

# 出外旅遊不可不買旅遊保險

## Travel insurance a must for travellers

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(編按：議會主席何栢靈先生在下文論及，香港人外遊次數日增，足跡所及之地日廣，旅遊保險也因而日見重要。目前約有一半消閒旅客為外地行程購買旅遊保險。為了鼓勵更多旅客購買旅遊保險，同時為了使旅客得到更佳的保險服務，容許旅行社在接受適當培訓後售賣旅遊保險是明智的做法。)

(Editor's note: As Hong Kong people travel more frequently and more extensively, the importance of travel insurance can hardly be overestimated. At present, about half of all pleasure travellers take out such insurance for their overseas trips. To encourage more travel insurance purchases and to ensure better insurance services for the travelling public, it is advisable to allow travel agents to sell travel insurance after receiving proper training, as argued by TIC Chairman Mr Ronnie Ho in the following article.)

**香**港人或許是世界上最熱中旅遊的人。根據統計數字，香港人在二零零四年合共外遊了六千九百萬次；換句話說，在一年之內，每人差不多外遊了接近十次。在那些外遊旅程之中，儘管有大部份是即日往返深圳或澳門的行程，但即使說每人每年平均外遊一到兩次，相信也合情合理。在海外花幾天度假，以便從高壓的生活中恢復過來，這早就成為香港人最喜愛的消遣之一了。正因為這樣，外遊業自從七十年代起飛以來，一直興旺蓬勃至今，去年香港人就花了大約港幣七十八億元參加旅行團。

### 香港旅客與旅行團

香港人外遊的人數那麼龐大，相信大家對於這些外遊旅客的一些特徵都會感到興趣。由於消閒旅客最倚重旅行社，以下我會集中分析他們，而不介紹商務旅客和探親訪友旅客。

香港的經濟由七十年代開始，差不多連續二十年都錄得雙位數字的增長，而消閒旅遊也從那時起，成為越來越多香港人愛好的活動。到了今天，在亞洲旅客之中，以旅遊地點的多元化，以及海外旅程的長短和次數而言，香港旅客和日本旅客已所差無幾，儘管依然稍遜於歐美旅客，但已屬於旅遊經驗較為豐富而且較為見多識廣的一群了。

香港人的足跡雖然遍及世界各地，甚至踏足一些偏遠的地方，像南極、阿拉斯加、肯尼亞之類，但他們總是喜歡參加旅行團，而不以自行安排行程的方式旅遊，這就使

**H**ong Kong people are perhaps the most ardent travellers in the world. According to statistics, they made a total of 69 million outbound trips in 2004, that is to say, each person made close to ten trips in a year. Even if a large number of such trips are same-day visits to Shenzhen or Macao, it is still fair to say that each one of us travels overseas one to two times on average in a year. Indeed, spending a few days in a foreign destination has long become one of the most favourite pastimes for Hong Kong people to relax and to recover from our high-pressure life. That is why since its takeoff in the 1970s, the outbound industry has been thriving vigorously, as can be evidenced by the fact that Hong Kong travellers spent about HK\$7.8 billion on package tours in 2004.

### Hong Kong travellers and packages

Given the huge numbers of Hong Kong travellers, one is naturally interested in learning more about some of their characteristics. Let me focus here on pleasure travellers since they are the ones that rely most on travel agents, and leave aside business and VFR (visiting friends and relatives) travellers.

Pleasure travel has become more common and popular for Hong Kong people since the 1970s when the economy began to see double-digit growth lasting for almost two decades. Nowadays, Hong Kong travellers are generally regarded as the more experienced and sophisticated ones among Asian travellers, almost on a par with Japanese travellers, but still lagging a little behind their American or European counterparts in terms of diversity of destinations, and length and frequency of overseas journeys.

