

## 2 INFORMATION REPORTS ... 1 LOW PRICE

Gathering accident and other information about vehicles can be a costly exercise, but the disclosures required by the *Motor Vehicle Dealers Act, 2002* make it an unavoidable expense for members.

But does it have to cost SO much?

The UCDA and Carfax don't think so.

That's why together, we're making it more affordable for UCDA members to search for accident claims and other comprehensive vehicle information.

Now, as a UCDA member, when you request a Carfax Vehicle History Report™ by phone, fax or at [www.ucdasherches.com](http://www.ucdasherches.com), you'll also receive a UCDA Accident Claims Report, with reported insurance claim information.

And the best part ..... you'll get both the Carfax and UCDA reports for just \$18 through the UCDA!

Members can also access both reports directly from Carfax, by becoming a Carfax Advantage dealer. Contact Carfax for pricing and other information. Call Stephane Lubin at 416-997-8096 or Antoine Wong at 416-997-4428.

Either way, you'll enjoy access to comprehensive vehicle information at a fraction of what you may be paying now!

Combined with the extensive Canadian and U.S. data contained in a Carfax report, a UCDA Accident Claims Report

**UCDA Accident Claims Report** **Used Car Dealers Association Of Ontario**

UCDA has searched for the following insurance claims records: Collision, Damage to vehicle possible total loss, Other, Theft of vehicle, Fire, Vandalism, Hail, Windstorm, Glass/windshield damage, Theft of contents and Other Claims

VIN	Description	Report date
WBANN73596CN03683	2006 BMW 5 series 530xiT, L6, 3.0L	2014-01-29

CLAIMS		
Date	Type of Claim	Amount
2011-07-09	All Other Claims	<b>\$3345.00</b>
2013-08-09	Other Property Damage to insured vehicle	<b>\$4419.00</b>

Information contained in this report is intended for reference purposes only. UCDA assumes no liability for errors and omissions in the data made available in UCDA Accident Claims Reports

gives you a comprehensive overview of many of the required MVDA disclosures, including:

- Accident Claims Information
- Vehicle Branding Information
- Out-of-Province and U.S. State Registration Data
- U.S. Import Information
- U.S. Commercial Vehicle Use Information ... e.g. Daily Rentals
- Provincial Registration with Reported Odometer Readings
- Drive Clean Information
- Police Accident Reports
- CAMVAP Buybacks
- Vehicle Service Information

Of course, members can still request the UCDA's original Auto Check™ accident and vehicle information report, for just \$8.

Auto Check™ gives you insurance claims information ... Plus ... An out-of-province registration summary, U.S. import information, CPIC stolen vehicle reports, CAMVAP buybacks and Drive Clean information.

Carfax and all UCDA reports, including lien searches in every Province and Territory, Ontario vehicle registration history searches and Drive Check™ Ontario driver's licence validity checks, are available exclusively to UCDA members at [www.ucdasherches.com](http://www.ucdasherches.com), by calling 1-800-668-8265 or

416-599-7412 in the GTA, or by faxing your request to 416-232-0775.

CARFAX Detailed History			
Owner	Date	Kilometers	Source
<b>Owner 1</b> Purchased: 2006 Where: New Jersey Est. Mileage: 16,498 Est. length owned: 32/06-7/11/07 (1 year 3 months) Low kilometers! This owner drove less than the industry average of 24,140 kilometers per year.	03/10/2005		US Customs
	03/27/2005	16	New Jersey Motor Vehicle Dept. Montvale, NJ
	07/11/2007	21,209	Auto Auction Pennsylvania
	07/12/2007	21,200	Dealer Inventory
	08/02/2007		Illinois Motor Vehicle Dept. Westmont, IL
	11/07/2007	22,162	Ontario Inspection Station North York, ON
	<b>Owner 2</b> Purchased: 2007 Type: Commercial Where: Ontario Est. length owned: 11/13/07-1/7/08 (1 month)	11/13/2007	23,152
01/07/2008			Dealer Inventory
09/08/2009		41,999	Ontario Ministry of Transportation
11/06/2009			Ontario Ministry of Transportation
11/06/2011		69,008	Ontario Ministry of Transportation
08/06/2013			Ontario Damage Report
09/28/2013		88,999	Ontario Ministry of Transportation
<b>Owner 3</b> Purchased: 2014 Type: Personal Where: Ontario Est. length owned: 3/10/14-present (9 months)	03/10/2014	63,788	Ontario Ministry of Transportation
	11/13/2014	108,812	Active Clean & Ross Barre, ON 704-728-4101 activeclean@ross.com/

## Dealer Plate Problems Continue

Unfortunately, despite on-going efforts by the UCDA and the Ministry of Transportation over the years to help the police understand proper use of dealer plates, some enforcement problems continue to pop-up in certain areas of the Province.

