

SO LONG CARPROOF ... HELLO CARFAX CANADA!!

Most members have probably heard by now that CARPROOF is becoming CARFAX CANADA.

CARPROOF reports will be rebranded as CARFAX CANADA Vehicle History Reports. The information on the reports and the data sources used will be the same as those on current CARPROOF reports.

IHS, the parent company of CARFAX in the U.S., purchased CARPROOF, based in London, in December 2015.

Earlier this year the decision was made to change the CARPROOF brand name to CARFAX CANADA.

Starting November 1st, U.S. Carfax reports will no longer be available on the UCDA searches site.

These will be replaced by CARFAX CANADA reports.

Exclusively for UCDA members, a UCDA Accident Claims report will be included with every CARFAX CANADA report ordered at www.ucdasherches.com. For \$34.50, the two reports will provide members with more information about accident claims than any other search available in Canada.

UCDA Accident Claims reports are available **ONLY** through the UCDA.

Members requesting CARFAX CANADA reports at www.ucdasherches.com can also obtain a lien search from any province or territory that may be identified on the new CARFAX CANADA report. The cost of the lien search varies depending on the province or territory.

CARFAX CANADA will continue to offer a fixed rate subscription for dealers.

Contact your CARPROOF/CARFAX CANADA rep for information on whether a subscription tier may meet your needs.

The UCDA is very pleased to add CARFAX CANADA reports to the UCDA's menu of vehicle information reports which already includes:

- Lien searches in all Canadian jurisdictions.
- Auto Check insurance claim reports, containing insurance claims information from more Ontario insurers than any other single report available. Auto Check reports will continue to cost just \$8.
- Ministry of Transportation vehicle owner history reports for Ontario vehicles, for \$16.

- Drive Check searches to verify the validity of a driver's licence, for test drives and employees, just \$3.

CARFAX CANADA CLAIMS VEHICLE HISTORY REPORT

VEHICLE DETAILS:
 VIN: XXXXXXXXXXXXXXXX
 Year/Make/Model: 2008 VOLVO XC90 3.2
 Body Style: SPORT UTILITY VEHICLE
 Country of Assembly: Sweden
 Cylinders: 6
 Fuel Type: Gas

REPORT DETAILS:
 Report Number: XXXXXXXX
 Report Date: XX/XX/XXXX XX:XX PM EST
 Report Status: Complete

REPORT SUMMARY

- Accidents / Damage: Damage records found
- Canadian Registration: Ontario (Normal)
- Stolen Status: Not actively declared stolen
- U.S. History: No U.S. history found
- Recalls: No information available
- Service History: 2 record(s) found

Report Findings in Chronological Order

Date	Location	Data Source	Type of Record	Detail	Odometer
03/31/2008	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	
03/31/2008	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	
08/31/2009	Ontario, Canada	Police Reported	Accident	Police Report	
08/02/2009	Manham, Ontario, Canada	Insurance Records	Estimate Repair	Right Front Corner	25,307 KM
08/09/2010	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	
08/10/2012	Canada	Auto Auction	Owner's meeting	REPORTED AT AUTO AUCTION	58,524 KM
04/30/2012	Brimpton, Ontario, Canada	Service Facility	Service Record	Vehicle serviced	58,524 KM
08/24/2012	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	New Owner Reported	
08/12/2013	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	
08/20/2014	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	
07/31/2014	Toronto, Ontario, Canada	Service Facility	Service Record	Vehicle serviced	66,731 KM
08/20/2015	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	
08/20/2016	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	
07/07/2017	Ontario, Canada	Motor Vehicle Dept.	Canadian Renewal	Registration Issued or Renewed	

Accident, Collision and Damage Detail

If the vehicle has had any history of accidents, collisions or damage in either Canada or the U.S., the records are outlined in this section.

Police Reported Accidents

Incident Date	Location	Detail
08/31/2009	Ontario, Canada	

Accident/Damage Estimates

Accident estimate records are generated by collision estimating facilities from the process of estimating the amount and extent of damage to a vehicle. Estimates in some cases have associated insurance claims.

Incident Date	Location	Estimate Date	Type of Record	Detail	Amount	Odometer
08/31/2009	Manham, Ontario, Canada	08/02/2009	Estimate Report	Right Front Corner	\$7,815.53	25,307 KM

Insurance Claims

The insurance claims identified in this report do not include any medical pay-outs, damage to other vehicles, damage to property, towing, rental cars, or any other incidental damage.