Although Hong Kong people have been travelling extensively, even to such faraway places as Antarctica, Alaska and Kenya, they almost always prefer joining package

他們與歐美旅客明顯區別開來。

籠統來說，旅行團可以分為兩類，就是「全包團」和「機票加酒店團」。所謂全包團，是指包羅所有組成旅程的元素的旅行團，如交通、住宿、觀光等，這類旅行團特別受家庭旅客歡迎，一直以來都是很多旅行社的主要收入來源。至於機票加酒店團，顧名思義，只包括機票和住宿，近年來也漸見普及，年輕而教育程度高的旅客尤其喜愛這種旅遊方式。

## 海外旅遊與風險

為甚麼香港人那麼喜歡參加旅行團？原因我相信有以下幾點：首先，旅行團價格便宜，大多數人都能夠負擔，即使是長途旅程也所費無幾；其次，旅行團可以為旅客提供無憂無慮的旅遊體驗；最後而且是最重要的，是參加了旅行團之後，往海外旅遊必然會涉及的種種風險，都可以轉移到組團的旅行社身上。

以上提及的最後一個原因非常重要，因為不管是經驗多豐富的旅客，也不管是參加旅行團還是自助旅遊，在旅途上都同樣有數之不盡的事情可能會把旅程弄糟。譬如說，護照和錢包可能被偷去了，行李可能被運去了不知甚麼地方，也有可能突然病倒了，這樣的事情不知凡幾。不用說，旅客要是參加了旅行團，這些問題都不用獨自面對，因為旅行社和隨團的領隊都會盡力幫忙。可是，當發生了一些後果更為嚴重而且無法預計的事情時，例如車禍之類，旅客縱使得到旅行社的協助，也往往會感到難以應付。這個時候，旅遊保險正可以大派用場，減低海外旅遊所涉及的風險。

## 旅遊保險與保障

這裏剛好有一個真實的例子，可以證明旅遊保險對旅客和旅行社的重大助益。今年七月中旬，一個三十九人的西藏團，在拉薩時旅遊車發生交通意外，結果九人受輕傷，兩人需要送院治理。不幸中的大幸是，三十九人中有三十

tours rather than making all the travel arrangements themselves, which sets them apart from American or European travellers in a conspicuous way.

Broadly speaking, there are two kinds of package tours, namely all-inclusive packages and air-plus-hotel packages. All-inclusive package tours include all the ingredients that make up a journey such as transport, accommodation and sightseeing. They are especially popular among family travellers and have long been a major source of income for many travel agents. As for air-plus-hotel packages, they include air tickets and accommodation only, and have gradually gained popularity in recent years especially among those young and educated travellers.

## International travel and risks

Why are Hong Kong travellers so keen on joining package tours? The reasons, I believe, are that firstly, package tours are affordable to most people even for long-haul destinations; secondly, package tours provide a hassle-free travel experience; finally and most importantly, by joining package tours, the risks inevitably involved in international travel can be transferred to the travel agents which organise the tours.

The last reason is especially important because no matter how experienced a traveller is, there are numerous possibilities in which his trip may go wrong, be it a package tour or a self-planned excursion. For example, his passport and wallet may be stolen; his luggage may not fly with him to the destination; he may suddenly fall ill; and so on and so forth. Of course, if he is a member of a package tour, problems of this kind will be taken care of, not only by himself, but by his travel agent and the tour escort accompanying the tour as well. But in some more serious unexpected events such as a car crash, the traveller may find himself faced with a situation he can hardly handle even with the help of his travel agent. This is when travel insurance can come in and help to hedge against such risks in international travel.

## Travel insurance and protection

Here is a real-life example of how travel insurance can be of much help to travellers and travel agents alike. In mid-July this year, a Tibet tour of 39 people met a tour coach accident in Lhasa, with the result that nine people were slightly injured and two were hospitalised. Fortunately, 36 of them had purchased travel insurance and all the 11 victims were covered.

