

「旅遊保險代理」常見問題集

FAQs on travel insurance agents

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鑒於很多會員都十分關注「旅遊保險代理」登記制度，本文特別摘錄一些關於新制度的常見問題，以供會員參考。

登記制度

1. 為甚麼要設立「旅遊保險代理」登記制度？

根據《保險公司條例》，旅行社如向顧客售賣旅遊保險而沒有登記成為保險代理，即屬違法。議會與保險業監理處（下稱「保監處」）及保險界多番磋商後，保監處決定因應旅遊業的需要，新增「旅遊保險代理」登記類別。這樣旅行社既可在適當規管下售賣旅遊保險，而經旅行社購買旅遊保險的人士也可得到保障。

2. 旅行社須向哪個機構登記？甚麼人需要考試和登記？

旅行社須向香港保險業聯會（下稱「保聯」）成立的保險代理登記委員會登記。持牌旅行代理商（即旅行社）須登記為「旅遊保險代理商」，並指定一名已通過「旅遊保險代理人考試」的東主或負責處理旅遊保險代理業務的人士登記為「負責人」。旅遊保險代理商必須得到保險公司委任。售賣旅遊保險的旅行社職員同樣要通過上述考試，並由旅遊保險代理商委任，以登記成為其「業務代表」。登記表格可在保聯的網站下載，網址為 www.hkfi.org.hk/b5_download.htm。

3. 旅遊保險代理商的負責人可否代表超過一家旅遊保險代理商？

每名負責人只可以代表一家旅遊保險代理商，負責處理其旅遊保險代理業務。

Since the registration scheme for travel insurance agents has become the focus of attention of many members, some frequently asked questions about the new scheme are compiled for members' easy reference.

Registration scheme

1. Why is the "travel insurance agents" registration scheme introduced?

According to the Insurance Companies Ordinance, it is an offence for any travel agent to sell travel insurance without registering as an insurance agent. After considerable discussion with the TIC and the insurance industry, the Office of the Commissioner of Insurance (OCI) has decided to introduce a new registration category of "travel insurance agent" so that travel agents can sell travel insurance under proper regulation and travellers can also be better protected.

2. Which organisation should travel agents register with? Who will need to take an examination and register?

Travel agents have to register with the Insurance Agents Registration Board (IARB) under The Hong Kong Federation of Insurers (HKFI). A licensed travel agent has to be registered as a "travel insurance agency" and appoint one person (who may be its owner or a person in charge of its travel insurance business and who has passed the Travel Insurance Agents Examination) to be registered as its "responsible officer". Travel insurance agencies must be appointed by an insurer. Staff of travel agents must also pass the examination and be registered as "technical representatives" of their appointing travel insurance agencies in order to sell travel insurance. The application forms can be downloaded from the HKFI's website at www.hkfi.org.hk/en_download.htm.

3. Can a responsible officer represent more than one travel insurance agency?

A responsible officer can only represent one travel insurance agency, who will be in charge of travel insurance business.

4. **旅行社需要為每家分行登記負責人嗎？**
每家旅行社只需登記一名負責人，但每家分行銷售旅遊保險的職員必須登記為業務代表。
5. **業務代表從甲旅行社轉職乙旅行社，會不會影響其旅遊保險代理業務代表的身份？**
不會，他的登記身份可以由甲旅行社的旅遊保險代理業務代表，轉為乙旅行社的業務代表。一般而言，假如甲乙兩家旅行社所代表的保險公司不相同，他須就每家不同的保險公司向保聯繳付港幣五十元行政費，以更新有關登記的資料。
6. **如想登記成為業務代表但沒有中五學歷，或未能提供中五學歷的證明文件，應怎麼辦？**
具有中五或以上學歷是成為業務代表的一項必要條件。至於學歷達中五程度卻未能提供證明的申請人，保聯會因應個別情況處理。

課程及考試

7. **旅行社職員應怎樣準備考試？**
旅行社職員可參加由議會與職業訓練局高峰進修學院合辦的密集式備考課程。詳情請瀏覽議會網站(www.tichk.org)，或致電2807-1199向訓練部查詢。
8. **我不是旅行社職員，應怎樣準備考試？**
你可參加由高峰進修學院(電話：2836-1922)開辦的全面式備考課程。課程根據考試範圍編寫，專為有志為顧客提供旅遊保險服務的人士而設。
9. **考試的內容、形式如何？甚麼時候舉行？**
考試內容分「保險原理及實務」和「旅遊保險」兩部份，考生要在兩小時內回答八十條選擇題，合格分數為七十分。高峰進修學院考試中心(電話：2919-1467)已由今年五月十五日起定期舉行考試，考試時間表及考試手冊可在中心的網站(www.vtc.edu.hk/cpdc)下載。

4. **Does each branch office of a travel agent need to register one responsible officer?**
A travel agent only needs to register one responsible officer. However, those members of staff who sell travel insurance at branch offices must register as technical representatives.
5. **If a technical representative working for Travel Agent A joins Travel Agent B, will his or her status as a technical representative be affected?**
No, his or her status as a technical representative of Travel Agent A can be changed to that of Travel Agent B. Generally speaking, if the two agents are appointed by different insurers, he or she will have to pay an administration fee of HK\$50 to the HKFI for updating the information of each different insurer.
6. **If a person who wishes to register as a technical representative has not completed Form 5 or is unable to produce any document to show that he or she has such a qualification, what should he or she do?**
One of the requisites for registering as a technical representative is to have a qualification of Form 5 or above. For those who are unable to provide documentation for their Form 5 qualification, the HKFI will consider such applications on a case-by-case basis.

