

## **Travel Industry Council of Hong Kong Handy Tips for Tour Escorts**

Tour escorts may find the following information useful when receiving an outbound tour:

1. [General rules for healthy travel](#)
2. [General knowledge on basic first aid](#)
3. [Outbound travel alert](#)
4. [Package Tour Accident Contingency Fund Scheme](#)
5. [General procedures of insurance claim](#)
6. [Safety checklist](#)
7. [Tour escort's duties relating to risk management of the tour group](#)
8. Useful telephone numbers:
  - 7.1. [Offices outside Hong Kong](#)
  - 7.2. [China Travel Service \(HK\) Ltd Liaison Office in Shenzhen \(HK re-entry application\)](#)
  - 7.3. Hong Kong Immigration Department  
Assistance to HK Residents Unit 24-hour Hotline (852) 1868
  - 7.4. Travel Industry Council of Hong Kong (Service Hotline) (852) 2969 8188
  - 7.5. Travel Industry Compensation Fund Management Board Secretariat (852) 3151 7945

## General procedures of insurance claim

### 1. Important notes on submission of claims

The insured traveller can submit his/her claims to the insurer for any damages or losses resulted from the accident during the trip if he/she has bought travel insurance. Below is a list of important notes for the submission of the claims:

#### a) Supporting documents

- i) Medical expenses
  - ✓ Original bills of medical treatment (including hospital confinement, out-patient service and medicines)
  - ✓ Original medical reports (details of diagnosis/ nature of the injury provided by the physician)
  
- ii) Personal accident
  - ✓ Death certificate
  - ✓ Medical report or post-mortem report
  - ✓ Police report
  
- iii) Luggage
  - 1) Luggage stolen:
    - ✓ Report to the police within 24 hours and present a police report
    - ✓ Original receipts of lost items
  - 2) Luggage lost during conveyance:
    - ✓ Inform transportation companies concerned within 24 hours and present relevant reports
    - ✓ Original receipts of lost items
  - 3) Luggage damaged:
    - ✓ Photographs of damaged items
    - ✓ Original receipts of damaged items
  
- iv) Luggage delay
  - ✓ Reports from transportation companies concerned with the date, time and reason of the delay stated
  - ✓ List relevant additional charges and present original receipts
  
- v) Cancellation/ suspension of journey
  - ✓ Medical reports of the insured or his/her immediate relatives
  - ✓ Receipts of the irrecoverable prepaid cost
  - ✓ Original travel documents (including air tickets, train tickets and proof of hotel accommodation)
  - ✓ Receipts of additional transport cost
  
- vi) Travel delay
  - ✓ Reports from transportation companies concerned with the date, time and reason of the delay stated

- ✓ Original boarding passes or tickets of relevant public conveyance
- vii) Personal money and travel documents [Back to first page](#)
  - ✓ Report to the police within 24 hours and present a police report
  - ✓ Original bills of an additional accommodation and transport cost incurred by staying at the destination to obtain replacement of travel documents
- viii) Personal liability
  - ✓ Immediate notification to the insurer of possible claim
  - ✓ The insured is not allowed to admit any liability or make any settlements without consent from the insurer

**b) Claims**

Upon receiving the application of the claim, the insurer will evaluate it before providing the results of the claim:

- (i) Claims acceptance
- (ii) Claims denial

**c) Common reasons for claims denial**

- i) Supporting documents incomplete
- ii) Invalid policy
- iii) Exclusions/ items not covered
- iv) Beyond the coverage of the terms of an agreement
- v) The insured deliberately disguises the truth when insuring
- vi) Unnecessary medical or other expenses

**2. How to handle group member's enquiries on travel insurance during the trip**

Since most outbound tour escorts are not registered insurance agencies or practitioners, they should never undertake anything related to claims and answer any presumed case of claims when the tour group member asked about the coverage and claims of travel insurance during the journey. All claims matters should be answered and handled by relevant insurers. If the tour escort undertakes the claim while the tour group member's case does not fit in the terms of the protection and claims, the tour group member may approach you or your travel agency for responsibility. Thus, this should be handled with caution.

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## Safety Checklist

(This Checklist is extracted from the October 2007 edition of the *Risk Solutions Manual for Travel Industry of Hong Kong*. The *Manual* is not legal opinion and does not contain or purport to contain any specific legal advice on the matters covered therein. All templates, specimens, sample clauses, agreements, documents and the like are provided strictly for reference and information only, and do not constitute legal advice on the matters covered therein.)

