

The 2026 Canadian EV Buyer's Checklist

Everything to verify before you sign — rebates, winter range,
charging, warranty, and total cost of ownership

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1. Confirm your rebates first

The single biggest lever on EV price in Canada is the stack of federal and provincial incentives — but programs have shifted repeatedly. Verify every item below before you visit a dealership.

- ☐ Federal iZEV: is the program currently funded, and is your exact model *and trim* on Transport Canada's eligible list? (Rebates are point-of-sale; not all variants qualify.)
- ☐ Quebec Roulez vert: up to \$7,000 on new EVs — check the current income ceiling and claim window; income documentation required.
- ☐ BC Go Electric: up to \$4,000, more for lower-income households, plus a scrap-it bonus if you retire an old combustion car.
- ☐ Confirm with the dealership, in writing, which rebates they apply at point of sale and which you must claim after purchase.
- ☐ Home charger rebate (QC/BC and some utilities): confirm installation requirements *before* buying equipment — non-compliant installs can be denied.

RULE OF THUMB

In Quebec or BC, a stacked rebate of \$9,000–\$12,000 off a new EV is realistic when programs are active. Outside those provinces, budget assuming federal money only — and confirm even that at signing.

2. Winter range: buy for January, not June

Canadian winters cut real-world EV range by roughly 20–35% depending on temperature, cabin heating, and tires. A 450 km rated EV can be a 300 km EV in January.

- ☐ Multiply the rated range by 0.7 to get a safe winter planning number for your daily needs.
- ☐ Prioritize a heat pump (vs resistive heating) if you live anywhere below -15°C regularly.
- ☐ Ask for the battery's cold-weather preconditioning feature — it warms the pack for both driving and fast charging.
- ☐ Check whether the model ships all-season or all-weather tires in Canada, and budget for winter rubber.

3. Charging reality at your home

- ☐ Do you have dedicated parking with access to your panel (house), or do you need landlord/condo-board approval (see Ontario's updated rules for multi-unit buildings)?
- ☐ Get a quote for a Level 2 (240V) charger install *before* buying the car — panel upgrades can add \$1,000–\$3,000+.
- ☐ Check your province's electricity rate regime: time-of-use (Ontario) rewards overnight charging; flat rates (QC, MB) make timing irrelevant.
- ☐ If you can't charge at home, map the DC fast-charging networks on your regular routes and price a 100% public-charging scenario (35–62¢/kWh) — it changes the math significantly.

4. Battery health & warranty

- ☐ New: minimum 8-year / 160,000 km battery warranty is the industry norm in Canada — confirm capacity-retention threshold (usually 70%) in writing.
- ☐ Used: request a battery state-of-health report; anything below 88–90% of original capacity signals faster degradation.
- ☐ Verify remaining battery warranty transfers to you (it usually does, but confirm years/km remaining).
- ☐ Ask about software-update history and whether any battery service campaigns are open on the VIN.

5. Total cost of ownership: run the real numbers

Item	Typical annual (20,000 km)	Notes
Home charging	\$300–\$600 (QC/MB) · \$500–\$900 (ON off-peak)	Depends on efficiency (kWh/100 km) and rate regime
Public fast charging	35–62¢/kWh	2–4× home cost — road-trip use only
Maintenance	~40–50% less than gas	No oil changes; tires are the big recurring cost
Insurance	Get an EV-specific quote	Varies widely by model — quote before buying
Winter tires	\$800–\$1,600/set	Mandatory in QC; strongly recommended elsewhere

Use our [EV charging cost calculator](#) for exact province-level numbers.

6. Insurance & incentives paperwork

- ☐ Get an insurance quote on the exact trim *before* purchase — EV premiums differ from gas equivalents.
- ☐ If claiming income-based rebate top-ups, assemble notice-of-assessment documents in advance.
- ☐ Ask which fees the dealer registers electronically vs which you file yourself (plate, tire levy, air-conditioning levy).

7. The 15-minute test drive script

- ☐ Test cold-start cabin heating speed (with the car cold-soaked if possible).
- ☐ Drive your actual commute route, not the dealer loop.
- ☐ Try the charging port: open it, plug in a demo connector, check the light sequence.
- ☐ Check trunk/frunk space with your actual gear (hockey bag, stroller, groceries).
- ☐ Ask to see real-world efficiency (kWh/100 km) on the trip computer of the demo unit.

BEFORE YOU SIGN

- ☐ All rebates confirmed in writing (amount + who files)
- ☐ Winter range math done for YOUR January commute
- ☐ Level 2 install quoted at your address
- ☐ Insurance quoted on the exact trim
- ☐ Battery warranty terms (years / km / retention %) in the contract
- ☐ No-deposit-risk items understood: order deposits are often non-refundable

Published by Charge News Canada (Summit Pixels Inc.), Toronto. This checklist reflects program details as reported in our 2026 coverage; incentive programs change frequently — always verify current rules with Transport Canada and your provincial program. This guide is general information, not financial or legal advice.