六人購買了旅遊保險，而所有傷者都正好有旅遊保險的保障。承保的保險公司在得悉意外之後，先派出醫生和護士各一人前往拉薩檢查傷者的傷勢，然後再安排包機，把兩名重傷的團員運返香港。其餘受傷的旅客在返回香港後也一一送往醫院檢查。

這次意外的善後工作既迅速又周全，所有受影響的旅客都滿意保險公司和旅行社的安排，因此才得以把不利的傳媒報導減至最少。有關旅行社的資源有限，兼且缺乏處理這類緊急事故的專門知識，要不是旅客購買了旅遊保險，恐怕他們也不會得到那麼妥貼的照料；我這推想相信雖不中亦不遠。

旅遊保險的重要無庸置疑，但究竟芸芸旅客之中，有多少百分比的人會在出門度假前購買呢，這卻言人人殊。據我所知，這方面似乎沒有可靠的統計數字。我估計目前大約有一半消閒旅客會購買旅遊保險，而近年購買旅遊保險的人數應有持續增長。越來越多香港旅客購買旅遊保險，這趨勢與其他地方吻合。以美國為例，根據美國旅遊保險協會的估計，自從二零零一年的恐怖襲擊之後，美國旅客購買旅遊保險的百分比增加了三倍。近年出乎意料的故事頻頻發生，例如去年十二月的南亞海嘯，還有今年七月的倫敦連環爆炸，都造成重大傷亡，因此，鼓勵旅客購買旅遊保險，從而使他們在海外旅遊時即便碰到甚麼不測也有所保障，這實在是當務之急。

旅遊保險是一種非常特殊的保險，因為一方面保險期限十分短，但另一方面保險金額和服務的範圍卻異常寬廣。旅遊保險的一般保障範圍包括行李遺失和損壞、醫療開支、行程取消、緊急求助熱線、緊急醫療運送等等。對旅客而言，他們現在特別關心天災和恐怖襲擊的問題，因此有些保險公司的旅遊保險也會為這方面的風險提供保障。現時旅遊保險的產品林林總總，而旅遊保險對旅客又那麼重要，因此有一個很重要的問題必須解決：怎樣才能以有效而專業的方式售賣這種保險？

The insurance company concerned, on learning about the accident, first sent a doctor and a nurse to Lhasa to examine the conditions of the victims, and then arranged for a charter flight to fly the two seriously injured tour members back to Hong Kong. The remaining injured travellers were also sent to hospital for examination on returning to Hong Kong.

The accident was so aptly and promptly handled that all the affected tour members were satisfied with the arrangements made by the insurance company and the travel agent, thus minimising any unfavourable media coverage afterwards. I believe it can be safely assumed that if the travellers had not purchased any travel insurance policies, they could not have been so well attended to, given the limited resources and the lack of expertise in handling such an emergency situation on the part of the travel agent.

Although the importance of travel insurance is indisputable, the percentage of travellers who have taken out such insurance before setting off for their holidays is subject to debate. As far as I know, there seem to be no reliable statistics for that. My estimation is that at present about 50 per cent of pleasure travellers buy some kind of insurance cover for their trips, and that there is a steady increase in travel insurance purchases over the years. This growing trend of more and more travellers taking out travel insurance is in line with a similar trend elsewhere. For instance, the United States Travel Insurance Association has estimated that the percentage of American travellers purchasing travel insurance has increased threefold since the terror attacks in 2001. Indeed, given the frequency of unexpected events in recent years, which caused large numbers of deaths and injuries, such as the tidal waves in South Asia last December and the London bombings this July, there is every reason to encourage the travelling public to have themselves protected against the unpredictability of overseas travel through travel insurance.

Travel insurance is a very special type of insurance in that whereas its protection period is very short, its benefits and services are unusually broad. Common areas of travel insurance cover include lost or damaged luggage, medical expenses, cancellation of trips, emergency hotline services and medical evacuation, among others. Now that natural disasters and terrorist attacks have become a major focus of concern for travellers, some insurance companies also offer policies that cover these areas. Given the wide variety of travel insurance products and their importance to travellers, there is one essential problem that needs to be addressed: how can they be distributed in an effective and professional manner?