Tour Code: \_\_\_\_\_ Destination: \_\_\_\_\_ Land Operator: \_\_\_\_\_

Name of Tourist guide: \_\_\_\_\_ Name of Tour Escort: \_\_\_\_\_ Date of Inspection: \_\_\_\_\_

### 1. TRANSPORT ARRANGEMENTS

#### 1.1 Tour coach

*The following items must be checked by the tourist guide before the tour group shows up. After the group has reached its destination, the tour escort must check again. If another tour coach is used during the trip, all the items must be checked again.*

Items for checking	Checking result and appropriate action to be taken
1 Conformity to legal requirements	<input type="checkbox"/> Yes <input type="checkbox"/> No; another tour coach must be requested
2 With valid vehicle licence	<input type="checkbox"/> Yes (valid until _____) <input type="checkbox"/> No; another tour coach must be requested
3 Physical appearance	<input type="checkbox"/> Acceptable <input type="checkbox"/> Unacceptable (too shabby); another tour coach must be requested
4 No. of seats (must be conformed with the information stated in relevant documents such as vehicle licence)	<input type="checkbox"/> No. of seats consistent with vehicle licence <input type="checkbox"/> No. of seats inconsistent with vehicle licence; another tour coach must be requested
5 No. of people on board	<input type="checkbox"/> _____ people <input type="checkbox"/> Exceeding maximum capacity stated in vehicle licence; another tour coach must be requested
6 Windows of the tour coach	<input type="checkbox"/> Undamaged <input type="checkbox"/> Cracked; adhesive tape must be stuck on the crack(s) <input type="checkbox"/> Damaged; another tour coach must be requested
7 Emergency exit	<input type="checkbox"/> Yes; and <input type="checkbox"/> The exit is blocked <input type="checkbox"/> The exit is not blocked <input type="checkbox"/> No
8 Ask the driver if safety checks on the condition of the coach, e.g., the tread and air pressure of tyres, have been made in advance every day	<input type="checkbox"/> Yes <input type="checkbox"/> No; the driver must be reminded to do safety checks
9 Safety belts at passenger seats	<input type="checkbox"/> Yes; remind the tour group to wear safety belts for personal safety <input type="checkbox"/> No; if local regulations require tour coaches to equip with safety belts, another tour coach must be requested

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|----|--|--|
| 10 | Door side assistance (When customers are alighting from the coach, the tourist guide/tour escort or accompanying staff must stand by the door side of the coach to help all customers to step on the ground properly before moving on to other activities) | <input type="checkbox"/> Yes<br><input type="checkbox"/> No; the tourist guide/tour escort or accompanying staff must be reminded to do so |
| 11 | Other matters that affect safety   | <hr/>  |

## 1.2 Tour coach driver

*The tourist guide and tour escort must carefully monitor the following.*

Items for checking	Checking result and appropriate action to be taken
1 The driver has valid driving licence	<input type="checkbox"/> Yes <input type="checkbox"/> No; another driver must be requested
2 The driver is sick, drinking alcohol, tired, or seems to be under the influence of medicine or alcohol	<input type="checkbox"/> Yes; another driver must be requested or the driver must be stopped from drinking alcohol <input type="checkbox"/> No
3 The driver drives safely and obeys traffic rules (e.g. not exceeding speed limit, following traffic lights)	<input type="checkbox"/> Yes <input type="checkbox"/> No; the driver must be asked to make improvement, and if there is no improvement, another driver must be requested
4 The driver smokes whilst driving	<input type="checkbox"/> Yes; the driver must be asked to stop smoking immediately <input type="checkbox"/> No
5 When using communications equipment, the driver first parks the coach in a safe place, or uses a hand-free apparatus	<input type="checkbox"/> Yes <input type="checkbox"/> No; the driver must be asked to make improvement, and if there is no improvement, another driver must be requested
6 Other matters that affect safety	<hr/>

## 1.3 Charter vessel, sightseeing boat or other means of transport

*The tourist guide and tour escort must carefully check the following. They must pay constant attention to the weather condition. In case of bad weather, they must carefully consider whether the trip should continue or the itinerary should be changed for the safety of the tour group.*

Items for checking	Checking result and appropriate action to be taken
1 With valid navigation and tourist-carrying licence	<input type="checkbox"/> Yes <input type="checkbox"/> No; if local regulations require its licence to be displayed, another vessel must be requested
2 Capacity (no. of people)	<input type="checkbox"/> Not overloaded <input type="checkbox"/> Overloaded; the tour group must not board the vessel
3 Life jackets and buoys in positions easy to take	<input type="checkbox"/> Yes <input type="checkbox"/> No; warn the tour group
4 Clear instruction in using life jackets	<input type="checkbox"/> Yes <input type="checkbox"/> No; provide guidance to the tour group on how to use life jackets before the vessel trip begins
5 Speed of vessel	<input type="checkbox"/> Appropriate

