



Travel Industry Council of Ontario



Travel Tips for Consumers

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



#1 TIP

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

TICO is an organization mandated by the Ontario Government to administer the Ontario *Travel Industry Act, 2002* and an Industry financed Compensation Fund.

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Everyone looks forward to a vacation, whether it's in the lights and excitement of a cosmopolitan city or along a quiet stretch of beach on an isolated island.

But wherever your vacation is, take the time to ensure it's a good one. A poor holiday is not only extremely disappointing; the time lost is irreplaceable. Know your rights and what your travel agent should do for you. Keep in mind that much of the success of your trip depends on you. Book only with an Ontario registered travel agency and read all information material carefully.

THE ONTARIO TRAVEL INDUSTRY ACT, 2002

Protection for your travel dollar is provided under the *Travel Industry Act, 2002* (The Act), which requires all Ontario travel agencies and travel wholesalers to be registered with the Travel Industry Council of Ontario (TICO).

The Act also provides for a Compensation Fund that is financed by contributions from Ontario travel retailers and travel wholesalers as part of the registration process and annual assessments. If you have paid for travel services to an Ontario travel retailer but have been unable to receive the travel services or reclaim your money due to bankruptcy or insolvency, you may make a claim against the Fund, provided the travel agency with whom you dealt is properly registered with TICO.

Claims on the Fund must be related to the bankruptcy or insolvency of an Ontario travel retailer or Ontario travel wholesaler, or due to the failure of an airline or cruise line, if paid through a registered Ontario travel agency. Claims

related to the cost, value, or quality of travel services are not eligible for reimbursement.

The Regulation requires accommodations to be provided as represented by the tour operator, full disclosure of all agency-booked services and costs, and prompt consumer notification of major changes in plans or price.

Before booking with a travel agent, ask to see the TICO certificate of registration.

ALL ABOUT TICO

The Travel Industry Council of Ontario (TICO) assumed responsibility from the Ontario Government to administer the *Travel Industry Act, 2002*. The Act governs approximately 2,800 travel retailers and travel wholesalers registered in Ontario. It also governs an industry financed Travel Compensation Fund. Although TICO administers the Act, the authority for regulation and legislation remains with the Ontario Government.

TICO Mission and Mandate

TICO's mission is straightforward: **to promote a fair and informed marketplace where consumers can be confident in their travel purchases.** Its mandate is to support the Ministry of Small Business and Consumer Services mission of maintaining a fair, safe and informed marketplace as it relates to Ontario's *Travel Industry Act, 2002*. This is accomplished through developing high standards and more efficient, effective and relevant regulatory mechanisms in:

- Consumer protection
- Consumer education and awareness
- Registration, inspection, supervision and discipline of registrants



- Investigating and mediating disputes between consumers and registrants

TICO's programs support this mandate by:

- Promoting fair and ethical competition in the industry
- Supporting a Code of Ethics
- Maintaining and enforcing consumer compensation programs
- Encouraging legislative and regulatory amendments aimed at industry professionalism and consumer confidence

Stakeholders

In carrying out its mandate, TICO works with the following principal stakeholder groups:

- **Consumers** - to increase awareness of their rights and responsibilities under the *Travel Industry Act, 2002*
- **Registrants and industry associations** - to harness their knowledge and commitment to ethical and open communication
- **Government** - which has delegated responsibility to TICO and holds TICO accountable for administering the *Travel Industry Act, 2002*

Structure

TICO is a not-for-profit corporation wholly financed by Ontario-registered travel agencies and wholesalers through annual registration fees. The Travel Industry Compensation Fund is funded entirely by Ontario travel industry registrants through semi-annual contributions based on sales revenue.

TICO has its own Board of Directors and Chief Executive Officer and manages its own financial and operational affairs. Michael Pepper, the CEO, is also the Registrar of the *Travel Industry Act, 2002*. TICO's 15 member Board of

Directors consists of 11 industry representatives and 4 ministerial appointees.

