

Travel Industry Council of Hong Kong
Work Insurance Scheme for Freelance Tourist Guides

(Effective from 1 January 2020)

1. “Work insurance for freelance tourist guides” (“work insurance”) refers to any insurance which satisfies each of the basic requirements set out as follows:

- 1.1. The policy covers the entire duration when holders of valid Tourist Guide Passes issued by the TIC (TG Pass holders) perform tourist guide duties in Hong Kong as assigned by Hong Kong’s licensed travel agents, including the journey to and from the meeting point and dismissal place of inbound tour groups on the means of transport arranged by travel agents to transport such inbound tour groups, and such situations as are required by tourist guide duties where the TG Pass holders stand up, work and move about on tour coaches without wearing seat belts, or help while in the streets the tour participants to board or alight from vehicles or transport their luggage.
- 1.2. The number of inbound tours received during the insured period is not limited, and the insured area is Hong Kong.
- 1.3. The basic scope of cover is as follows:

	Coverage (accident only)	Maximum benefits (HK\$) not less than (per insured person, unless otherwise stated)
(1)	Medical cover	
	Medical expenses	50,000 (per accident)
	Hospital cash allowance	3,000 (per insured period)
(2)	Personal accident (death or permanent disablement)	
	Accident on public common carrier or during robbery	300,000*
	Other accidents	200,000*
	Burns cover	100,000
(3)	Income protection (temporarily incapacitated from performing tourist guide duties)	2,000 (per insured period)
(4)	Compassionate payment on death	10,000

* Not less than one claim in total per policy

2. “Work insurance” can be:

- 2.1. provided by the travel agents for the freelance tourist guides; or
- 2.2. purchased by the freelance tourist guides themselves but the travel agents must provide a premium subsidy.

3. Method of calculating premium subsidy for “work insurance” provided by the travel agents:
 - 3.1. The premium subsidy is calculated on the basis of the same inbound tour.
 - 3.2. One day of premium = the annual premium benchmark (HK\$550) ÷ 365 ◦
 - 3.3. The annual premium benchmark is set by the TIC and will be adjusted according to the timely market research.
 - 3.4. For TG Pass holders who actually work for 7 days or less, the subsidy = one day of premium x 7.
 - 3.5. For TG Pass holders who actually work for 8 to 14 days, the subsidy = one day of premium x 14.
 - 3.6. For TG Pass holders who actually work for 15 days or more, the subsidy = one day of premium x the number of days the TG Pass holders actually work.
 - 3.7. When counting the number of days the TG pass holders actually work, such time as less than one day is considered one day.

4. Freelance tourist guides who are not covered by “work insurance” and perform tourist guide duties assigned by travel agents **will not** be subject to disciplinary action (but the travel agents who assigned tourist guide duties to freelance tourist guides who are not covered by ‘work insurance’ without a reasonable excuse will be subject to penalties).

5. The **Work Insurance Scheme for Freelance Tourist Guides** is **not** applicable to freelance tourist guides who receive local tours whose participants are mainly local residents.

6. Frequently asked questions:
 - 6.1. Which insurance company(ies) provide work insurance for freelance tourist guides?**
 - ✎ Please contact the tourist guide / tour escort organisations and the travel agents for insurance company(ies) providing work insurance for freelance tourist guides.

 - 6.2. If I am also a freelance outbound tour escort, do I have to buy another work insurance policy?**
 - ✎ Yes, unless the insurance company can provide a policy with basic cope of cover which satisfies all the basic requirements for both tourist guides and tour escorts. Please click [here](#) for details about **Work Insurance Scheme for Freelance Tour Escorts**.

 - 6.3. If a travel agent does not provide the freealance tourist guides premium subsidy in accordance with the manner prescribed by the TIC, what can the tourist guides do?**
 - ✎ They may seek help from the TIC Inbound Department. Member travel agents who are found in violation of TIC directive will be subject to penalties.

6.4. Will there be any exemption for the freelance tourist guides who are not covered by “work insurance”?

- ✎ Exemption can be granted for those freelance tourist guides who are not covered by the “work insurance” for the sole reason of age.

6.5. How is the annual premium benchmark set?

- ✎ The TIC will carry out research annually on the premiums of work insurance for freelance tourist guides which is available on the market and which offers cover in Hong Kong. If any such premiums are different from the current annual premium benchmark, the annual premium benchmark will be revised as the lowest premium of all such premiums.