Peel Region has been a hot spot of late.

Recently a dealer was given a ticket for improper use of a dealer plate by Peel Regional Police for driving a vehicle for private (i.e. personal) use on a "weekend".

We've seen similar issues arise over use of a dealer plate after 6 p.m., having a plate bolted on as opposed to in a bag and one officer who felt that type of use was not "insured" unless the "owner" of the dealership was driving!

We are working with Peel Regional Police and the Crown Attorney's office in Brampton to resolve these misinterpretations of the *Highway Traffic Act* (HTA) regulations and have been encouraged by their response, as they have committed to focus on permitted dealer plate use in officer training.

To avoid problems ALWAYS carry the vehicle permit, the permit for the plate (photocopies of front and back of each are acceptable) and the original pink insurance slip, as required by the HTA.

We have a newly printed batch of our handy DEALER PLATE CARDS available to show the police if you are pulled over. They are free for the asking, just call or email the UCDA!

### TO THE OFFICER:

On December 1, 2004, Section 13 of Regulation 628 of the Highway Traffic Act was amended to introduce a unique, white Dealer Plate with red lettering. Private use of dealer-owned vehicles with Dealer Plates continues to be permitted. These vehicles may be driven for private use using a Dealer Plate.

To confirm this or to obtain a copy of the regulations, please call the:

Used Car Dealers Association  
of Ontario at 1-800-268-2598  
or refer to:

<http://www.mto.gov.on.ca/english/dandv/vehicle/dealer.shtml>

 230 Norseman Street,  
Toronto, ON M8Z 2R4

### TO THE UCDA MEMBER:

If you are stopped by a Police Officer, while driving your vehicle with a Dealer Plate and asked why you are using it, tell the Officer exactly what you are doing. If the Officer tells you that this is a violation of the Highway Traffic Act, politely show the back of this card to the Officer.

If the Officer refuses to look at the card, simply put it back in your wallet. Ask the Officer to note this in the report.

If you're given a summons, don't argue. Accept it and contact the UCDA Legal Services Department for advice, at 1-800-268-2598.

 230 Norseman Street,  
Toronto, ON M8Z 2R4

## Don't Forget The Deposit!

There is strong demand for used vehicles, but some people have trouble affording a vehicle and are hard to finance, because of poor credit, bankruptcy history, low income or a combination of factors.

These are not "bad" customers, however, and for many dealers they form an important source of sales.

These deals often begin with a consumer signing a bill of sale with a dealer and providing a small deposit to the dealer. It is only after the dealer does some legwork that he discovers he can't get the customer financed.

In many cases the deal might just end there, the deposit would be refunded and the dealer and customer would move on.

In other cases, the dealer can present the customer with an option. The dealer can sell the vehicle to another dealer (call him a "finance dealer") who can finance (or lease) the vehicle to that customer. Why can another dealer do it when the first one can't? Some dealers have better access to financing options or are set up to handle such deals in-house.

In these situations the dealer, with whom the customer has dealt throughout, will wholesale the vehicle to the finance dealer.

Recently, in a deal structured in just this way, the customer signed a lease with the finance dealer and then decided not to proceed. A debate arose over the deposit that was taken by the first dealer who had originally signed a bill of sale, which of course was of no further effect once the vehicle was sold to the finance dealer.

The customer wanted his deposit back. The first dealer wanted to hold it for losses he would suffer if the deal was not completed.

The deposit was not "forgotten" in this transaction, even though the original bill of sale had no further legal effect. The amount paid to the dealer by the finance dealer to buy the vehicle, the amount of financing and the lease terms between the customer and the finance dealer, were all based on the assumption that the deposit had been paid.

