TRAVEL AGENT/AGENCY LICENSING REQUIREMENTS QUICK REFERENCE:

	CONTACT INFORMATION	TYPE OF LICENCE REQUIRED	TYPE OF APPLICATION FORM	FEE(S)	Exam	LICENSE TO INDIVIDUAL or AGENCY or BOTH	DURATION OF LICENCE
AB	Alberta Insurance Council 600 Bell Tower 10104-103 Ave Edmonton, AB T5J 0H8 P : (780)421-4148 F: (780)425-5745 www.abcouncil.ab.ca	Restricted Certificate of Authority	Form 5: Application for Restricted Certificate of Authority <u>http://www.abcounci</u> <u>l.ab.ca/forms/</u>	<pre>\$150 to \$5,500 Depends on # of employees; http://www.abcouncil.ab.ca/f ees/ Fees are payable to the 'Alberta Insurance Council'</pre>	No	Agency The Travel Agency must hold the Certificate of Authority. One individual must be named the "Designated Individual." All employees of the Travel Agency can act on behalf of the Agency if the Agency holds a Certificate of Authority.	1 Year Annual Renewal June 30 th
BC	Insurance Council of BC Suite 300-1040 West Georgia St. P.O. Box 7 Vancouver, British Columbia V6E 4H1 P: (604) 688-0321 F: (604) 662-7767 www.insurancecouncilofbc.com	 B.C. Travel Agencies A Travel Agency registered under the Business Practices and Consumer Protection Act (BC) may obtain a Restricted Travel Insurance Agency Licence. Employees or commissioned Salespeople of the Licenced Travel Insurance Agency are exempt from individual licensing once they have passed an examination set by Council and complete 2 hrs. of continuing education/calendar year Non-residents are subject to the same requirements as residents with the exception that to obtain any form of non-resident licencing in the Province of B.C., applicants must first be licenced for the same licence in their home jurisdiction 	Travel Insurance First & ReapplicationForm 2: Sole- Proprietor Application for First Licence or Reapplicationhttp://www.insuranc ecouncilofbc.com/Pu blicWeb/FormLinks.h tmlForm 1: Corporation Application for First Licence or Reapplicationhttp://www.insuranc ecouncilofbc.com/Pu blicWeb/FormLinks.h tml	<pre>\$225/1 year for each Licence Form 2 fees- http://www.insurancecouncilo fbc.com/PublicWeb/RedirectO LCLinks.aspx?SectionCode=TI IND Form 1 fees- http://www.insurancecouncilo fbc.com/PublicWeb/RedirectO LCLinks.aspx?SectionCode=TI COR Fees are payable to the 'Insurance Council of British Columbia'</pre>	Yes Contact Insurance Council for details	Agency	1 Year Annual Renewal June 1st

BC							
MB	Insurance Council of Manitoba 466-167 Lombard Avenue Winnipeg, Manitoba R3B 0T6 P: (204) 988-6800 F: (204) 988-6801 http://www.icm.mb.ca/index.php	Restricted Insurance Agent Licence	Restricted Insurance Agent (RIA) Application <u>http://www.icm.mb.</u> <u>ca/printable-forms/231-</u> <u>forms21/90-</u> <u>printable-forms/231-</u> <u>restricted-insurance-</u> <u>agents-incidental-</u> <u>sale-of-insurance-</u> <u>forms</u>	Restricted insurance agent Licence — fee determined by number of authorized persons (employees) representing the Travel Agency, ranging from \$150 to \$5500 Fees are payable to 'Insurance Council of Manitoba'	No	Agency This Licence entitles all employees of the entity to sell travel insurance. The Agency must also: -Disclose to the Council in the RIA application (via the Other Entities Form) any other Entities contracted by the Agency to administer the sale of insurance. The total number of contracted employees is to be included in overall licence fee. -Designate and disclose to the Council name of the "Designated Official".	1 Year Annual renewal May 31 st

