

Follow these steps to file a claim against the Compensation Fund:

Step 1: Request a Claim Form.

To apply for a reimbursement through the Ontario Travel Industry Compensation Fund, call, write or email your request for a claim form to:

The Travel Industry Council of Ontario
55 Standish Court, Suite 460
Mississauga, Ontario
L5R 4B2
Tel: (905) 624-6241
Fax: (905) 624-8631
Toll free: 1-888-451-TICO (8426)

You can request a claim form to be sent to you by e-mail:
tico@tico.ca

** Please note: Downloadable claim forms will only be available for event specific failures where claims are expected against the Compensation Fund.

Step 2: Submit your claim to TICO BEFORE the claim filing deadline.

There is a time limit to submit your claim.

There are two types of claims that may be filed against the Compensation Fund, a Standard Claim or a Trip Completion Claim. Please ensure you note the filing deadline provided on the claim form provided to you.

A **Standard Claim** is a claim for travel services that were paid for but not provided as a result of the failure of an Ontario registered travel agency, an Ontario registered travel wholesaler (tour operator) or an airline or cruise line.

A **Trip Completion Claim** is a claim for reasonable expenses incurred to complete a trip where a customer or another person has begun a trip that cannot be completed because travel services have not been provided as the result of the failure of an Ontario registered travel agency or an Ontario registered travel wholesaler (tour operator).

A claim must be filed with TICO within **6 months** from the date of the failure/closure of the applicable registered Ontario travel retailer, travel wholesaler or airline or cruise line. The claim filing deadline

will be stated on the claim form.

IF YOU ARE UNCERTAIN AS TO THE FILING DEADLINE OF YOUR CLAIM, WE STRONGLY RECOMMEND THAT YOU CONTACT TICO UPON RECEIPT OF YOUR CLAIM FORM TO ESTABLISH YOUR CLAIM FILING DEADLINE TO AVOID LATE FILING.

CLAIMS RECEIVED AT TICO BEYOND THE APPLICABLE FILING DEADLINE DATE WILL NOT BE VALID.

Therefore, it is important to submit your claim immediately. Should you not be able to obtain all the required supporting documentation in order to substantiate your claim in a timely manner, please submit your claim with as much supporting information as possible and send the additional documentation when it is obtained to avoid late filing.

Step 3: Establish Who Should be the Claimant and Complete the Claim Form.

The individual who made payment to the Ontario registered travel agency for the travel services that were not provided, should complete the claim form. In some instances, it is necessary for more than one person to complete a claim form as one person may have paid the deposit and another person may have paid the balance owing for the trip. Please complete all the questions contained within the claim form and provide a signature where requested. Include all the documents required on the list of supporting documentation to be submitted with your claim form.

Step 4: If you paid for your travel services by credit card, you must first contact your credit card company and request a chargeback (credit refund) for the travel services not provided.

Consumers are required to have exhausted all other possible remedies for reimbursement as part of TICO's claims process. You will be required to prove you have not received a reimbursement from any other party (i.e. credit card company or insurance company) that may be liable to do so.

Consumers who paid by credit card for the travel services not provided are required to contact their credit card company to dispute the charge(s) for the travel services not provided and request a chargeback (credit / reversal of the charge on their account). If, for some reason, your credit card company refuses to provide you with a credit refund, you will be required to obtain a letter from the credit card company stating that a credit refund will not be provided. The

letter from the credit card company will be required to be submitted with your claim against the Compensation Fund.

If you purchased travel insurance, you must also contact your insurance company:

If you purchased travel insurance, contact your insurance company to request a reimbursement. If no refund is provided, a letter from the insurance company confirming that a refund will not be forthcoming is required to be submitted with your claim against the Compensation Fund.

Step 5: Compile all the ORIGINAL supporting documentation required for your claim.

The following list of ORIGINAL supporting documentation is required to be submitted with your claim:

1. Receipt and/or invoice issued to you by the Ontario registered travel agency for the purchase of travel services that were not provided.
2. Proof of payment for the travel services purchased from the Ontario registered travel agency. This may include a cash receipt, cashed cheque and/or your credit card statement.
3. If paid by credit card, all claimants are required to dispute the charge with the applicable credit card company and request a chargeback (credit refund). If the credit card company refuses to provide a credit refund, a letter from the credit card company confirming that they will not process a refund for the specific charge(s) must be submitted as supporting documentation with your claim form.
4. If you purchased travel insurance, all claimants are required to request a refund from the applicable insurance company. If the insurance coverage does not provide for a refund, written proof of refusal must be obtained from the insurance company and included as supporting documentation with your claim form.
5. The invoice issued to your travel agent by the travel wholesaler (tour operator), airline or cruise line (whichever is applicable) - your travel agent must supply this information.
6. If applicable, the travel agency's payment to the travel wholesaler (tour operator), airline or cruise line for the travel services you purchased and did not receive. (Your travel agent must supply this information)
7. All unused tickets, vouchers or other travel documentation.
8. If replacement (new) travel services purchased, a copy of your receipt/invoice and proof of payment for the replacement travel services must be submitted with your claim form.

Step 6: TICO's Claims Process - What happens next

Once a claim form is received at TICO, TICO's claims staff will process your claim. Claims are processed in the order of receipt to ensure equitable treatment. If further information and/or documentation is required, TICO claims staff will contact you in writing with a further request for information. Once a claim contains all the required documentation, the claim will be presented to the TICO Board of Directors for its consideration.

Step 7: Presentation of Claim to TICO's Board of Directors

Once a claim has been processed, it will be presented to the TICO Board of Directors for its consideration. The Board must ensure that each claim is eligible based on the provisions found under Ontario Regulation 26/05. The Board of Directors will determine whether a claim or a part of one, meets the requirements of the Regulation. Once the Board has made its decision, the claimant will be sent written notification informing them of the Board's decision regarding their claim and, if applicable, information regarding their right of appeal to the [License Appeal Tribunal \(LAT\)](#).

Should you have any questions or require assistance completing your claim form, please feel free to contact TICO at 1-888-451-TICO (8426) or email tico@tico.ca