NARROWING THE CHOICE

The first step in planning a successful vacation is deciding what kind of holiday you want and how much money you have to spend. Would you like to take a cruise or relax on a sunny beach? Are you interested in sightseeing or nightlife? Some vacation spots have a great beach and lots of outdoor activities but once the sun goes down, it's back to your room to read a book. Do you want a well-established resort or one that has just opened? Don't expect a newly opened hotel in an out-of-the-way location to have all the conveniences or polished services of long-established hotels.

The *Travel Industry Act, 2002* requires that new accommodations will be completed as they are represented in the advertising material. Do some research. If you know the country you are visiting has a different standard of living than Canada, you won't be shocked by the living conditions or expect luxurious restaurants and nightclubs on every corner. Ask your friends about possible vacation spots and for the name of the travel agency they used for booking. Were they satisfied with the trip and the arrangements? First-hand references are hard to beat. But remember, you are hearing an opinion based on other people's likes, dislikes, and standards. Their idea of a good time could be quite different from yours.

CHOOSING A TRAVEL AGENCY

Book your vacation with a travel agency registered in Ontario to benefit from the consumer protection available under the *Travel Industry Act, 2002* and Ontario Regulation 26/05.

Choosing the right travel agency can make a big difference in avoiding problems, so take the time to pick a firm that can meet your needs.

Some agencies specialize in certain destinations or types of trips. If you are planning a mountain-climbing trip to Tibet, an agency specializing in Caribbean cruises is probably not the best choice.

ASK QUESTIONS

Don't be afraid to ask questions. The more you know about the destination and the specifics of the trip, the better prepared you will be. Find out if your travel agent has been there and when. Has the facility been inspected recently by the tour operator? What kind of sports or social activities are available?

Your travel agent can give you suggestions but only you know what you really want. Don't leave all the plans for a trip costing hundreds or thousands of dollars entirely in someone else's hands. Part of the fun of vacations lies in making plans, so get involved.

DO SOME RESEARCH

Remember that travel brochures can't cover all the attractions in the area or totally prepare you for every eventuality. Check the library or the internet for recent



articles on travel in general. All major newspapers publish regular travel columns that frequently report on common holiday problems and solutions.

Prior to purchasing your travel services, consider checking the Canadian Foreign Affairs website at www.voyage.gc.ca for the latest travel reports, warnings and/or current issues in the country you plan to travel to. Also, make sure you are aware of what travel documentation will be required for each person traveling and ensure you give yourself sufficient time to obtain these documents prior to your planned departure. More useful websites may be found on page 22 of this booklet.

Many sizable cities have at least one English-language newspaper. While you're planning your trip, pick up copies at a bookstore that specializes in foreign publications. A look at what makes news in the area can help paint a clear picture of the local culture. Newspaper ads can also provide addresses for local theatres or other facilities you might like to contact.

E-COMMERCE

The internet can be a great resource for researching information on travel. Transcending all borders - travel companies on the internet can be in locations worldwide making it difficult to determine who or even where you are purchasing your travel services from. Consumers should be aware of the risks that may be involved when making such travel purchases. If you are