NB	Financial and Consumer Services Commission, Insurance Division 225 King Street Suite 200 Fredericton NB E3B 1E1 P:(866)933-2222 F: (506) 453-7435 https://portal.fcnb.ca/logon/	A Travel Agent that is a NB resident must hold a Travel Insurance Licence to sell travel products. The Licence must also be sponsored by an Insurer licensed to do business in New Brunswick. There are no examination requirements. Non-residents wishing to sell travel insurance in the Province are licensed as accident and sickness insurance agents and must hold the same licensed in their home jurisdiction.	Applications are online. http://fcnb.ca/insura nce-industry- forms.html	Fee for NB resident who has a Travel Insurance Agent Licence is \$25 Fee for non NB resident is dependent upon the agent's 'home jurisdiction'- Check the fee schedule: <u>http://fcnb.ca/Insurance- fees.html</u> Fees are payable to the 'Financial and Consumer Services Commission'	No	Individual	New Brunswick Agent or Broker Licences expire on: March 31 st , June 30 th , September 30 th or December 15 th , whichever is closest to the anniversary of the date the Licence was issued without exceeding one year.
NL	Department of Government Services Financial Services Regulation Division-Service NL- 2nd Floor West Block, Confederation Building, 1 Prince Philip Parkway, P.O. Box 8700 St John's NL A1B 4J6 P: (709) 729-2595 F: (709) 729-3205 http://www.servicenl.gov.nl.ca/insura nce/index.html	Travel Insurance Agent Licence Non-residents must provide proof of registration/Licence in home jurisdiction	Travel Insurance Agent Application http://www.servicenl .gov.nl.ca/forms/ind ex.html#ins	Travel Agent Licence: \$300.00 http://www.servicenl.gov.nl.c a/insurance/pdf/fees_ins.pdf Fees are payable to the 'NL EXCHEQUER'	No	Agency A natural person who represents a travel insurance agent may act under authority of the agent's license.	1 year w/ Annual Return due by the end of the month in which the Licence became effective

NWT	Superintendent of Insurance Government of the Northwest Territories 4922-48th Street, 3rd Floor, YK3 Yellowknife NT X1A 1N2 P: (867) 767-9171 ext. 15080 TF: (800) 661-0820 F: (867) 873-0325 http://www.fin.gov.nt.ca/taxation/ins urance/	Residents- Travel Agent's Licence Non residents -not eligible for Travel Insurance Licence But, eligible for Insurance Agents' Licence. Non-residents must submit an original letter of status from home jurisdiction	Form 11 Application for a Travel Agent's Licence http://www.fin.gov.n t.ca/forms- documents?f[0]=fiel d document categor y%3A144 Form 9 Application for an Insurance Agent's Licence http://www.fin.gov.n t.ca/forms- documents?f[0]=fiel d document categor y%3A144	<pre>\$53.00 Travel \$107.00 Accident and Sickness General \$160.00 Form 11 fees: http://www.fin.gov.nt.ca/for ms-documents/form-11-nt- application-travel-agents- licence Form 9 fees: http://www.fin.gov.nt.ca/taxa tion/insurance/forms/docume nts/Form9- NTApplicationforanInsuranceA gentsLicenceRev3.pdf Fees are payable to the 'Government of the Northwest Territories'</pre>	No	Individual	1 Year Annual Renewal September 30 th
Nunavut	Office of the Superintendent of Insurance Department of Finance, Government of Nunavut 2nd floor Parnaivik Building, 924 Mivvik Street P.O. Box 2260 Iqaluit, Nunavut XOA OHO http://www.qov.nu.ca/finance/inform ation/insurance-regulation P:(800) 316-3324 F:(867) 975-5845	Travel Agent must contact Nunavut directly as per their guideline http://www.gov.nu.ca/sites/default /files/files/Finance/Insurance/OSIN U%20- %20FAQ%20(Insurance%20Agent %20Licensing)(Sept%202014)%20 (EN)%20-%20final.pdf				Individual	

NS	Department of Finance- Office of the Superintendent of Insurance Nova Scotia 1723 Hollis Street, 4th Floor Halifax, NS B3J 1V9 P: (902) 424-7551 F: (902) 424-5528 WWW.gov.ns.ca	Individual Insurance Licence & Corporate Insurance Licence Travel Insurance Agents must apply for travel, accident and baggage class of insurance. If non-resident agent or agency, require certificate of authority from home jurisdiction	Individual Insurance Licence Application & Corporate Insurance Licence Application Forms available at <u>http://www.novascot</u> ia.ca/finance/en/hom e/insurance/forms.as px	Individual or Corporate Licence- \$386.50 licensing fee <u>http://www.novascotia.ca/fin</u> <u>ance/en/home/insurance/lice</u> <u>nsing/insurancefees.aspx</u> Fees are payable to `Minister of Finance'	No	Both	3 Year Licence
ON	TICO (Travel Industry Council of Ontario) 2700 Matheson Boulevard East Suite 402, West Tower Mississauga, Ontario L4W 4V9 P: (905) 624-6241 F: (905) 624-8631 http://www.tico.ca/	Travel agencies must be registered as a travel retailer under the Travel Industry Act (Ontario) in order to offer travel insurance. Employees (Agents) working for the Travel Agency must take a TICO exam. This is done through the Travel Industry Council of Ontario (TICO)	TICO Registration: http://www.tico.ca/l egislation- resources/registratio n-forms.html	\$3000 for head office; \$800 for branch <u>http://www.tico.ca/industry- info/registration- information.html</u>	Yes	Agency	TICO registration is renewed annually at fiscal year anniversary

