not taken the new Certification Course to consider doing so by contacting the Canadian Automotive Institute (CAI) at Georgian College. More information can be found at <http://www.georgianc.on.ca/cai/omvic/>

Paper Work ... UCDA Deal Jacket

From bills of sale, finance documents, vehicle searches, disclosure statements, warranty and service plans etc., etc. ... the list goes on and on.

The UCDA Deal Jacket helps ensure that important information you collect is properly completed, organized, secure and available at a glance.

The Deal Jacket is uniquely designed to do this, opening like an accordion-type file, allowing even keys, warranty books and remote controls to be kept together.

It’s very sturdy and designed to fit in all filing cabinets. Unlike most file folders or large paper envelopes, the UCDA Deal Jacket stands up to the stresses of taking a vehicle into inventory and preparing it for sale and delivery.

The UCDA’s Deal Jacket can replace some existing paper work, bring consistency to the entire process and perform three important functions:

First, the jacket allows for complete vehicle information, including a reconditioning section and an options list.

Second, the jacket has a delivery check list to ensure that nothing is missed BEFORE you deliver the vehicle.

Third, the reverse side of the jacket has generous room for additional comments about disclosures from UCDA’s searches.

Keeping everything in one place can save you time and money. The UCDA Deal Jacket won’t sell the vehicle for you ... but it will help every dealer to be sure that nothing is missed when preparing a vehicle for sale and delivery, and it just might save you from a costly oversight.

Like all UCDA business products the UCDA Deal Jacket is value priced and it’s available only for members.

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