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|---|--|--|
| 6 | Pier facilities (for embarking on the vessel)            | <input type="checkbox"/> Too fast; the captain must be asked to make improvement, if there is no improvement, another vessel operator must be requested<br><input type="checkbox"/> Good / safe<br><input type="checkbox"/> Poor / unsafe; warn the tour group; report to Travel Agent |
| 7 | Pier facilities (for disembarking from the vessel)       | <input type="checkbox"/> Good / safe<br><input type="checkbox"/> Poor / unsafe; warn the tour group; report to Travel Agent  |
| 8 | Life guards on duty on beaches / aquatic activity venues | <input type="checkbox"/> Yes<br><input type="checkbox"/> No; warn the tour group   |
| 9 | Other matters that affect safety                         | _____  |

## 2. MEALS

*The following must be carefully checked by the tourist guide and tour escort every day and before every meal.*

Items for checking	Checking result and appropriate action to be taken
1 Hygiene of the dining place	<input type="checkbox"/> Good <input type="checkbox"/> Bad; another dining place must be arranged; report to Travel Agent
2 Hygiene of food	<input type="checkbox"/> Good <input type="checkbox"/> Bad; another dining place must be arranged; report to Travel Agent
3 Hygiene of eating utensils	<input type="checkbox"/> Good <input type="checkbox"/> Bad; report to restaurant and the utensils must be replaced with clean ones
4 Floor surface of the dining place	<input type="checkbox"/> Dry <input type="checkbox"/> Wet; tour group must be warned of danger of slip and fall
5 Distance of the dining table(s) of the tour group from the kitchen	<input type="checkbox"/> Appropriate <input type="checkbox"/> Too near; warn the tour group
6 Dining place has emergency signs and fire escape routes	<input type="checkbox"/> Yes <input type="checkbox"/> Not prominent; warn the tour group <input type="checkbox"/> No; tourist guide and tour escort look for the emergency exits, warn the tour group and report to Travel Agent
7 Fire fighting equipment	<input type="checkbox"/> Yes <input type="checkbox"/> No; report to Travel Agent
8 Other matters that affect hygiene and safety	_____

## 3. HOTEL / ACCOMMODATION

*The tourist guide and tour escort must carefully check the following items and remind the tour group to take note of instructions on emergency procedures. Whenever the tour group stays at another hotel, all the items must be checked again.*

Items for checking	Checking result and appropriate action to be taken
1 Maps showing fire escape routes / emergency exits, and emergency procedures posted	<input type="checkbox"/> Yes <input type="checkbox"/> No; the hotel must be asked to provide such information for the tour group

- 2 Positions of such maps or procedures
  - Prominent
  - Not prominent; advise the tour group where they are
  
- 3 Fire fighting equipment, e.g.
  - Automatic sprinkler
  - Smoke detector
  - Fire extinguisher
  - Fire hose
  - Emergency lighting system
  - Yes; advise the tour group of the presence of the equipment
  - No; warn the tour group; report to Travel Agent
  
- 4 Windows of hotel rooms
  - Can be opened
  - Cannot be opened; warn the tour group
  
- 5 Life guards on duty by pool side
  - Yes
  - No; warn the tour group; advise tour members to have companions when using the pool
  
- 6 Other matters that affect safety \_\_\_\_\_

## 4. ACTIVITIES

### 4.1 Activities within the itinerary

*The tourist guide and tour escort must carefully check the following items.*

Items for checking	Checking result and appropriate action to be taken
1 Any tour member feels sick	<input type="checkbox"/> Yes; advise and/or arrange for the tour member to consult doctor <input type="checkbox"/> No
2 Any tour member feels sick at high altitudes	<input type="checkbox"/> Yes; arrange for the tour member to consult doctor <input type="checkbox"/> No
3 Any tour member is injured in accident	<input type="checkbox"/> Yes; arrange for the tour member to seek medical assistance; report to Travel Agent immediately <input type="checkbox"/> No

### 4.2 Optional activities

*The tourist guide and tour escort must carefully check the following items.*

Items for Checking	Checking result and appropriate action to be taken
1 Activity provider approved and arranged by Travel Agent	<input type="checkbox"/> Yes <input type="checkbox"/> No; the activities must not be arranged
2 Safety warnings	<input type="checkbox"/> Yes; bring to the attention of the tour members <input type="checkbox"/> No; remind the tour members to beware of personal safety
3 Assumption of Risk Statement and Liability Waiver Form signed by tour members	<input type="checkbox"/> Yes; tour escort or tourist guide has explained the details of the forms <input type="checkbox"/> No; the activities must not be arranged