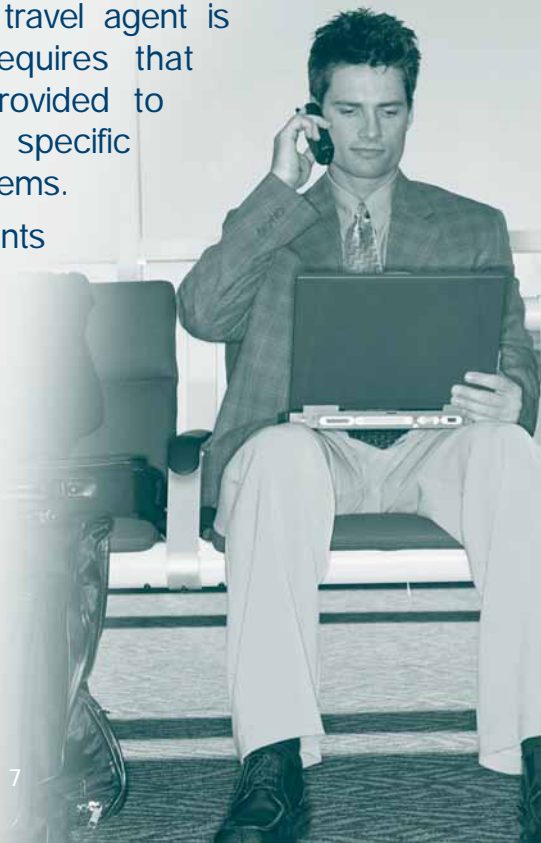


considering booking your travel services online, make sure you know where your money is going and that the company is a registered travel retailer in Ontario. Look for the Ontario registration number on the website. If in doubt as to whether the travel agency is registered contact TICO for this information. In addition, ensure that you know what currency the prices are in. Ontario travel agencies that sell travel services on-line are required to follow the same disclosure requirements to a consumer on-line as they do when a booking is made in person or over the phone. These include full price disclosure and information as to what travel documentation will be required for each person traveling.

BOOKING THE TRIP

The *Travel Industry Act, 2002* and Ontario Regulation 26/05 ensure that everyone who buys travel services from a registered Ontario travel agent is treated fairly. The law requires that accurate information is provided to consumers and sets out specific remedies for common problems.

More and more travel agents charge a non-refundable travel counselling fee or service charge. Under the Regulation, those who do so are required to inform the customer before providing counseling or selling travel services. To be sure, you should find out in advance whether your travel agent charges such fees.





TRAVEL BROCHURES, ADVERTISING & WEBSITES

All travel brochures and advertising materials must conform to a number of provisions under the regulation. The price listed in a brochure is considered to be in Canadian funds unless the material specifically states otherwise. The *Travel Industry Act, 2002* and Regulation requires that media advertisements that refer to a price must state the full price of the package. The representation may show the full price or a price plus all fees, charges and taxes, etc. The only exceptions are retail sales tax or federal goods & services tax which can be added on later.

Advertising must show, adjacent to the price, any conditions that affect or limit the availability of the travel services at that price. For example, if there are a limited number of departures, or the price applies only to certain dates, or there are other restrictive terms and conditions, these must be clearly shown.

The ads must also make it clear which air-carrier, hotel, or travel wholesaler is involved with the trip where applicable.



All photographs appearing in the advertising must be accurate and current representations of the site. If the photograph was not taken on the site, that must be stated. Similarly, an artist's sketch must be an accurate depiction. Statements must be included in certain promotional literature, such as brochures to outline such issues as consumer rights, refund policies, and potential differences in living standards outside Ontario. Descriptions of accommodations must include locations. If the brochure states the hotel is "ocean front," it must be true.

The brochure must also specify if any construction or renovations are under way, along with the anticipated completion date. Before departure, the travel wholesaler must verify that the accommodation is in the condition represented in the brochure and, if the facility is still incomplete, an offer must be made of a full and prompt refund or alternative arrangements acceptable to the consumer.

