

踏出風險管理的第一步

Taking the first step in risk management

本刊記者 Staff reporter

自從怡安保險顧問有限公司撰寫的《香港旅遊業風險解決準則》發表後，不少業者說當中某些方案不大可行，特別是建議旅行社強調自己只是代理商，並在宣傳資料中點明目的地接待社的做法，更備受爭議。雖然這種轉移風險的做法在外國甚為普遍，但香港的旅行社恐怕難以遵行，起碼在目前的情況下是那樣。

《風險解決手冊》

業者之所以覺得《準則》難以推行，或許是因為《準則》包含了外國業界現正奉行的最高作業標準，而那些標準卻未必適用於香港的緣故。話雖如此，《準則》內很多其他值得參考的方案卻不宜置之不理。香港的旅行社儘管未能完全達到《準則》的標準，但至少可依照《準則》來推行預防措施，減低營運風險，踏出風險管理的第一步。為此，怡安在綜合了議會會員對《準則》的意見後，以《準則》為藍本，編寫成《香港旅遊業風險解決手冊》，使旅行社可於日常工作中把風險管理的概念運用出來。

減緩風險的措施

減緩風險的措施推行得宜，可減少危機發生的可能。《手冊》以此為重點，從供應商管理、市場推廣及銷售、旅程期間、回程後的跟進工作四方面提供了一系列建議。以下是部份要點：

供應商管理

- **選擇供應商**：旅行社應以合理的謹慎和努力程度去選擇供應商，以確保供應商的服務水平。供應商應聲譽良好，財務狀況穩健，並遵守當地的法規，沒有嚴重的索償紀錄。
- **服務協議**：旅行社應與供應商簽訂詳細的服務協議，訂

Since the *Risk Solutions Guideline for Travel Industry in Hong Kong* compiled by Aon Hong Kong Limited was released, many traders commented that some of its recommendations are not workable, especially the one asking travel agents to emphasise that they are simply acting as intermediaries for the suppliers, and to disclose the names of ground operators in marketing materials. Such a method to transfer risk, though very common overseas, seems unlikely to find a receptive audience in Hong Kong, at least for the time being.

Risk Solutions Manual

Traders find the *Guideline* difficult to implement possibly because it has incorporated the highest standards of practice which are now adopted in overseas countries but which may not be applicable in Hong Kong. This, however, does not mean that its many other worthwhile solutions should be discarded lightly. Even though travel agents in Hong Kong may consider the standards set out in the *Guideline* unattainable, they can still take their first step in risk management by carrying out preventive measures suggested in it in order to reduce business risks. Aon Hong Kong has therefore worked out a *Risk Solutions Manual for Travel Industry in Hong Kong* based on the *Guideline* and feedback from TIC members, so that travel agents can apply risk management in their daily operation.

Risk mitigation measures

Effective implementation of risk mitigation measures can reduce the probability of crises. With this as its focus, the *Manual* gives a series of recommendations in respect of supplier management, marketing and sales, tour trip and post-tour follow-up. Below are some of the main points:

Supplier management

- **Supplier selection**: Travel agents should exercise reasonable care and diligence in selecting suppliers so as to ensure the latter's service quality. The suppliers should have a good reputation and sound financial status, observe local legal requirements, and have no record of serious claims.
- **Service agreement**: Travel agents should sign with the suppliers a detailed service agreement, stipulating the obliga-

明雙方的責任，以及供應商的最基本服務水平和安全標準。

- **文件紀錄**：旅行社與供應商之間的通訊應妥為記錄並存檔。若旅行社被索償，就可根據紀錄，瞭解事故。
- **定期檢討**：旅行社應定期評估供應商的表現及聲譽，服務協議的措詞和細節也應定期更新，務求供應商達到應有的服務水平。

市場推廣及銷售

- **適當駕馭顧客的期望**：旅行社應在出發前或旅程中，提醒顧客應做或不應做的事情，以免行程受到影響。一些旅行社無法控制的因素，取消旅行團或更改行程的政策，旅行社與顧客雙方的責任等，都應在顧客報團前說明。上述各項應包含在旅行團條款及細則內，並由顧客簽署。這樣可避免日後出現爭議，減少投訴。
- **文件紀錄**：旅行社與顧客之間有關旅遊安排的通訊，如報團文件、行程更改的通知及顧客確認書等，都應妥為保存。萬一遭投訴或索償，旅行社就可根據這些資料，瞭解事件的經過。
- **僱員注意事項一覽表**：旅行社可採用這份檢查清單，以減低旅行社因僱員疏忽而要承擔的風險。清單可包括以下事項：「是否已建議顧客購買旅遊保險？」，「是否已說明退團條款，以及簽證、護照、健康檢查的規定？」，「是否已提供旅遊警告資料？」等。
- **風險轉移**：顧客如要參加高風險的活動，旅行社應要求顧客簽署風險承擔聲明及免責書，以示對方明白並願意承擔那些活動的風險。

旅程期間

由於大部份事故都在旅途中發生，旅行社和目的地供應商應採取安全預防措施，以減低發生事故的風險。以下項目應盡可能包含在雙方的服務協議內：

- **交通安排**：旅遊車 / 包租船 / 觀光船必須領有適當並有效的牌照，定期接受檢驗和維修，並且購買第三者保險。司機 / 船長必須持有適當並有效的牌照。
- **導遊**：目的地導遊須持有有效牌照，負責監督司機安全駕駛，提醒團員在參加活動時注意個人安全，以及身體

條件 of each party and the minimum service quality and safety standards which the suppliers are supposed to attain.

