

**Submitted to the Canadian Transportation Agency (Form submission)**

**Name:** Robert Denham

**Subject:** Consultation on new refund requirements

**Date:** 01-07-2021

Dear Sirs,

I am a private individual and would like to make my views on this matter clear.

I absolutely believe that an airline should NOT be required to refund or substitute a flight cancelled for any reason beyond the control of the airline.

This is the purpose of trip cancellation insurance. If a passenger chooses not to take out insurance, they have opted to self-insure.

The European Union have had a law in place that deals with this matter since 2004 and it has been proven successful for the last 16 years. You should save millions of dollars by re-printing and re-naming this law.

Sincerely,

Robert Denham

**<REMOVED>**