## 旅遊保險的銷售與旅行社

根據估計，目前超過六成的旅遊保險是在旅行社的營業地點出售的。正如前文所述，香港人喜愛的旅遊模式是參加旅行團，因此他們也喜歡在報名參加旅行團的地方購買旅遊保險，這是自然不過的事，也因此旅行社購買旅遊保險的百分比才會那麼高。在英國、美國、新加坡、澳洲等國家，註冊旅行社都可以售賣旅遊保險，但不能售賣旅遊保險之外的任何其他保險。但在香港，這方面卻有法律上的灰色地帶。雖然旅行社一方面與旅客所購買的大部份旅遊保險有關，但另一方面卻因為不是合資格的保險代理人而無法向旅客解釋保險的細節。這種現狀恐怕遠遠稱不上對旅客最為有利。

保險業監理處建議新增一種保險代理人類別，即旅遊保險代理人，以便旅行社可以向旅客推銷和發售旅遊保險；基於上述理由，我對這建議十分支持。這計劃的構思，是旅行社必須先接受適當的培訓，然後通過檢定考試，最後註冊成為旅遊保險代理人；在註冊之後，旅行社並且要符合持續專業進修的規定，以確保它們的專業知識能與時並進。只要建議得以實行，就會出現三贏局面。首先會「贏」的是旅客，因為旅行社到時會熱心鼓勵他們購買旅遊保險，而當他們買了之後，受過妥善訓練的旅遊保險代理人兼旅行社，就會向他們詳細解釋保單的內容。其次會「贏」的當然是保險公司，因為目前只有一半左右的消閒旅客會購買旅遊保險，換言之保險公司的旅遊保險銷售額說不定會翻一番。最後會「贏」的是旅行社，因為它們到時不僅是旅遊專家，而且是旅遊保險專家，那當它們向顧客推銷旅遊保險時，就會得到顧客的信心。

最後，讓我們回頭看看上文提出的問題：怎樣才能以有效而專業的方式售賣旅遊保險？我的答案是：訓練旅行社，然後讓它們去做。✎

## Sale of travel insurance and travel agents

At present, it is estimated that more than 60 per cent of travel insurance policies are sold on the premises of travel agents. Given that the preferred mode of travel by Hong Kong people is to join package tours as mentioned in the above, it is just natural that they also prefer to purchase travel insurance at the same location where they book their holidays, hence such a high percentage. In such countries as Britain, America, Singapore and Australia, registered travel agents are allowed to sell travel insurance (but not other insurance products). In Hong Kong, however, there is a legal grey area in this respect. Whereas on the one hand travel agents are responsible for the majority of travel insurance policies purchased by travellers, on the other hand they are not allowed to explain to the travellers the details of such policies as they are not qualified insurance agents. This is hardly in the best interests of the travelling public.

That is why I strongly support the proposal put forward by the Office of the Commissioner of Insurance to introduce a new category of insurance agents, called travel insurance agents, in order to allow travel agents to promote and sell travel insurance to the travellers. Under the proposal, travel agents will be required to receive proper training and pass a qualifying examination before they can be registered as travel insurance agents; and after registration, they will have to follow a Continuing Professional Development scheme in order to update their professional knowledge. Once the proposal is implemented, a win-win-win situation will come into being. The first "win" is for the travellers: they will be actively encouraged by their travel agents to take out travel insurance policies and when they do buy ones, their policies will be explained to them in detail by properly trained travel insurance-cum-travel agents. The second "win" is of course for the insurance companies: they may possibly see their travel insurance sales doubled as at present only about half of all pleasure travellers seek insurance cover for their trips. The third "win" is for the travel agents: they will have commanded the confidence of their customers when promoting travel insurance products to them as they are experts not only in travel matters but in travel insurance as well.

Finally, let us return to the question asked above: how can travel insurance products be distributed in an effective and professional manner? My answer is: train travel agents and let them do it. ✎