\_\_\_\_\_  
Signed by tour escort

\_\_\_\_\_  
Signed by tourist guide

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## Tour escort’s duties relating to risk management of the tour group

Travel agents have the responsibility for choosing suitable and reliable overseas product suppliers and/ service providers for the travellers and protecting the safety of the tour groups. The tour escorts should be responsible for assisting the employer agent in making sure that the designated suppliers overseas provide products &/or services that are up to the mutually agreed standard.

Here are some example showing what the tour escort should do:

Examples of activities	Tour escort’s duties relating to risk management of the tour group	
	Checklist	Care for the tour group members
1) Whale watching	<ul style="list-style-type: none"> <li>✓ Is the model of the vessel the same as the one listed in the contract or activity leaflet?</li> <li>✓ Are there sufficient lifejackets for everyone on board?</li> <li>✓ Are the emergency exits and evacuation routes shown on board?</li> <li>✓ Is there a briefing on the evacuation procedures?</li> <li>✓ Is the vessel overloaded?</li> <li>✓ Does the appearance of the vessel look fine?</li> <li>✓ Is there a tour guide providing expert explanations?</li> <li>✓ Reconfirm with the tour operator whether the weather and sea condition are suitable for whale watching activity.</li> </ul>	<ul style="list-style-type: none"> <li>♥ Explain the content of the activity in detail, e.g. the itinerary, time and duration, temperature, clothing and equipment needed, ways to avoid seasickness, etc.</li> <li>♥ If the local tour guide does not speak the language that the tour group members know, the tour escort should translate for the tour group immediately in order to make sure that all the members are aware of the safety measures and evacuation procedures of the activity.</li> <li>♥ Remind the tour group members that if they do not feel well during the whale watching activity, they should inform the tour escort immediately.</li> <li>♥ Pay attention to the reaction and physical condition of the tour group members during the activity. If there comes a situation in which the personal safety of the group is threatened (e.g. sudden illness, change of weather, etc.), the tour escort has to decide quickly whether it is necessary to stop or shorten the activity.</li> </ul>
2) Rafting	<ul style="list-style-type: none"> <li>✓ Is the model of the raft the same as the one listed in the contract or activity leaflet?</li> <li>✓ Is the raft overloaded?</li> <li>✓ Does the raft look clean and strong or worn out?</li> <li>✓ Has everyone on board got a lifejacket?</li> <li>✓ Does the raft guide give clear and comprehensible explanations?</li> <li>✓ Reconfirm with the activity operator whether the weather and water currents are suitable for rafting.</li> </ul>	<ul style="list-style-type: none"> <li>♥ Explain the content of the activity in detail, e.g. the itinerary, time and duration, temperature, level of excitement, water skills, clothing and equipment needed, etc.</li> <li>♥ If the local tour guide does not speak the language that the tour group members know, the tour escort should translate for the tour group immediately in order to make sure that all the members are aware of the safety measures and evacuation procedures of the activity.</li> <li>♥ Remind the tour group members to consider their physical fitness before deciding whether to join the activity. For example, those who are suffering from heart disease, not feeling well or cannot swim well should consider joining other activities.</li> </ul>