- **File documentation**: Travel agents should document and file their communications with the suppliers. If a claim is lodged against the agents, such records can help them look into the incident.
- **Regular review**: Travel agents should regularly review the suppliers' performance and reputation. The wording and details of the service agreement should also be updated to ensure that their services are up to standard.

Marketing and sales

- **Proper management of customers' expectations**: Travel agents should remind customers of the dos and don'ts before and during the trip so that their holidays will not be spoiled. Travel agents should also explain to the customers before accepting a booking what is beyond their control, what their policies are on tour cancellation and itinerary alteration, and what obligations both parties have. All these should be included in the terms and conditions of the tour and signed by the customers. Future arguments or complaints can thus be avoided.
- **File documentation**: All communications regarding tour arrangements between travel agents and customers, such as tour booking documents, advice to itinerary changes and confirmation by the customers, should be properly documented. If a complaint or claim is lodged against the agents, such records can be useful in helping them find out what has happened.
- **Employee checklist**: This checklist can be used to reduce the exposure of travel agents to liability arising from the negligence of the employees. Checklist items may include: "Travel insurance recommended?", "Cancellation policies, and visa, passport and health check requirements explained?", "Travel advisory warnings provided?", etc.
- **Risk transfer**: If customers wish to participate in high-risk activities, they should be asked to sign an assumption of risk statement and a liability release form, indicating their acknowledgment of the inherent risks associated with the activities.

Tour trip

Since most accidents occur during the trip, travel agents and local suppliers should take safety precautions to reduce the risk of accidents. The following items should be incorporated into the service agreement as far as possible:

- **Transport arrangements**: Tour coaches / charter vessels / sightseeing boats must possess a proper and valid licence, be regularly inspected and serviced, and be covered by third-party insurance. Drivers / captains must hold a proper and valid licence.

狀況是否適宜參加某些活動。

- **食肆**：持有飲食牌照，衛生情況合乎標準，設有消防設備及緊急出口。
- **酒店 / 住宿**：領有正式牌照，配備消防設備、自動灑水系統和緊急出口，在當眼處展示火警逃生路線圖。
- **主題公園**：只可參觀合法經營並符合安全規例的主題公園。機動遊戲或設施須定期接受檢驗。如機動遊戲或設施不適合某類健康狀況的人士，入口處應有適當的警告標誌。

回程後的跟進工作

旅行社如投訴處理不當，公司形象難免受損。因此，旅行社應設立有效的處理投訴機制，以增進與顧客的關係。

旅行社處理投訴時，也應注意以下各點：

- 以體恤關懷的態度，處理顧客的投訴或索償，並積極主動回應。
- 若顧客因身體受傷或財物損毀而索償，或威脅採取法律行動，旅行社切勿承認責任，或使用可能被視為承認責任的措詞。
- 確保公司設有恰當程序，使管理層能得知嚴重的投訴個案，可能有損公司聲譽的投訴，以及有訴訟風險或涉及違法事件的投訴。

結語

讀者或許會覺得《手冊》只關乎外遊旅行社，但其實入境旅行社也同樣可從中得益。例如在供應商管理方面，外遊旅行社和入境旅行社的分別，只是前者的供應商在外地，後者在香港而已；又例如在回程後的跟進工作方面，兩者要注意的事情根本並無分別。風險管理對香港的旅行社來說是個新概念，而且需要旅行社管理層以至前線人員積極參與，才能夠推行成功。業者只要今天踏出風險管理的第一步，然後堅持下去，終有一天會達到《準則》的最高作業標準的。TC

- **Tourist guides**: Local tourist guides must possess a valid licence. They should ensure the drivers drive safely and remind tour members to assess, based on their health and physical conditions, whether they are fit to take part in certain activities.
- **Dining places**: All restaurants chosen must have a valid catering licence and good hygiene standards. The restaurants must have fire-fighting equipment and emergency exits.
- **Hotel / accommodation**: Hotels must be licensed and have fire-fighting equipment, automatic water sprinkler systems and emergency exits. Maps showing fire escape routes must be displayed at prominent places.
- **Theme parks**: Only theme parks that are legally operated and conform to the safety regulations should be visited. Mechanical rides and facilities must be regularly checked and maintained. If they are not suitable for people in certain health categories, appropriate warning signs should be displayed at the entrance.

Post-tour follow-up

Poorly handled complaints may adversely affect travel agents' reputation. An effective complaint handling mechanism should therefore be set up to enhance the agent-customer relationship. Agents should also take note of the following when handling complaints:

- All customer complaints or claims should be dealt with empathetically, and in a responsive and proactive manner.
- If a claim involves injury or loss of property, or if legal action is threatened, travel agents should never admit liability or use words that might be considered an admission of liability.
- Travel agents should ensure proper channels are in place so that the management can be aware of complaints which are substantive, may damage the company's reputation, or involve any threat of litigation or breach of law.

Conclusion

Readers may have the wrong perception that the *Manual* is for outbound agents only. No, it is not. For example, supplier management is equally relevant to outbound and inbound agents although the suppliers of the former are in foreign countries and those of the latter are in Hong Kong. Similarly, post-tour follow-up work is the same for both kinds of agents. Risk management being a new concept to Hong Kong's travel agents, its success lies in the commitment and participation of the management as well as front-line staff. If traders take a first step in risk management now and press ahead with it, they may one day be able to meet the highest standards of practice contained in the *Guideline*. TC