

旅遊保險代理獲豁免中五要求

Form 5 requirement waived for travel insurance agents

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旅遊保險代理登記制度已實施了一年多，截至今年二月底為止，已有超過五百家旅行社登記為旅遊保險代理商，約有二千名旅行社職員登記為負責人或業務代表。此外，旅遊保險代理人考試自二零零六年五月推出以來，截至今年二月底為止，應考人次超過六千，及格率為百分之四十五。

最近保險業監理處與旅遊及保險業界磋商後宣佈，符合一定條件的資深旅行社職員，可獲豁免中五學歷的登記要求。本刊為此訪問了保監處的有關官員，以瞭解豁免的詳情及其他事宜。以下是訪問內容：

豁免安排

沒有中五學歷證明的旅行社職員，如果已通過旅遊保險代理人考試，應該怎樣申請豁免？

他們必須符合以下豁免條件：一、在緊接二零零六年五月十五日之前，已經在香港從事旅遊代理業務，而且在這個日期之後沒有連續兩年停止在香港從事與旅遊有關的工作；二、在緊接二零零六年五月十五日之前的六年內，最少有五年在香港從事旅遊代理業務的經驗。

已通過有關考試而又符合條件的人士，必須在二零零八年四月三十日之前，向保險代理登記委員會申請登記成為旅遊保險代理商的負責人或業務代表。即使他們暫時不申請登記，也必須在二零零八年四月三十日之前，經由準委任旅遊保險代理商向上述委員會遞交適用的登記意向通知書；還沒有準委任旅遊保險代理商的話，則可以親自遞交適用的登記意向通知書。

已通過有關考試但還未登記的人士，如果在通過考試後兩年內仍不登記，則考試成績會失效。

After the implementation of the travel insurance agents registration scheme for more than a year, there were over 500 travel agencies having registered as travel insurance agencies, and some 2,000 travel agency staff having registered as responsible officers or technical representatives as at 29 February 2008. And since the Travel Insurance Agents Examination was introduced in May 2006, there were over 6,000 candidates having taken the examination, with a pass rate of 45%, as at 29 February 2008.

The Office of the Commissioner of Insurance (OCI), after discussion with the travel and insurance industries, has recently announced that the Form 5 education registration requirement is waived for those senior travel agency staff who meet certain conditions. *The Voice* has therefore interviewed the relevant official of the OCI to better understand details of the waiver as well as other matters. Here is the content of the interview:

Waiver arrangements

What should staff members of travel agencies do if they do not have proof of Form 5 education but have already passed the Travel Insurance Agents Examination?

They must satisfy the following conditions to be eligible for the waiver: (1) they were engaged in travel agency business in Hong Kong immediately before 15 May 2006 and have not ceased to be engaged in travel-related work in Hong Kong for two consecutive years since that date; and (2) they have experience in travel agency business in Hong Kong for at least five years within the six years immediately before 15 May 2006.

For those who have passed the examination and meet the conditions for the waiver, they must apply to the Insurance Agents Registration Board (IARB) for registration as responsible officers or technical representatives of travel insurance agencies by 30 April 2008. Even if they do not apply for registration for the time being, they must also file an appropriate notice of intention with the IARB by 30 April 2008 either through their prospective appointing travel insurance agencies, or by themselves in case they do not have any such agencies.

For those who have passed the examination but have not yet registered, their examination results will become invalid if they do not register within two years after passing the examination.

如果符合豁免條件但還未考試，應該怎麼辦？

這些人士也必須在二零零八年四月三十日之前，通過準委任旅遊保險代理商，向保險代理登記委員會遞交適用的登記意向通知書；還沒有準委任旅遊保險代理商的人士，則可以親自遞交適用的登記意向通知書。此外，他們還必須在二零零九年四月三十日之前通過有關考試。

必須注意的是，這是僅只一次的豁免。如果想中五學歷的登記要求獲得豁免，就必須在二零零八年四月三十日之前，向上述委員會申請登記或遞交登記意向通知書，否則在那天之後，委員會不會再接受任何有關這次豁免的登記申請。

關於這次豁免安排的資料及登記意向通知書的樣本，可以在哪裏索取？

香港保險業聯會已經就這次豁免發出了指引。那份指引附有這次豁免安排的詳情及適用的登記意向通知書樣本，在聯會網站的「保險代理通告」欄(www.hkfi.org.hk/b5_for_agents_notice.htm)可以下載。

銷售保險

旅行社售賣旅遊保險產品有甚麼規定？需要注意些甚麼？

已登記的旅行社及其職員，必須遵守由香港保險業聯會發出的守則及指引，這包括在櫃檯為顧客提供面對面的旅遊保險服務時，必須在櫃檯擺放顯示姓名及保險代理登記號碼的名牌，並且在直接為顧客安排的旅遊保險的收據上，印上或寫上姓名及保險代理登記號碼。此外，旅行社應盡量提供多種旅遊保險產品給旅客選擇，並給予足夠的資訊，包括保費、保障範圍及條款等。

保監處會採取甚麼措施，以監察售賣旅遊保險的旅行社？

保監處已提醒保險公司採取措施，以確保其旅遊保險代理遵守有關守則及指引，以及防止不良營商手法，例如向旅客作出失實陳述等。此外，保險代理登記並會處理對旅遊保險代理的投訴；如投訴成立，委員會會處分有關旅遊保險代理。☞

For those who meet the waiver conditions but have not sat the examination yet, what should they do?

They must also submit an appropriate notice of intention to the IARB by 30 April 2008 either through their prospective appointing travel insurance agencies, or by themselves if they do not have any such agencies. Apart from that, they must pass the examination by 30 April 2009.

It must be noted that this is a one-off waiver. For those who want to have the Form 5 education registration requirement waived for them, they must either apply to the IARB for registration or submit an appropriate notice of intention to the IARB by 30 April 2008. If they fail to do so by that date, the IARB will not accept any application for registration under the waiver.

Where can information regarding the waiver arrangements and samples of the notices of intention be obtained?

The Hong Kong Federation of Insurers (HKFI) has already issued a guidance note on the waiver, which contains details of the waiver arrangements and samples of the appropriate notices of intention. The guidance note can be downloaded from the Notice section of the HKFI's website (www.hkfi.org.hk/en_for_agents_notice.htm).

Sale of travel insurance

Are there any rules governing the sale of travel insurance by travel agencies? What should travel agencies pay attention to?

Registered travel agencies and their staff must comply with codes and guidance notes issued by the HKFI. These include putting on the counter nameplates displaying their names and insurance agent registration numbers when they provide face-to-face travel insurance service for customers over the counter, and printing or writing their names and insurance agent registration numbers on the receipts of travel insurance they directly arrange for customers. Apart from that, travel agencies should offer, as far as possible, a variety of travel insurance products for travellers to choose from, and provide them with adequate information such as the premium, cover and terms and conditions of the travel insurance products.

What measures will be taken by the OCI in monitoring travel agencies which sell travel insurance?

The OCI has already reminded the insurance companies to take measures to ensure that their travel insurance agents comply with the relevant codes and guidance notes and to prevent malpractices such as making misrepresentations to travellers. Apart from that, the IARB will handle complaints against travel insurance agents; and if the complaints are substantiated, the IARB may discipline the travel insurance agents concerned. ☞