

## ALL ABOUT TICO

The Travel Industry Council of Ontario (TICO) is an organization mandated by the Ontario Government to administer the *Ontario Travel Industry Act, 2002* and an Industry financed Compensation Fund. When you purchase your travel services from an Ontario registered travel retailer or travel wholesaler, you enjoy the consumer protection provisions found under the *Travel Industry Act, 2002* and Ontario Regulation 26/05 (Regulation).

### Benefits of booking online with an Ontario Registered Travel Agency

When purchasing travel services online, remember to ensure that you are dealing with a TICO-registered travel company, as these companies must adhere to the Province's very strict consumer protection laws. Ontario's Travel Compensation Fund reimburses consumers up to \$5,000.00 per person if the travel services purchased from an Ontario registered travel agent are not provided due to the bankruptcy or insolvency of either a registered Ontario travel retailer, travel wholesaler or due to the cessation of an airline or cruise line. In addition, TICO-registered travel companies must comply with specific disclosure requirements. For example, registrants must disclose the terms and conditions of the reservation before reserving the travel services and advise the customer about the travel documentation that will be required for each person traveling. After the booking is completed the travel agent must disclose in writing many of the terms & conditions disclosed prior to booking. As well, TICO-registered travel companies are required to follow invoicing and advertising requirements, which are in place to protect the consumer.

### Know who you are dealing with

Look for the Ontario registration number on the website. Ontario travel retailers are required to display their address, phone number and Ontario registration number on their website. If you are unsure, read the "About Us", "History" or "Our Company" section on the website to learn about the travel company. Remember that if the Internet address ends with "ca", it does not necessarily mean that you are dealing with a Canadian company. If in doubt as to whether the travel agency online is registered with TICO,



give our office a call or visit TICO's website at [www.tico.ca](http://www.tico.ca).

### Know where your credit card payment is going

When making an online purchase, find out who you are paying. Who will be charging your credit card? Is the online company forwarding your credit card number to a tour operator or airline for them to process or is the online travel agency charging your card and in turn, paying the other companies or travel suppliers involved? When booking online, some websites are only "search engines" or booking agents for other service providers. When you actually confirm your travel services and make payment, you may be directed to a site hosted by an airline or another company who may or may not be registered in Ontario. Find out how your credit card payment will be processed. If you make your payment to or through an Ontario registered travel agent, you will have the protection available to consumers under the *Ontario Travel Industry Act, 2002* and Regulation. Consumers are only protected through the Ontario Travel Compensation Fund to the extent of the amount of money paid to or through the Ontario registered travel agency.

### What documents should be provided?

Ontario travel agencies who sell travel services online are required to provide

the same documentation and information to a consumer as they do when a booking is made in person or over the telephone. Once you have made payment, the online travel agency must provide you with a detailed receipt outlining such information as what travel services were purchased, the payments received and information with respect to what travel documents will be required for each person travelling. Consumers should note that changes to the entry requirements for a destination may occur after travel services are purchased but before departure. The onus is on the consumer to ensure that they have the proper travel documentation at the time of departure.

### Read the Terms & Conditions of your booking

Before you confirm your travel services online, make sure you read and understand the Terms and Conditions of the travel services being purchased. Many websites will not allow you to continue a booking until you acknowledge reading this section and indicate your acceptance of the terms and conditions outlined. Make sure that you review the terms and conditions, particularly those that relate to cancellation, changes to bookings and refundability. Know what the travel agent or tour operator's responsibilities are.



## Always consider purchasing insurance

Ontario travel agencies selling travel services online are also required to offer trip cancellation insurance and out-of-province health insurance at the time of the booking. Your receipt from the travel agency must specify whether this insurance was accepted or declined.

## Keep a record of all your transactions

When you are purchasing travel services online, it is recommended that you keep a paper copy of all transactions, correspondence, confirmations and anything else related to your online booking such as the description of your hotel and the services and amenities to be included. This is proof of your online booking.

## Other Things To Consider

**What currency are the prices quoted in?** Ensure you are clear on exactly what the cost will be. Ontario travel agencies selling travel services online are required to disclose the total price of the travel services. This would include any service fee or consulting fee that will be charged. Be sure you know what the total price is before you make a commitment.

**Ensure that the website is secure before making credit card payments.** Secure websites are designated with the prefix https:// in the URL box (or website address box) and usually have a lock or key symbol displayed on the bottom of your browser window. If you don't feel comfortable giving your credit card number online, some sites may allow you to fax or call in your credit card number.

**Do your research.** If you are not familiar with a particular destination, check to see if the online travel agency has some information about your destination to help you make the right decision. Alternatively, you may wish to check the website of the tourist board for that particular destination. Always remember that different standards of living and practices may exist outside of Canada.

**Don't be afraid to ask questions.** Online travel agencies should have a Customer Service contact number that consumers can call to ask questions or request further information.

**Consider checking whether there are any Travel Advisories or Reports on your destination.** Check the website for the Department of Foreign Affairs at: <http://www.voyage.gc.ca>. You may be required to print off your own vouchers from the website for your hotel accommodations or transfer to/from the airport. Without these documents, you may not receive the services once in destination.

**Once in destination, where do you call if you run into problems?** Find out what type of customer support service the company offers in destination. Most tour operators have destination representatives to assist travelers with any issues that may arise.

**Booking your travel with a TICO registered travel agency means you've got Ontario's travel industry watchdog by your side.**



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