

07a Travel



Travel Industry Compensation Fund

Dealing with an Ontario-registered agency is your guarantee of protection under the Travel Industry Act, 2002 and by the Travel Industry Compensation Fund.

The Ontario Travel Compensation Fund protects consumers who purchase travel services from an Ontario-registered travel agency and who do not receive their travel services due to the bankruptcy or insolvency of either an Ontario travel retailer, wholesaler, airline or cruise line.

You may claim up to \$5,000 per person for a reimbursement from the fund.

How to Make a Claim

To make a claim under the Ontario Travel Industry Compensation Fund, call (905) 624-6241 or toll-free at 1-888-451-TICO (8426) or e-mail tico@tico.on.ca within six months of the event that caused you to file the claim. Be sure to keep all receipts, invoices, credit card slips and statements and any unused travel documents.

To find out if an agency is registered or to learn more about travel, contact the Travel Industry Council of Ontario at:

Toll-free: 1-888-451-TICO (8426)
Website: www.tico.on.ca

Additional consumer protection advice is available at www.mgs.gov.on.ca:

- Your Consumer Rights
 - Buying Merchandise
 - At Home
- Memberships and Services
 - Motor Vehicles
- Personal Finances
 - Travel
 - Scams
- Identity Theft
- File a Complaint

For general ministry information, visit www.mgs.gov.on.ca, or call (416) 326-8555 or toll-free 1-800-268-1142 (in Ontario). TTY/Teletypewriter users only: (416) 325-3408 or toll-free 1-800-268-7095

Please send your comments, feedback and inquiries to: cbsinfo@cbs.gov.on.ca

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ISBN 0-7794-8457-6

Quick Tips

1. Protect yourself by purchasing travel services from a registered Ontario travel agent.
2. Talk with your travel agent. Understand what you are buying, the terms and conditions of your trip, including refund policies and penalties.
3. Ask your travel agent if they charge a non-refundable travel-counselling fee.
4. Don't let illness or the unexpected cost you the price of your vacation – consider travel and cancellation insurance.
5. Get it in writing – before you buy, always get a written confirmation with all the details of your trip.
6. Protect yourself from fraud and identity theft. Do not carry personal documents, like your social insurance number, unless you know you will need them for your trip. Keep them safe.



What Every Traveller Needs to Know



Smart consumers are good for business

Ontario is a leader in consumer protection and has set out clear rules for consumers and business. Know your rights – shop smart to protect yourself in the marketplace.

Travelling Smart

Travel is the ninth most common consumer complaint at the Ministry of Government Services. Most involve not being able to cancel a trip and receiving false information about travel packages. You are protected under the law when you enter into a travel agreement, and a few precautions can eliminate common complaints.

Quick tips:

- Protect yourself by purchasing travel services from a registered Ontario travel agent.
- Talk with your travel agent. Understand what you are buying, the terms and conditions of your trip, including refund policies and penalties.
- Ask your travel agent if they charge a non-refundable travel-counselling fee.
- Don't let illness or the unexpected cost you the price of your vacation – consider travel and cancellation insurance.

- Get it in writing – before you buy, always get a written confirmation with all the details of your trip.
- Protect yourself from fraud and identity theft. Do not carry personal documents, like your social insurance number, unless you know you will need them for your trip. Keep them safe.

Your rights:

- Travel wholesalers and agents are required to provide the full cost of travel services (excluding the goods and services tax and provincial sales tax).
- Once you have paid for travel services, the agent must promptly provide you with a receipt that gives all the travel details.
- Your agent must tell you about changes made to your travel arrangements such as a different cruise ship being used instead of the one you booked. You also have the right to be told about other options in case you want to change or cancel the trip.
- Your agent must confirm all the information contained in your ticket, voucher, itinerary, information or documents before giving it to you.
- Your agent must tell you about special entry, exit and health requirements and documentation requirements.
- Your agent must tell you about any price increase of more than seven per cent of the total package price.

Complaints

Try to resolve the matter directly with your travel agency or wholesaler. Remember to provide any documentation that supports your complaint.

If you cannot resolve the matter, contact the Travel Industry Council of Ontario (TICO) to address your complaint. TICO will help with the flow of information between you and the registered Ontario travel company to help both you and the agent reach a fair solution.

Cancelling the Trip

Travel brochures or any advertising must state the cancellation terms and charges, if any, and the availability of trip cancellation insurance.

Your invoice must tell you whether trip cancellation insurance has been accepted or declined. Be sure to discuss the terms and conditions of your booking, the insurance coverage, refund policies and penalties with your agent at the time of booking.

Need Help?

Before you contact TICO to file a complaint, please take the following steps:

1. Contact the company and explain your specific complaint.
2. Put it in writing and keep proof of delivery of your complaint and any other communication with the company.
3. If you are still not satisfied, file a formal complaint by contacting the Travel Industry Council of Ontario (TICO) at (905) 624-6241, toll-free at 1-888-451-TICO (8426), or via e-mail: tico@tico.on.ca.

For More Information

To learn more on this and other consumer topics, please visit the website of the Ministry of Government Services at www.mgs.gov.on.ca, or call **(416) 326-8555**, or toll-free at **1-800-268-1142**. TTY is **(416) 325-3408** or toll-free at **1-800-268-7095**.