



## WHATEVER YOUR DESTINATION, TRAVEL WITH THE FUND.

The **Compensation Fund for Customers of Travel Agents** is administered by the Office de la protection du consommateur. It is a financial protection plan that is complementary to the protection provided by travel insurance by allowing you to be reimbursed or compensated if you do not receive the tourism services for which you have paid.

You automatically benefit from the protection provided by the Fund when you purchase services through a **travel agency that holds a licence from the Office**, regardless of whether the agency conducts its activities in a brick-and-mortar establishment or online.

### Cost of the protection

Before January 1, 2019: \$1 for every \$1,000 spent on tourist services.

As of January 1, 2019: the protection is free of charge.



### Important

If you made your purchase directly from a service provider (air carrier, hotel, etc.) or from an agency that does not hold a licence from the Office, the Fund does not protect you.

**Check whether an agency holds a licence by visiting [ficav.gouv.qc.ca/en](http://ficav.gouv.qc.ca/en)**

By using the **Get information about a merchant** search tool, you can make sure the agency holds a **valid licence**.

## EXAMPLES OF SITUATIONS THAT COULD BE COVERED BY THE FUND



### TRANSPORTATION NOT RECEIVED

A **strike**, a **bankruptcy**, an **unforeseen closure** or a **storm** affects your air carrier or cruise line and prevents you from receiving their services.

The Fund could also reimburse you if a **flight cancellation or delay** causes you to miss overnight stays at a hotel or a tourist activity **included in your package**.



### LODGING NOT RECEIVED

Your hotel goes into **bankruptcy** or **closes its doors** for other reasons, such as a **strike**, a **natural disaster** or a **political crisis**.



### TOURIST ACTIVITIES NOT RECEIVED

An excursion or a guided tour you have **purchased from the travel agency** does not take place, because a volcano eruption prevents any travel in the area.



### MAIN SERVICE NOT RECEIVED

You have purchased a **cruise package that includes a flight** to the city of departure, but the **cruise is cancelled** because the ship sank. The entire package could be reimbursed to you.



### COMPROMISED SECURITY

You have purchased a trip scheduled a week later, but, on the day of departure, the **Canadian Government issues an advisory against travelling** to the country to which you were supposed to travel.



### DEPARTURE OR REPATRIATION REQUIRED

The Fund can provide you with the amounts you need for your departure or to get back home, for example if the airline **does not provide you with the required transportation** because it has closed.



### CLOSURE OR BANKRUPTCY OF THE AGENCY

The travel agency with which you do business closes its doors **before your departure**.

The Fund does not reimburse “non-tourism” goods and services purchased from your travel agency (travel insurance, travel guides, luggage, etc.).

## TO FIND OUT MORE ABOUT THE FUND



By visiting [ficav.gouv.qc.ca/en](http://ficav.gouv.qc.ca/en), you will find, among other things:

- **detailed information** about the Fund;
- the **procedure to be reimbursed** if there is a problem.