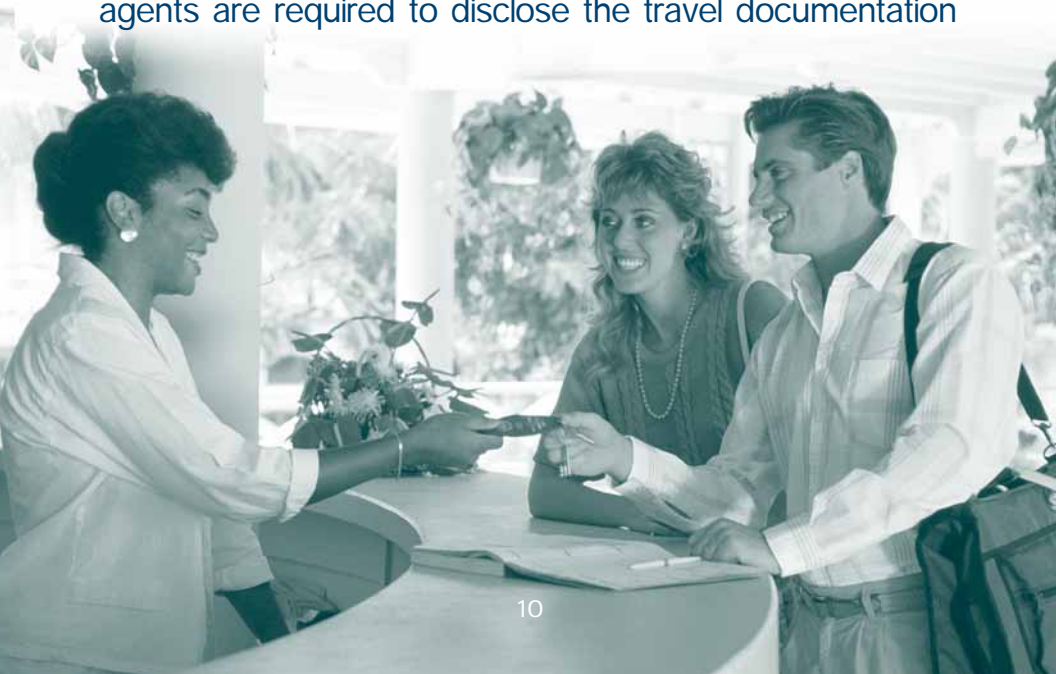
RATING GUIDES

There is no international standard for the rating of hotels. Each travel association, tourist board, travel guide and tour operator may have their own system, and their scales can vary significantly. Some may base a rating on a hotel's services, facilities and amenities, while others may take into account location, the opinions expressed by previous guests, and other factors. The bottom line is that hotel ratings may be subjective.

Pay attention to the quality ratings in your travel brochure. Don't assume the hotel with four stars is the best. The tour operator may use an eight star format or even a reverse order series. If you can't find an explanation in the brochure, ask your travel agent for clarification. Also always consider the standard of living of your destination.

KNOW WHAT TRAVEL DOCUMENTATION YOU NEED

Many countries require visitors to have passports, visas, or other documents. In some cases, international health certificates and vaccinations are needed. Ontario travel agents are required to disclose the travel documentation



requirements for each travelling passenger prior to reserving your travel services. Once you have purchased the travel services your travel agent is required to provide the same information in writing on the statement, invoice or receipt.

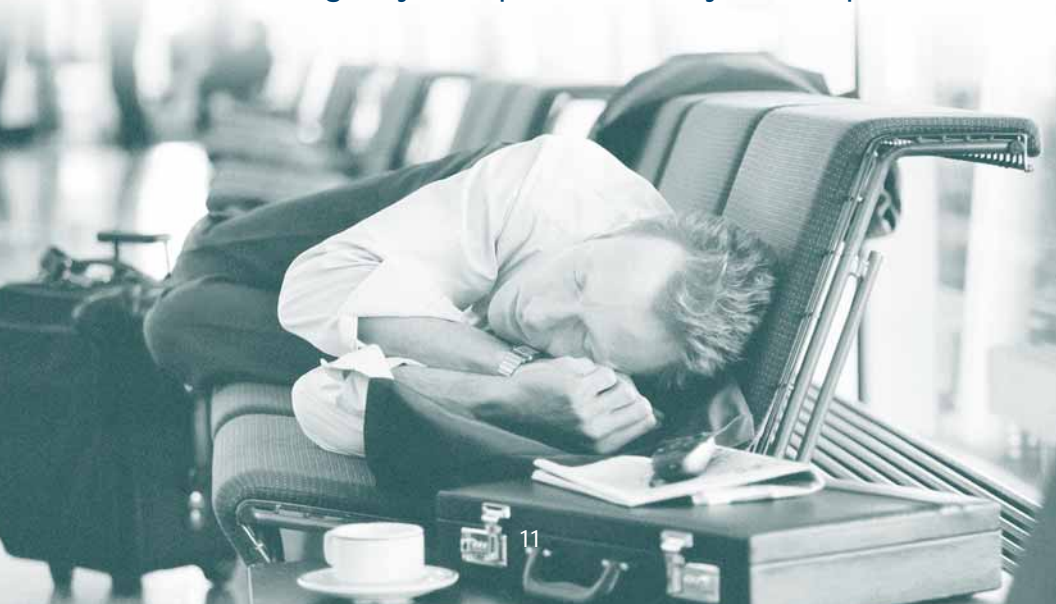
Ontario travel agents selling travel services must advise their customers of entry and exit requirements, as well as, any international health requirements. Ask your travel agent for this information and, if you need any special documents, be sure to apply as soon as possible.

