



TRIP CANCELLATION AND INTERRUPTION

This unprecedented situation is constantly evolving. The following information is provided for informative purposes only and could change.

Our Trip Cancellation Insurance is intended to reimburse you for penalties you incur following one of the risks outlined in our policy, which are sudden and beyond your control, in the event that you would be unable to make your planned trip, while the trip still occurs. In such case, we understand that the travel service provider (airline, cruise line, tour operator, etc.) will incur costs regardless of your cancellation and therefore does not have to compensate you.

Planned situations, as per your contract: You cancel your trip due to one of the covered risks, but the travel service provider continues to provide service, as booked. Trip Cancellation insurance will reimburse you for cancellation penalties, up to the sum insured, unless the service provider grants you a credit.

What is currently happening, though, is that airlines and other service providers are cancelling their own flights and services, but the majority of them have chosen to grant credits rather than refunds, even if they won't incur the majority of planned expenses (fuel, wages, other fees...).

Actual situation: The service provider is cancelling the services you have paid for, refuses to reimburse you, and offers you a credit instead. Regardless, you could request a refund from the service provider (see the document "Reimbursement Alternatives").

We consider that if the service provider granted you a credit, you have been compensated and, therefore, we cannot estimate that you have incurred insurable losses. Our position, with regard to the obligation to accept credits, is consistent with our policy and the position of the Canadian Life and Health Insurance Association (CLHIA):

Travel insurers are advising policyholders that if you have been offered this type of full credit, or voucher for future use by an airline, train or other travel provider, (...), under the terms of your insurance policy you will not be considered to have suffered an insurable loss.

Read the full text here:

https://www.clhia.ca/web/clhia_lp4w_ind_webstation.nsf/page/B9F2244CF8E71E958525853D0063886C!OpenDocument

Finally, take note that your travel insurance policy is in excess of all other offered protections, such as any compensation fund available.

Also note that, should you receive a full refund (including your acceptance of a credit for the complete value of your travel arrangements) from your travel agency, airline, cruise line, the CFCTA or your credit card, you could be eligible for a full refund of the premium paid for your individual trip cancellation and interruption insurance.

Instructions to submit your claim

If you have made travel arrangements through a travel agent/agency that holds a licence in Quebec, you must submit your claim to the Compensation Fund for Customers of Travel Agents (CFCTA).

Compensation Fund for Customers of Travel Agents (CFCTA)

“The Fund can refund touristic services such as transportation, lodging, cruises or excursions that have been paid to a licenced travel agent, but that have not been provided. The CFCTA can also grant benefits to travellers who had to extend their trip, due to flight cancellation.

The Compensation Fund for Customers of Travel Agents (CFCTA) is a financial protection plan from which you benefit automatically and free of charge by doing business with a travel agency that holds a licence from the Office de la protection du consommateur.” (Excerpt from the Office de la protection du consommateur (Administrator for CFCTA). Unofficial translation from <https://www.opc.gouv.qc.ca/en/news/communiqués/article/covid-19-gestionnaire-reclamations/>)

If your trip was purchased prior to the issuance of the travel advisory and that this advisory is still in force 72 hours prior to your departure, you are eligible for a refund.

How to submit your claim to the CFCTA:

Click on this link for general information:

<https://www.opc.gouv.qc.ca/en/consumer/good-service/travel/compensation-fund/>

To verify if your travel agent/agency holds a Quebec licence:

<https://www.opc.gouv.qc.ca/en/information-merchant/>

(Take note that some online travel service providers, such as **Expedia**, hold a Quebec licence and your claim must be submitted to the CFCTA.)

The claim form can be answered online or printed:

<https://www.opc.gouv.qc.ca/fileadmin/media/documents/consommateur/bien-service/voyage/FormulaireFICAVdynamique-en.pdf>

Send your claim to the address provided and keep copies of all your documents.

Trip Cancellation and Interruption Insurance on your credit card

If you have booked your trip using a credit card, you can ask a chargeback for services not rendered. Verify if the issuing company provides Trip Cancellation and Interruption Insurance.

Contact the issuing company or visit their website for instructions on how to submit your claim. Keep copies of all your documents.

Trip Cancellation and Interruption Insurance from LS-Travel

If you have made travel arrangements through a travel agent/agency that holds a Quebec licence, see the section above about the Compensation Fund for Consumers of Travel Agents (CFCTA).

If your travel arrangements were purchased with a credit card that offers trip cancellation and interruption insurance, see the section on credit cards above.

If neither of these situations applies to you, you can follow these instructions to submit your claim:

Steps to submit your claim:

- Step 1: Gather all of your invoices, detailed proof of purchase and other relevant documents.
- Step 2: Obtain proof of the cancellation from the travel service provider, confirming the date of the cancellation and applicable penalties.
- Step 3: Fill out and sign the Trip Cancellation and Interruption Claim Form. Make sure to read the instructions carefully and to pay attention to the requested documents, written on page 1 of the Claim Form.

The Trip Cancellation and Interruption Claim Form is available on our website, under [Claims](#).

Take note that your file will be analyzed once all requested documents have been received. Make sure to provide a complete file or the processing of your claim will be delayed.