

Firm in group insurance and group annuity Consulting and Brokerage Services



### Enjoy your vacation...safely !

During summer time, thousands of vehicles are hitting the highways. Before heading out, conduct a pre-trip inspection to avoid troubles that could ruin your vacation. And most importantly, keep in mind the road safety rules. Bon voyage !

#### A vehicle in top running condition

The first thing to do is to make sure your vehicle maintenance is up to date. It's your starting point for peace of mind. A few minutes of your mechanic's time could prevent hours or even days of worry on the road.

Good tires are essential to get you where you want to go. Check tire pressure when they are cold, before you drive off. Under-inflation decreases fuel economy and tire life and can even cause an accident. Don't forget to check the spare!

Are all fluid levels topped up? Check the oil, coolant and brake fluid. Remember to check all lights, front and rear. Windshield washer liquid is a necessity in summer, too, so fill up the washer tank.

#### **Road safety**

Each day, approximately 10 **pedestrians** are injured in traffic accidents throughout Quebec. Given their vulnerability, you must grant them extra consideration. You must stop and yield the right of way to pedestrians:

- When the light is green or at a pedestrian walk signal;
- Before turning right on a red light;
- At a stop sign.

Motorists are encouraged to be patient around **cyclists** and wait for the safest moment to pass a bicycle. It is important to leave at least a metre and a half between the vehicle and bicycle when passing. Motorists should also remember that cyclists may have to swerve to avoid obstacles or riding off the shoulder. Do not honk your horn when approaching cyclists; this can startle cyclists and cause them to make a wrong manoeuvre.



Health Capsule No. 12, 2010

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#### **Before You Leave Home**

Great news: you're leaving on vacation soon! But how can you ensure that nothing unpleasant will happen to your home when you're gone?

- Arrange to have your lawn cut;
- Ask a neighbor to park in your driveway and to pick up your mail and advertising flyers;
- Ask someone you can trust to keep an eye on your house while you're away. Provide your hotel addresses and phone numbers and get an extra set of keys for this person;
- Check the expiry dates on your driver's license, your vehicle registration, your credit cards and your passport.

#### **Just Before Leaving**

- Disconnect: dishwasher, washing machine, dryer, TV, sound system, radio and other electronic equipment (except refrigerator and freezer);
- Turn off: hot water tank (switch off), washing machine taps and water supply;
- Make sure that windows and doors are well closed and locked;

(Sources : <u>www.caaquebec.com</u>, <u>www.saaq.qc.ca</u>, <u>www.hc-sc.gc.ca</u>)

#### **Travel insurance**

If you have a group insurance plan and have health insurance guarantee as the insured, there is a good chance you already have a travel insurance through your group insurance. This means that you don't have to get additional travel insurance. Before leaving, check with your group insurance plan administrator or with the insurer directly to validate whether or not you have a travel insurance coverage.



#### A tan is healthy.

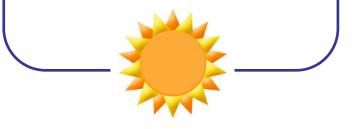
*False* - A suntan is a skin injury. It is evidence that your skin has been damaged by the sun.

#### You can't get a sunburn on a cloudy day.

**False** - Up to 80% of the sun's rays can penetrate light cloud, mist and fog.

## Sunscreen should be applied 20 minutes before going outside.

**True** - Generously apply sunscreen; use an SPF of at least 15 on all exposed areas 20 minutes before going outside. Ideally, sunscreen should be reapplied after 20 minutes to ensure a maximum protection. Then apply the sunscreen every two hours or more often if sweating or swimming.



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