Information on how to obtain a Canadian passport is available from Passport Canada, an agency of Foreign Affairs Canada at www.ppt.gc.ca or by calling 1-800-567-6868.

Travellers planning to drive in some foreign countries will need a special international drivers' permit. Ask your travel agent if you need this licence or any other documents such as international proof of insurance.

CANCELLATION & MEDICAL INSURANCE

Travel insurance is always recommended; in fact, your Ontario travel agency is required to offer you the option of



purchasing cancellation insurance and out-of-province health insurance, if applicable. While nobody ever expects to cancel their vacation plans, unexpected situations can occur, and cancellation charges levied by airlines, cruise lines, hotels and tour companies can amount to as much as 100% of the purchase price.

Ask your agency about out-of-province health insurance for travel outside of Canada. OHIP may only cover a portion of your expenses if you become ill or are involved in an accident. Make sure that you have adequate coverage for the country that you are planning to visit. Ensure that you carefully review the policy of any insurance before purchase.

CANCELLING THE TRIP

Prior to selling travel services, your Ontario travel agent is required to bring to your attention any terms and conditions related to the purchase of travel services, including the range of penalties or non-refundable amounts or other costs associated with the cancellation of the travel services. So, be sure that you understand the terms and conditions of your booking, any insurance coverage, refund policies and penalties and ask your travel agent questions at the time of booking.

GET A RECEIPT

Once you have made a payment to your travel agency for travel services, the travel agent is required to promptly provide you with a receipt. The receipt should set out:

- your name and address and the name and address of each person on whose behalf payment is made;
- the date of the booking and the date of the first payment;
- the amount of the payment and the balance owing, if any;

- any fees, service charges, surcharges, taxes or other charges and whether those amounts are refundable or non-refundable;
- the total price of the travel services;
- the business name, address, contact information and the registration number of the travel agency;
- the name of the travel counsellor who made the booking and accepted the first payment;
- a fair and accurate description of the travel services purchased, including the name of the company supplying the travel services; the destination and the date of departure;
- whether or not the consumer wishes to purchase trip cancellation insurance or out-of-province health insurance;
- information regarding what travel documents will be needed for each person for whom the travel services are being purchased;
- whether the contract permits price increases and if so, a statement that no price increases are permitted after the customer has paid in full;



- a statement advising that the customer has the right to cancel the contract and obtain a full refund if the total price of the travel services is increased by more than 7%, **except** if the increase results from retail sales tax or federal goods & services tax.

Your agent must inform you, and each person on whose behalf the travel services were purchased, of any changes to these arrangements. Each change should be explained, as should the options available for changing, continuing, or canceling the trip.

It is also the responsibility of your agent to verify all information contained on your ticket(s), voucher, itinerary, information or documents, before giving it to you.

SOLVING PROBLEMS

With careful planning and the travel rules in place in Ontario, disappointments should be minimized. But there are always risks when you are dealing with something as complex as travel.

Keep in mind that many countries do not have the same standards of living as in Canada. Furthermore, you shouldn't expect first-class service at economy prices or judge facilities or services against Canadian standards. Keep the state of the local economy and the country's level of development in mind. If the country you are visiting has a different standard of living, it is possible that you may encounter minor difficulties that are sometimes unavoidable and uncontrollable. Research your destination. This will help ensure that you are prepared and have reasonable expectations. In the event that something unexpected does occur, be realistic, be positive and try not to let it adversely affect your vacation.

If you do run into problems during the trip, first try to deal directly with the people responsible. Make notes and take

photographs that may help prove complaints. Keep receipts for any out-of-pocket expenses for which you plan on requesting reimbursement.

If you are not satisfied with the local response or response from your travel agent after you return home, a written complaint can be made to the Travel Industry Council of Ontario.

WHAT TO DO IN AN EMERGENCY

If you find yourself in the middle of a catastrophe, such as a revolution, war, earthquake, or flood, go to the nearest Canadian embassy, high commission, or consulate. If there isn't one in the country you are visiting, go to the British or American consulate.