The question here was, if the customer was backing out of the transaction, whose job was it to take a position with respect to the deposit? The answer would seem to be the finance dealer. This is the only company the customer has a real contract with.

The problem is, of course, that the finance dealer never asked for or received a deposit from the customer and strictly speaking, if they suffer a loss, can't look to the deposit to cover their losses. It's also unlikely the finance dealer has any legal recourse to go after the original dealer that sold them the vehicle.

Certainly the wholesale bill of sale does not provide one and unless there is some side agreement between the dealer and the finance dealer, the finance dealer's only avenue to recoup losses caused by a breach of the contract would be to go back to the consumer.

The commercial reality is, of course, that the vehicle would simply be returned to the original dealer who would refund all money paid back to the finance dealer. This may not be what the contract "requires", but if the dealer hopes to ever do business with the finance dealer again, this is exactly what is understood.

So what about that pesky deposit which seems to be left in legal limbo? The only logical answer would seem to be that it should be refunded to the consumer unless, at the time the vehicle is sold to the finance dealer by the original dealer, some new agreement is created between the original dealer and the consumer that describes what is going to happen to the deposit in the event the deal with the finance dealer does not proceed. This will bring the vehicle back to the original dealer and result in losses caused by the loss of the deal.

The lesson is, in finance deals structured like this one, don't forget to mention, and deal with, that deposit!

## Warm Up This Winter With A Hot Deal From Carpages.ca

During the months of January and February, the UCDA is running an advertising campaign targeting consumers across Ontario who are outside of the GTA. In conjunction with this ad campaign, [Carpages.ca](http://Carpages.ca) is offering UCDA members across Ontario a special introductory offer to advertise their vehicle inventory on its website.

UCDA member dealers who sign up with [Carpages.ca](http://Carpages.ca) in January and February will be eligible to receive 50% off the regular price when they pre-pay for 3 months. For example, a dealer who signs up in January can pre-pay for 3 months of advertising on [Carpages.ca](http://Carpages.ca) and receive those 3 months at a 50% discount.

[Carpages.ca](http://Carpages.ca) reports that in 2014, the total number of sales leads created for dealers who advertised with them was up 47% over 2013. That is significant growth!

Many dealers have found that their cost-per-lead with [Carpages.ca](http://Carpages.ca) is much lower than with other advertising websites.

In addition to inventory advertising, [Carpages.ca](http://Carpages.ca) also offers a dealer website solution, **DealerSite+**, that allows dealers to have a fully responsive website that is optimized to work well on any device from phones to tablets to desktop displays. If your dealer website doesn't already do this, you're losing customers!

If you're not already using [Carpages.ca](http://Carpages.ca), consider adding them to your 2015 advertising plan. To get more information about advertising with [Carpages.ca](http://Carpages.ca), or to learn more about **DealerSite+**, call them toll-free at 1-866-567-2437 or go to [www.carpages.ca/inquiry](http://www.carpages.ca/inquiry).

## Winter Radio Campaign

The UCDA Winter Radio Campaign for markets outside the GTA is underway for January and February.

Following the success of the 2014 GTA focused radio program, this year we have gone to local radio stations in various Ontario markets with the message, **'Buy your next used car from an Ontario UCDA member and buy with confidence. Look for the UCDA signs at your local dealer.'**

Here's the radio script that will be running:

*There's more to buying a used car than make, mileage and price ... Choosing the right used car dealer makes a difference.*

*UCDA is the Used Car Dealers Association of Ontario and each member dealer guarantees every car they sell is lien free and contributes to a consumer compensation fund for your protection.*

*With almost 5,000 member dealers in Ontario... you can buy with confidence!*

*Buy your next Used Car from an Ontario UCDA member. Look for the UCDA 'Signs' at your local dealer or on line at [Carpages.ca](http://Carpages.ca)*

The radio campaign focuses on Newscast / Weather or Traffic Report sponsorships during morning and afternoon drive-time shows.

The sponsorships will run on these radio stations:

<b>Hamilton – AM900</b>	<b>London – FM96</b>
<b>Sudbury – Hot 93.5</b>	<b>Windsor – Mix 96.7</b>
<b>Ottawa – 580 CFRA</b>	<b>Peterborough – The Wolf 101.5</b>
<b>Owen Sound – Classic Rock 94.5 &amp; CKNX AM920</b>	
<b>St. Catharines / Niagara - 91.7 Giant FM</b>	

We're also again running a province-wide 10 second 'pre-roll' and digital display ad campaign on [ctvnews.ca](http://ctvnews.ca).