PE	Superintendent of Insurance, Department of Environment, Labour and Justice 95 Rochford Street, 4th Floor, Shaw Building Charlottetown, PE C1A 3T6 P: (902) 368-6288 F: (902) 368-5283 http://www.qov.pe.ca	 PEI offers Certificates of Authority, not Licences. No specific travel insurance certificate. Selling travel insurance would require either a full life certificate of authority or and accident and sickness certificate of authority. A Non Resident must comply with the licensing requirements to sell travel insurance in home jurisdiction in order to sell travel insurance in PE. http://www.qov.pe.ca/ips/index.ph p3?number=44682⟨=E 	Application for Life and Accident and Sickness Agent Certificate of Authority <u>http://www.gov.pe.c</u> <u>a/forms/pdf/72.pdf</u>	\$200/2 yrs. http://www.gov.pe.ca/ips/ind ex.php3?number=44682&lan g=E Fees are payable to the 'Minister of Finance PE'	Νο	Individual	2 year Licence
QC	Autorité des marchés financiers Secteur de la distribution de produits et services financiers Place de la Cité, tour Cominar, 2640, boulevard Laurier, bureau 400 Québec (Québec) G1V 5C1 P: (418) 525-0337 F: (418) 525-9512 http://www.lautorite.qc.ca/	Presently, Travel agencies and agents can sell travel insurance incidentally using a Distribution Guide . *In order to operate in QC, a Travel Agency must be Licenced by the Consumer Protection Office of Quebec. See: http://www.opc.gouv.qc.ca/en/consu mer/good- service/travel/voyage/conseils/verifie r-permis/	Distribution Guide Requirements: https://www.lautorit e.qc.ca/en/distributio n-guide.html	Distribution fees: Examination of a distribution guide filed by an insurer (As at 2017-\$1,107) http://www.lautorite.qc.ca/en /fees-payable-distribution- pro.html?anc=1#sansrep Fees are payable to the 'Autorité des marchés financiers'	Yes	Both	Annual renewal date varies depending on effective date of Distribution Guide

		*The Travel Agency must also hold a Business Registration Number (ie. NEQ). See: http://www.registreentreprises.gouv. qc.ca/en/default.aspx					
SK	The Insurance Councils of Saskatchewan 310 - 2631 - 28th Avenue Regina SK S4S 6X3 P: (306) 347-0862 F: (306) 347-0525 https://www.skcouncil.sk.ca/	RTIA Travel agencies in Saskatchewan may obtain a restricted travel insurance agency ("RTIA") Licence to sell travel insurance provided it has at least one agent with an RTIA Licence representing it. The RTIA Licence is issued to an individual or an entity RIA Licence A Travel Agency is also eligible for a restricted insurance agency Licence, which entitles all employees of the entity to sell travel insurance without holding individual Licences. A sub-contractor of a travel agency also qualifies. Non-residents transacting insurance in Saskatchewan must be Licenced in Saskatchewan.	Restricted Travel Insurance Agent and Travel Insurance Agency Licences: https://www.skcounc il.sk.ca/travel forms. htm General Restricted Insurance Agent (RIA) Application https://www.skcounc il.sk.ca/download%2 Ofiles/RIA%20Gener al%20Agent%20Appl ication%20Form.pdf	download%20files/2003%20T ravel%20Individual.pdf Travel Insurance Agency Licence: \$50 https://www.skcouncil.sk.ca/	Yes, applicants for the Restricted Travel Agent Insurance Licence must complete the provincial travel insurance qualifying exam, and Saskatchewan residents must write the Travel Bylaw Exam. Contact Insurance Council for full details.	Both- depending on Licence The Travel Agency seeking an RIA License must name a Designated Individual to represent it.	Annual renewal date varies depending on effective date of Licence

				Saskatchewan'			
YK	Office of the Superintendent of Insurance Professional Licensing and Regulatory Affairs C-5 307 Black Street Whitehorse YT Y1A 2N1 P: (867) 667-5111 F: (867) 667-3609 http://www.community.gov.yk.ca/con sumer/insuranceact.html	Travel Insurance Licence (Travel Insurance is incidental to or as a part of the normal business of a Travel Agent.)	Application for Agent (indicate Travel Insurance under Class) http://www.qov.yk.c a/forms/forms/0000/ yq5084 b 5.pdf	Fees payable by resident agents: -only Travel Accident and Sickness Insurance incidental to or as a part of the normal business of a travel agent \$5.00 http://www.community.gov.y k.ca/pdf/ins fee schedules.p df Fees payable by Non-resident agents who solicit business in person in the Territory: - only Travel Accident and Sickness Insurance incidental to or as a part of the normal business of a travel agent \$5.00 http://www.community.gov.y k.ca/pdf/ins fee schedules.p df Fees are payable to the'Government of Yukon'	No	Individual (Each employee selling insurance needs to apply for a Licence)	1 Year Annual Renewal September 30 th *Renewal paperwork filed by July 15 th