

AUTO CHECK™ ANOTHER WIN!

UCDA wins battle in fight to save you money!

The Insurance Bureau of Canada ("IBC") has been trying to stop us from giving you the data used for your low cost accident report ... the UCDA's Auto Check™.

First, after 13 years of supplying the data, IBC cut us off last June, forcing us to stop offering Auto Check™. We took our case to the Competition Tribunal, the court that deals with competition-related cases. In October, the Tribunal required IBC to continue providing data to us through a "Consent Order" until the Tribunal makes a final ruling.

That's when we resumed Auto Check™ searches.

Then IBC attempted to stop us once again by asking the Tribunal to cancel the earlier "Consent Order". This would have meant a second shut down of Auto Check™.

On February 8th, we went to the Tribunal to argue against IBC's motion.

On March 16th, the Tribunal agreed with the UCDA and said "No" to IBC.

In the decision, the justice commented:

- "UCDA has established that its "on again/off again" operation of Auto Check undermines its service's reliability and that it will suffer loss of good will and reputation."
- "The Tribunal accepts that UCDA would suffer irreparable harm".

Auto Check™ remains available to you for just \$7 per search. The fight for continued access to the data ... needed for our members' use of Auto Check™ ... is far from over.

In the coming months, we'll be appearing before the Competition Tribunal to seek an order compelling the IBC to continue to supply the accident claims data going forward.

We'll keep you posted as the fight continues.

AUTO CHECK	\$7.00
All Vehicles	✓
All Years	✓
Accident Claim Disclosures	✓
CPIC Stolen Vehicle Status	✓
CAMVAP Buyback Status	✓
Provincial Registration	✓
Branding in U.S. & Canada	✓
U.S. Imports through RIV	✓
Odometer Readings	✓

COMPARE!!!

UCDA AUTO CHECK AUTO CHECK™ REPORT

Summary

VIN: JTDBR32E432915330 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 SALVAGE
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 SALVAGE	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, 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.

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™ or the reported Drive Clean Odometer Data.

All-In-Pricing Clarification

When a vehicle is advertised (including window stickers):

- The price has to include all “fees”
- The ad must state “plus taxes”, “taxes extra” or “taxes not included”
- OMVIC is allowing “licensing extra” if a dealer wishes.

OMVIC fees, admin fees, registration fees or “any” other charges such as “fuel” must be included in the advertised price.

Why the “clarification”? Because in just the past couple of weeks, we’ve had dealers tell us they “thought” that some of these fees could be added to the advertised price, especially the OMVIC fee.

The new rules came into effect over two years ago yet there’s still some confusion out there. This has resulted in some dealers being charged and having to pay significant fines in court or at an “OMVIC Discipline” hearing.

Unfortunately, part of the blame for any confusion by some is the fact that every week they see ads by the manufacturers stating that “administration fees” are extra. That’s a concern we wrote about in January’s Front Line and one that we wrote the Minister about at the same time.

We hope to meet with the Minister before long.

Salvage Auctions and Liens

Buying a car at a salvage auction? Do a lien search, before you pay and take possession of the car.

Don’t assume the insurance company or the auction has done one, because they probably haven’t.

When cars are written-off, more often than not, insurance companies don’t search to find if there are liens on the vehicles.

Even when they do a search, the procedure is to make the settlement cheque payable to both their insured and the lien holder (the secured party, usually a bank).

It’s amazing how some of these insured consumers can cash the cheques without the bank being paid out ... leaving the lien on the vehicle you’ve bought.

In the last several weeks, we have dealt with the following problems encountered by dealers who bought at salvage auctions and either resold the vehicle or tried to:

- A consumer had their vehicle repossessed by Honda Finance due to an undiscovered lien;
- A consumer wrote off their vehicle and had their settlement held up due to an earlier lien by a bank;
- A dealer spent thousands of dollars repairing a vehicle he bought, only to find 2 liens when he tried to sell it! The auction told him to “get a lawyer”!

So ... Buying a car at a salvage auction?

Do a lien search, it’s your only protection!

2011 Garage Insurance Rebates...\$250,000.00

The UCDA’s Garage Insurance programme has been available for members for more than 15 years and our members have proven to be good insurance risks.