If you are stranded because your return travel arrangements have fallen through or your return ticket is invalidated because the carrier went out of business, try to make alternative arrangements yourself. Call your travel agent in Ontario if you can't resolve the situation. You may also contact the nearest Canadian embassy, high commission, or consulate. The key to coping with emergencies is keeping a cool head.



COMPLAINTS AGAINST ONTARIO TRAVEL AGENCIES & ONTARIO TRAVEL WHOLESALERS (TOUR OPERATORS)

TICO will address a complaint only after the consumer has made an attempt to resolve the matter with the travel agency or travel wholesaler. Remember to provide any documentation that supports your complaint.

TICO's role is to facilitate the flow of information between the consumer and the Ontario travel company to assist in reaching an equitable resolution. TICO does not have the authority to settle a dispute, to impose a settlement, or the authority to act as an arbitrator in any complaint matter. However, if it is determined that regulatory action is required, TICO will deal with the matter separately.

COMPLAINTS AGAINST AIRLINES

If you have a complaint against an airline, the Canadian Transportation Agency (CTA) has an Air Travel Complaints Program. More information on how to file an air travel complaint may be found at www.cta.gc.ca or by calling 1-888-222-2592.

THE ONTARIO TRAVEL INDUSTRY COMPENSATION FUND

Always book your travel services with a registered Ontario travel agency. All agencies in Ontario are required to register with TICO and contribute to the Compensation Fund. That way, if you have purchased your travel services from an Ontario registered travel agency and are not provided your travel services due to the bankruptcy or insolvency of a registered travel retailer, travel wholesaler or due to the bankruptcy or insolvency of an airline or cruise line, when you have paid for such services through an Ontario registrant, you may claim from the Compensation Fund for a reimbursement up to \$5,000 per person.



The Compensation Fund does not cover purchases made directly from an end supplier such as an airline, cruise line or hotel, and this is why TICO recommends that, to be protected, consumers purchase their travel services with a registered Ontario travel agency.

If your travel company goes out of business while you are outside Canada, in certain circumstances, money from the Compensation Fund can be released on an emergency basis to bring you back or to arrange alternative accommodations.

HOW TO MAKE A CLAIM

To apply for reimbursement through the Ontario Travel Industry Compensation Fund, write to request a claim form from the Travel Industry Council of Ontario, 2700 Matheson Blvd. E. Suite 402, West Tower Mississauga, Ontario L4W 4V9 or contact TICO by phone at (905) 624-6241, toll free at 1-888-451-TICO or email to tico@tico.ca.

You must submit your claim form within six months of the date that the Ontario travel retailer, travel wholesaler, airline or cruise line ceased operations or became bankrupt or insolvent. The claim form outlines the supporting documentation that is required. Be sure to keep all receipts, invoices, credit card slips and statements, and any unused travel documents.

TRAVEL CHECKLIST

Once you have found a reputable travel agent and booked your trip, it's a good idea to draw up a checklist of things to do and items to pack.

Passports and Visas

Anyone in need of a passport, visa or other travel documents should put that item on the top of the list. No amount of pleading will get you into a foreign country if you don't have the required documents. Submit your application as early as possible.

Travel Health

There are many things one can do to prepare yourself for a healthy and enjoyable holiday:

- Before booking, ask your travel agent whether you require special health certificates or vaccinations prior to departure.
- Check the Public Health Agency of Canada's website at www.phac-aspc.gc.ca for the latest travel health information and advisories for your travel destination.
- Discuss vaccinations, other immunizations or drugs to protect against travel-related illness or disease with your doctor or local Travel Health Clinic.
- Don't wait until the last minute in case you have a negative reaction to the vaccine. Some vaccinations are required at least 6 - 12 weeks prior to departure.

Make Copies

In case of loss or theft, make copies of your passport details, visa, insurance policy, airline tickets, travellers cheques and credit card numbers. Carry one copy in a different place than the originals and leave a copy with someone at home.

International Drivers' Licences

If you are planning on driving in another country, ask your travel agent if you need an international drivers' licence or any other documents.

Dates, Times, Flight Numbers

Your travel agent is required to check all tickets and travel documents for accuracy before giving them to you but it's a good idea to go over them yourself. The day before your flight leaves, contact the airline to confirm departure times and find out how early you should plan to arrive at the airport. For security reasons, check-in times for some flights may be as much as two or three hours before departure. Call before you leave for the airport to make sure your flight is on time.