Examples of activities	Tour escort's duties relating to risk management of the tour group	
	Checklist	Care for the tour group members
3) Helicopter tour (glacier / canyon)	<ul style="list-style-type: none"> <li>✓ Is the type of helicopter the same as the one listed in the contract or activity leaflet?</li> <li>✓ Is the helicopter overloaded?</li> <li>✓ Does the helicopter look safe and strong?</li> <li>✓ Before the boarding of the passengers, have the normal procedures been followed (e.g. each passenger should be weighed and usually the one who weighs more or less the same as the pilot will be seated next to the pilot, etc.) and safety guidelines been explained?</li> <li>✓ Reconfirm with the activity operator whether the weather is suitable for helicopter tour.</li> <li>✓ Does the pilot give clear and comprehensible explanations?</li> </ul>	<ul style="list-style-type: none"> <li>♥ Explain the content of the activity in detail, e.g. the itinerary, time and duration, temperature, clothing and equipment needed, etc.</li> <li>♥ If the local tour guide does not speak the language that the tour group members know, the tour escort should translate for the tour group immediately in order to make sure that all the members are aware of the safety measures and evacuation procedures of the activity.</li> <li>♥ Remind the tour group members that those who are pregnant, suffering from acrophobia, heart disease or high blood pressure, etc. are advised not to join the activity.</li> <li>♥ Remind the tour group members that if they do not feel well during the flight, they should inform the pilot. If the weather turns bad suddenly, they may request the pilot to discontinue the tour and return immediately.</li> </ul>
4) Bungee jumping	<ul style="list-style-type: none"> <li>✓ Have suitable equipment, explanation of safety code and training with video demo been provided?</li> <li>✓ Check the harness to see if it is intact. Pull the straps or cords to feel their firmness.</li> <li>✓ Check the on-site amenities are readily available, e.g. medical services, communication systems for emergency rescue, etc.</li> <li>✓ Observe whether the jump site is suitable for bungee jumping, e.g. the height should be sufficient and the site for bungee operation shall be free of any obstacles like trees, rocks, etc. Talk to the activity operator for any doubts in order to ensure the safety of the jumpers.</li> <li>✓ Is the activity operator professional? For example, have the participants' height and weight measurements been taken in order to help them fit equipment properly? Is the staff professional and helpful when helping the participants put on the harness and secure the equipment? Have the participants been adequately trained and psychologically prepared before jumping?</li> </ul>	<ul style="list-style-type: none"> <li>♥ Explain the content of the activity in detail, e.g. the itinerary, time and duration, temperature, clothing and equipment needed, etc.</li> <li>♥ If the local tour guide does not speak the language that the tour group members know, the tour escort should translate for the tour group immediately in order to make sure that all the members are aware of the safety measures of the activity.</li> <li>♥ Remind the tour group members that those who are pregnant, suffering from acrophobia, heart disease or high blood pressure, etc. are advised not to join the activity.</li> </ul>

Examples of activities	Tour escort's duties relating to risk management of the tour group	
	Checklist	Care for the tour group members
5) Hot air ballooning	<ul style="list-style-type: none"> <li>✓ The safety of hot air ballooning mainly depends on the experience, skills and safety awareness of the pilot. If there is a certification or licensing system for hot air balloon pilots, ask the pilot for his / her certificate, or check with Hong Kong's travel agent to see if the hot air balloon operator hires certified pilots.</li> <li>✓ Check the hot air balloon and relevant accessories for any visible signs of damage or wear.</li> <li>✓ Has the pilot taken all the safety measures before flying (for example, re-checking the hot air balloon, giving safety briefing to the passengers, procedures from inflation to landing, not allowing overloading, etc.)?</li> </ul>	<ul style="list-style-type: none"> <li>♥ Explain the content of the activity in detail, e.g. the itinerary, time and duration, temperature, clothing and equipment needed, etc.</li> <li>♥ If the local tour guide does not speak the language that the tour group members know, the tour escort should translate for the tour group immediately in order to make sure that all the members are aware of the safety measures and escape procedures of the activity.</li> <li>♥ Remind the tour group members that those who are pregnant, suffering from acrophobia, heart disease or high blood pressure, etc. are advised not to join the activity.</li> </ul>
6) Camel riding	<ul style="list-style-type: none"> <li>✓ Before the trip, check if there is any camel-related infectious disease prevailing in the destination (e.g. Middle East Respiratory Syndrome). If so, discuss with the company to see if other substitute activities can be arranged.</li> <li>✓ Observe the camels to see if they look healthy and calm (check if the camel has lameness, sores or wounds in the skin, or is in stable emotion.)</li> <li>✓ Is the camel led by a handler?</li> <li>✓ Is there any briefing on the basic skills of camel riding and precautions to take?</li> </ul>	<ul style="list-style-type: none"> <li>♥ Explain the content of the activity in detail, e.g. the itinerary, time and duration, temperature, clothing and equipment needed, etc.</li> <li>♥ If the local tour guide does not speak the language that the tour group members know, the tour escort should translate for the tour group immediately in order to make sure that all the members are aware of the safety measures escape procedures of the activity.</li> <li>♥ Remind the tour group members that those who are pregnant, have heart disease or wounds, etc. are advised not to join the activity.</li> <li>♥ If there are tour group members who are more timid or prone to screaming for fear joining the activity, try to request the more experienced camel handlers for them and remind them to strictly follow the instructions of the handlers.</li> </ul>

Although accidents are inevitable for outbound travel, the tour escort may help to reduce the risk of accidents by being thoughtful and responsible. If an accident happens, the tour escort has the responsibility for helping the tour group members to minimize the harms.