Such good risks that, this year, UCDA members will receive \$250,000.00 in rebates from Sovereign General Insurance for being claims free. This claims free rebate plan was introduced in 1998 and members have received almost \$4 million since then.

The UCDA Insurance Program was designed with two unique components in mind:

- **Premium Discounts:** Every member enrolled in the program receives a 7.5% premium discount that has saved members more than \$5 million dollars in their insurance costs, and
- **Claims Free Rebates:** Members that are claims free receive a 5% premium rebate each policy year. Some of our members have received the bonus each and every year since it began.

When your existing policy comes up for renewal, contact Valerie at the UCDA to arrange for a quote from our broker, Baird MacGregor Insurance Brokers.

Indian Status Cards

A “Certificate of Indian Status Card”, issued by the Department of Indian and Northern Affairs is the **only** card acceptable to exempt a Status Indian from taxes.

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

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

A Member's Health Plan Experience

Submitted by The Capital Group Insurance, Inc.

"I received a call recently from John, a UCDA health plan member who has been in our program for a few years now. He runs a small used car dealership and garage with his wife Maggie.

He handles the acquisition of product, and is a master mechanic, and she runs the front desk and over the years has become a tremendous asset when her sales skills blossomed. John wouldn't know how to do it without her.

Unfortunately, that is exactly what he has been forced to do.

UNEXPECTED PROBLEM

Last summer, Maggie started to have health problems. It first started with lethargy and mysterious pain in her body. Blood tests and x-rays were inconclusive, and she was prescribed pain killers.

Time progressed and so did her symptoms, getting steadily worse over the next few months, until they became disabling. However, still the doctors could do nothing for her, not even provide a clear diagnosis.

Bedridden, Maggie needed private duty nursing services while John struggled to wear all the hats at the store. He couldn't exactly be handling sales duties with his hands covered in grease, so John tried hiring another mechanic to allow him to focus on running the front end.

Two different mechanics proved unreliable, and soon he was back in the garage, working on the cars himself on weekends, and handling sales during the week. In the evening, he would take care of Maggie.

LUCKY JOHN

Luckily, John was properly insured. The UCDA health insurance plan paid for close to \$10,000 in nursing fees, plus semi-private hospital rooms, medication, and more.

Maggie's long term disability insurance (optional coverage) provided John with the extra cash needed, and he eventually hired a salesman that has proven to be an asset. Maggie's situation has begun to improve, and they hope to see a full recovery.

Owning your own business comes with numerous challenges, but one of them should not be self-insuring all of your financial risks.

OHIP DOESN'T PAY

There are many health expenses that OHIP just doesn't pay for, and participating in our tax-deductible, comprehensive health insurance plan may one day prove indispensable for you, too.

- Prescription Drugs
- Semi-Private Hospital
- Glasses Eye Exams
- Ambulance Service
- Dental Insurance
- Travel Insurance
- Hearing Aids
- Chiropractic

CONTACT US NOW!

Contact us now while you're still healthy and join Ontario's best program.

Please contact Ruth Fleming at
416.231.2600 or 1.800.268.2598 or visit online at
www.UCDAbenefits.com

NAPA ... MEMBERS RECEIVE OVER \$1,000,000

2011 was another banner year for members participating in the NAPA Auto Parts Rebate programme.

This year, more than \$1,000,000 has been returned to our members, an increase of almost one third over last year's rebates. And 2011 saw close to 600 members eligible for rebates, up from 400 members in the prior year.

Cheques were handed out to members by our UCDA Member Service Advisors and regional NAPA staff over the past few weeks. The happy faces of a few can be seen in the accompanying pictures.

Checking with NAPA First

NAPA has very competitive pricing, parts availability and unparalleled service delivery for UCDA members. It's obvious that more and more members are calling NAPA first for price, availability and delivery time.

Expanding the NAPA Program

With the opening of a new Toronto location, and expansion of our member service area in 613 and 705, we are committed to making the programme available to even more members.

The UCDA has 3 Member Service Advisors who work closely with local NAPA sales representatives to

service most of the Province. The on-road Service Advisors visit members and explain the UCDA's member services including the NAPA programme, UCDA's garage insurance program, health plan, bills of sale, appraisal forms and much more.

Call the UCDA if you would like more information about the NAPA programme or any of our other member services.



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