Return Trips

Are your return travel arrangements pre-booked, or will you be required to confirm them? It's a good idea to call your airline before returning to make sure there has been no change of schedule. This is particularly important if you are making your own plans for accommodation and the airline has no way of reaching you.

Importing

Before buying anything with the intention of bringing it home, check Canada Customs regulations. The item may be prohibited or you may be required to pay duty.

If you plan to buy expensive merchandise outside Canada, find out if warranties will be honoured by a local branch of the company. Most are not and it is difficult to fight for your rights across borders.

Money

Travelling abroad is often more expensive than people originally planned for, so before you depart, make

arrangements for a few different methods for you to access additional funds, if needed. Consider that travellers cheques and debit cards may not necessarily be accepted abroad as well as credit cards, but it is always good to have a credit card in the event of emergencies.

Ensure that you have some cash in the local currency on hand for when you first arrive in destination. Its also a good idea to carry a small amount of Canadian cash too, to use when you return. Allow for extra expenses in destination and while enroute. Even if your travel package is "all inclusive" you may want to have a special dinner, take a taxi or book a special sightseeing tour. Many airports now charge a departure tax or an airport improvement tax. Ask your travel agent for details when making your booking.

Luggage

Clearly label all baggage with your name and home address. Also place an identification tag inside your baggage in the event the tag on the outside is torn off. Be sure bags are locked. Put a colourful ribbon or other identifying mark on your bags so they are easily recognized. Carry jewelry, money, important documents, and all other valuables in your hand luggage. If you are taking cameras or other expensive equipment out of Canada, be sure to have the serial numbers registered with Canada Customs. Otherwise, on your return, you may be suspected of buying the items abroad.

Home Security

Stop delivery of newspapers and inform neighbours of vacation plans. Ask someone to empty the mailbox, change which lights are on and off in your house or put lights on timers. Do a bit of routine maintenance, and generally make the house look occupied.

Personal Security

When traveling, always consider the following:

- don't display expensive jewelry
- keep your valuables well concealed
- hitch-hiking is extremely risky
- be aware of safety issues when choosing your accommodation. Avoid rooms with easy access from the outside.

Personal Care

Carry spare medication, glasses, or contact lenses with you. Carry all prescription medication in the original container with your name and the physician's name on the label.

Tips On Packing

Ask your travel agent or your airline what, if any, security requirements there are on carry-on and checked baggage. For example, there may be prohibited items such as gels & liquids. Also consider that there may be baggage restrictions that limit the number of bags that you are permitted. Weight restrictions also may apply. These limitations vary from airline to airline. Find out what the weather is usually like during the time of your visit. Don't assume because you are going south that it will be hot. Most places have seasonal temperature changes and rainy months. It is also a good idea to learn about the country's lifestyle and dress code. Shorts and bathing suits are not considered appropriate attire in some places.

Most often forgotten item: toothbrush

Most needed item: jeans

Most enjoyed item: bathing suit

Most comfortable item: cotton T-shirt

Most missed item: bathroom tissue

Most longed for item: soap

Most comforting: raincoat

USEFUL TRAVEL RELATED WEBSITES

TICO (TRAVEL INDUSTRY COUNCIL OF ONTARIO)

www.tico.ca

CONSULAR SERVICES & TRAVEL ADVISORIES/REPORTS

www.voyage.gc.ca

TRAVEL HEALTH ADVISORIES

<http://www.phac-aspc.gc.ca>

PASSPORT CANADA

www.ppt.gc.ca

CANADA BORDER SERVICES AGENCY (CANADA CUSTOMS) www.cbsa.gc.ca

AIR TRAVEL COMPLAINTS PROGRAM (CANADIAN TRANSPORTATION AGENCY)

www.cta-otc.gc.ca

WEATHER

www.theweathernetwork.com

WORLD TIME

www.timeanddate.com

CURRENCY CONVERTER

www.x-rates.com

TRAVEL CHECKLIST

- Book with a registered Ontario travel agency
- Purchase travel insurance
- Obtain travel documentation (passport/visa)
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