Incident Date	Location	Type of Claim	Detail	Amount	Odometer
08/31/2009		Collision		\$8,441.00	

Indian Status Cards

A "Certificate of Indian Status Card", issued by the Government of Canada, Department of Indigenous and Northern Affairs, is the only form of identification acceptable to exempt a Status Indian from taxes on a vehicle sale or lease.

Métis and various Aboriginal ID, membership or association cards that are sometimes presented by purchasers, are not issued by the Government of Canada and DO NOT exempt the holder from paying HST.

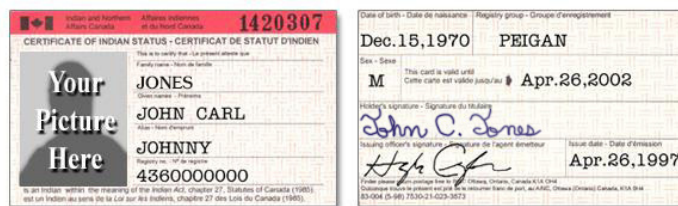
The holder of a Certificate of Indian Status Card has to pay 5% tax on the purchase of a motor vehicle from a dealer, if delivered at the dealership. They will pay no tax if the vehicle is delivered by the dealer to an Indian Reserve. This applies regardless of whether the Status Indian lives on the Reserve or not. Evidence of delivery includes, photos, dated receipts for something purchased on the Reserve and mileage logs for travel to and from the Reserve.

This is what the cards look like, there are 4 types:

Laminated Certificate of Indian Status



Certificate of Indian Status "All-in-One"



Certificate of Indian Status "Pilot Project"



Secure Certificate of Indian Status



For detailed rules or if you have any questions please visit <http://www.ucda.org/DealerInfo/StatusIndianFAQ.aspx> or contact the UCDA.

The End Of Drive Clean

Drive Clean is now, finally (almost) in our rearview mirrors.

Of course, for dealers, Drive Clean effectively ended on April 1, 2017, as Drive Clean tests were no longer required on sales or leases of vehicles under 4,500 kgs.

But Drive Clean was still required for drivers renewing their licence plates, if their vehicles were old enough to require the test.

Now, with the election of a new government in Ontario, comes the final nail in the program.

Ontario is cancelling the Drive Clean passenger vehicle program, which the government says will save taxpayers up to \$40 million a year in program costs.

Effective April 1, 2019, drivers will no longer be required to pass a Drive Clean emissions test on their passenger

vehicle. Until then, emissions tests to renew registration for light duty vehicles (most cars, vans, SUVs and light trucks) will continue to be required for vehicles 7 model years old and older. No fee is charged to vehicle owners, with the government continuing to pick up the bill until the program ends.

The government has announced the development of a new program focusing on heavy trucks.

Loose Lips Can Sink Ships

It's a new world.

Just in case you were under any illusions about how much the workplace is changing, consider a recent case that emerged from the Ontario Human Rights Tribunal.

In this case, a female part-time worker employed on a casual basis as a cleaner described in the case as a "black

woman with Trinidadian ancestry” complained about a comment she overheard at work.

She heard someone use the “n-word” when she was in a lunchroom with 10 other people. The comment was not addressed to her, but involved a conversation she overheard in which one person asked another “what was your last n-word job”?

She complained to her employer who, it seems, reacted swiftly, investigated and suspended the culprit for 5 days without pay.

This was not the end of the matter however, as the woman sued the employer and the culprit before the Human Rights Tribunal seeking monetary damages among other things.

Media reports indicate she settled out of court with the company, the terms were not revealed, but it is safe to assume it included a cash payment of some kind. She did however carry forward with the action against the culprit who was finally ordered to pay her \$1000 for injury to her “dignity, feelings and self-respect.”

A few take away lessons here are:

1. In such cases, it is not necessary that the complainant be the target of the comments. It is possible that any or all of the 10 or so people in that room could have potentially claimed similar damages, if they could demonstrate some vulnerability or other criteria could be satisfied.
2. Not just the employer, but the employee, could face personal liability for such comments.
3. It reinforces the need for employers to ensure a zero tolerance for such behaviour in the workplace.

<https://tinyurl.com/yaf79sh5>

Clone Wars

Many dealers don’t realize how fortunate we are in Ontario to have relatively easy and affordable access to vehicle registration history.

For example, through the UCDA, members can access real-time vehicle ownership history reports from the Ministry of Transportation’s database for \$16, the complete history of all prior owners in Ontario can be obtained in seconds.