Take advantage of this local awareness campaign and make sure you're using all the UCDA tools to identify yourself as a member.

## Are You Currently Using A Dealer Management System?

"If you are not using a Dealer Management System (DMS) you should seriously consider it!" This was one of the recommendations provided by keynote speaker Jim Hallett of KAR Auction Services at the recent Canadian Used Vehicle Dealer Summit held in Toronto.

Since 2013, the UCDA has partnered with [SureFireSolutions.com](http://SureFireSolutions.com) to provide members with a DMS designed especially for them.

**SureFireSolutions** is a leading provider of an affordable and easy-to-use DMS for the Automotive, RV, Marine and Motorsport Industry across Canada. **SureFire's** complete end-to-end system includes Finance & Insurance (F&I), Customer Retention features, Inventory, Sales and Parts and Service.

It is the **only** system in North America whose software is tied directly to Sage 50 Accounting.

The system produces professional UCDA New Vehicle/Used Vehicle/Wholesale Bills of Sale, Appraisal and Disclosure Forms, and Lease Agreements at no additional charge with a simple licensing agreement. OMVIC compliance has been incorporated into its design. It produces an Electronic Garage Register at the push of a button.

Here's what members have been saying about **SureFireSolutions** ...

*"We have used **Surefire DMS** for more than a year and it has proven to be the best investment for our business. The product is extremely easy to use.*

***SureFireSolutions** has everything a dealership needs to run smoothly and efficiently. We love the way it holds all our inventory and customer information together. The fact that **SureFireSolutions** interfaces with **DealerTrack** and **Sage50 Accounting** has made operations a breeze.*

*The staff at **SureFireSolutions** are excellent. Everyone is friendly, professional, and very efficient at what they do. Sales and Tech support are lightning fast. We have recommended this product to many other dealerships and will continue to do so. Thanks **SureFireSolutions** you're a great team to work with!"*

Carey & Annette Zawadzki, Car Town, Arnprior, ON

*"The transition to **SureFire DMS** from our previous system was seamless & the ongoing support has been outstanding! We would highly recommend to any Dealership."*

Stefanie Bernard, Bernard's Quality Cars, Flesherton, ON

*"As a small dealer, I really appreciate the **SureFire DMS** pay-as-you use option - I realize the value I am getting from having a full-featured system at a price I can afford. My UCDA dues and my fees for **SureFire** are two of the best investments a Dealer can make from my perspective. Thanks again!"*

Charmaine Kissmann - Next Car 4 U, St. Catharines, ON

For more information including an online demonstration that will answer all of your questions, give **SureFire Solutions** a call at 1-877-214-2522 Ext.1

## Too Much On Your Plate?

As police use of licence plate scanning technology grows dealers may have noticed more and more enforcement of "invalid" plates. It's just so easy now for police to "run the plates".

There are a number of scenarios dealers can get caught up in that could lead to fines.

- You have just bought a vehicle from a consumer and the plates have been "un-registered" from the vehicle, but are still hanging on the bumpers while you drive it.
- You have bought a car from a dealer and he has not yet given you the permit, but your customer wants to put his plates on and drive it.
- You hang a dealer plate on a car that still has ordinary white plates registered to it.

Vehicle owners **cannot** just remove plates from another vehicle they own and put them on a newly purchased vehicle until they have properly registered the plates to that vehicle.

There is a narrow exception that applies where the plates are taken from a vehicle the customer is trading in. In that case, there is a **six day** window for them to register the plates to the new purchase. This exception **only** applies where the customer no longer owns the vehicle the plates were registered too ... i.e. the vehicle has been traded-in or sold.

Just as you would never drive a vehicle you don't own with your dealer plates, do not drive a vehicle with plates that are not properly registered to it. Put another way, make sure the plates you are using are the **only** plates properly meant to be used on the vehicle.

If you are ever unsure about whether you can operate a vehicle under any circumstances, or you need advice to handle a situation you are not familiar with, contact the UCDA Legal Department for assistance.