Courses and examination

7. **How can staff of travel agents prepare for the Travel Insurance Agents Examination?**
They may take the preparatory course (intensive module) co-organised by the TIC and the Institute of Professional Education And Knowledge (PEAK) of the Vocational Training Council. For details, please browse the TIC website (www.tichk.org) or contact the Training Department on 2807-1199.
8. **I am not working for any travel agent. How can I prepare for the examination?**
You may take the preparatory course (full module) organised by PEAK (tel.: 2836-1922), which is designed according to the examination syllabus for people intending to provide travel insurance service for their customers.
9. **What are the contents and format of the examination? When will the examination take place?**
The examination covers two parts, namely principles and practice of insurance, and travel insurance. Candidates have to complete 80 multiple-choice questions in two hours

10. 怎樣索取考試的研習資料手冊？

你可在保監處網站(www.oci.gov.hk)免費下載，或於高峰進修學院考試中心或議會辦事處購買手冊的印刷本，每本港幣三十元。

售賣旅遊保險

11. 旅遊保險代理商可以銷售甚麼類型的旅遊保險？

旅遊保險代理商只要為顧客提供旅遊服務，包括預訂旅行團、機票加酒店套票、機票、船票、酒店等，就可以向他們售賣與這些服務直接有關的旅遊保險。由於旅遊保險代理商銷售的旅遊保險必須與他們為顧客安排的旅程有關，因此不得售賣一年期的旅遊保險，也不得售賣單獨的旅遊保單。

12. 若旅客取消機票並辦理退款，可否一併取消旅遊保險並取回保費？

這視乎個別保險公司的規定。不過保險公司可能會向旅客收取行政費用。

13. 旅遊保險代理商向旅客售賣旅遊保險時，應在收據上列出甚麼資料？

收據上須列明業務代表的姓名及其保險代理登記號碼。

14. 業務代表銷售旅遊保險時因疏忽而引致旅客追討賠償，應由誰負上責任？

由於旅遊保險代理商是由保險公司委任的，保險公司可能因此要為旅遊保險代理商的錯誤負上責任。不過，保險公司也可能會向旅遊保險代理商追討賠償。另外，旅遊保險代理商、其負責人或業務代表若違反《保險代理管理守則》，保險代理登記委員有權向他們採取紀律行動，如作出譴責，以及暫停或終止旅遊保險代理商、其負責人或業務代表的委任。TC

and the pass mark is 70. The PEAK Examination Centre (tel: 2919-1467) has begun to conduct examinations regularly from 15 May 2006. The examination's timetable and handbook are downloadable from the Examination Centre's website at www.vtc.edu.hk/cpdc.

10. How to obtain the Study Notes for the examination?

You may download the Study Notes free of charge from the OCI's website at www.oci.gov.hk, or buy a printed copy from the PEAK Examination Centre or the TIC for HK\$30.

Sale of travel insurance

11. What kinds of travel insurance can be sold by travel insurance agencies?

When travel insurance agencies provide travel services for their customers, such as booking package tours, air-plus-hotel packages, air tickets, ferry tickets or hotel rooms, they are allowed to sell travel insurance directly related to such services. Since travel insurance agencies must only sell travel insurance tied to the tours they arrange for their customers, they can sell neither an annual travel insurance policy nor stand-alone travel insurance.

12. Whereas travellers can cancel an air ticket and have the airfare refunded, can they also cancel the travel insurance purchased and get back the premium?

That depends on the policy of individual insurance companies, which may impose an administration fee on the travellers.

13. What information must be printed on the receipt for travel insurance policies sold by travel insurance agencies?

The receipt must have the name of the technical representative and his or her Insurance Agent Registration Number.

14. If a traveller claims compensation because of negligence committed by a technical representative when selling travel insurance, who will be liable?

Since the travel insurance agency concerned is appointed by the insurer, the latter may be liable for any mistakes committed by its travel insurance agency. However, the insurer may also claim compensation from the travel insurance agency. In addition, if the travel insurance agency, its responsible officer or technical representatives has breached the Code of Practice for the Administration of Insurance Agents, the IARB will take disciplinary actions by issuing a reprimand, or suspending or terminating the appointment of the travel insurance agency, its responsible officer or technical representatives. TC