Dealers want and need this information to establish important facts about the vehicle they want to buy:

- was it owned by a curbsider, who never plated it and just flipped it?
- was it a daily rental?
- was it a write-off owned by an insurance company?
- what was the recorded odometer reading when ownership transferred?
- how many prior owners were there?

This is not the case in most other provinces in Canada. For example, it seems, in Saskatchewan you cannot get the name of a prior owner of a motor vehicle even when you have a lawyer asking on your behalf and you have a legitimate reason to ask.

Many members will be familiar with the concept of vehicle VIN “cloning”. The practice is usually engaged in by criminals hoping to “wash” the titles to stolen cars or commit other sorts of frauds. It is a dangerous and illegal practice.

The bad guy takes the VIN from a perfectly valid vehicle somewhere in North America and affixes the same VIN to the vehicle they have in their possession to mask its real history, so they can more easily pass it off as a “clean” car.

In a recent case, a collector Corvette owner in the U.S. discovered his vehicle’s VIN had been cloned to a vehicle in Saskatchewan. This blemish on the title was causing his vehicle’s value, which would have otherwise been upwards of \$250,000, to be greatly diminished.

He wanted the name of the owner in Saskatchewan so he could alert him to the problem and begin the process of having his vehicle declared the “true” VIN holder and presumably having the other vehicle re-vinned with a correctly assigned VIN.

The Saskatchewan Government Insurance company (SGI) refused to provide this information, even to the man’s lawyer, citing “privacy” concerns. The province’s own Privacy Commissioner told SGI the name and address of the owner should be released and they STILL refused to do it.

Unbelievably, this man was forced to sue SGI and obtain a court order forcing it to divulge the information. One can only imagine the legal costs he incurred to get this information.

<https://tinyurl.com/yc4re5bz>



Winter Tire and Service Repair Financing with Accord D!

This is a hassle-free sales tool for dealers and allows your customers the flexibility to “Buy now and pay later” on important winter weather items like snow tires! Desjardins will take care of your customer’s payments and you still get paid in full - just as you would with your standard credit card transactions.

So set yourself apart from the competition! Offer Accord D financing and:

- Increase the amount of your average invoice by offering payment plans!

- Simplify your accounts receivables
- Easily process all financing requests
- Offer attractive financing terms to your customers
- Develop customer loyalty

Accord D is #1 in Canada with more than 10,000 retailers using the program coast to coast.

Some big box stores use parts & services financing every day... Be a participating retailer! Call the UCDA for details and we'll put you in touch with a Desjardins rep that will set you up! 1-800-268-2598.

EDUCATION

Education Opportunities

What's on in November

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				OMVIC 1 Certification Course Woodbridge, ON	2	3
	Basic Sales Training 5 1-Day Woodbridge, ON	Wye Management 6 "How to Tap Into Non-Prime Market"	OMVIC 7 Certification Course Woodbridge, ON	8	9	10
11	Wye Management 12 "Igniting the Used Vehicle Department"	OMVIC 13 Certification Course Woodbridge, ON	14	15	16	17
18	Wye Management 19	20	21	22	23	24
5-Day: 19th to 23rd "Entry Level Sales Program" (for newly hired salespeople) For more info. or to Register for the Wye Management Classes, Please contact Anne Preston directly at 1.888.993.6468 or email : apreston@wyemanagement.com						
25	26	27	OMVIC 28 Certification Course Woodbridge, ON	29	30	

We've been sending monthly calendars and reminders to members for some of the amazing classes we have going on. For example, have you taken advantage of our **1-Day, Basic Sales Training Class** yet? If you have a staff member new to sales, this is the course to take! It's being held on November 5th and teaches basic sales skills, from approaching the customer the right way to negotiating and closing the deal. Then there are the UCDA-taught 1-Day OMVIC Certification Classes. They've been so well received that they're selling out up to a month in advance. If you would like to take a refresher course or have a new staff member that you want OMVIC Certified, the UCDA has the class! Contact Michelle at m.prince@ucda.org to register. We've also listed a few of the courses being taught directly by Wye Management (see contact information in the calendar).

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UCDA Members Only!

Monetico, Limited Time Offer!

...Only until November 30th

- No Set-up Fees to sign-up
- No Delivery Fees

As a UCDA member, you'll get:

- Competitive Visa,¹ MasterCard² and Interac³ processing rates
- No hidden fees
- Secure and reliable payment solutions
- New! Customized gift cards to be spent in your dealership

Email for a free, no obligation cost analysis: merchant_ref@desjardins.com



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