

Travel Industry Council of Hong Kong
Work Insurance Scheme for Freelance Tour Escorts

(Effective from 1 January 2020)

1. “Work insurance for freelance tour escorts” (“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 Tour Escort Passes issued by the TIC (TE Pass holders) perform tour escort duties outside Hong Kong as assigned by Hong Kong’s licensed travel agents, including their personal time and rest time during the journey, and such situations as are required by tour escort duties where the TE 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 journeys during the insured period is not limited, and the insured area is anywhere except Hong Kong.

1.3. The basic scope of cover is as follows:

	Coverage (accident and illness, unless otherwise stated)	Maximum benefits (HK\$) not less than (per insured person per insured journey, unless otherwise stated)
(1)	Medical cover	
	Medical expenses	500,000
	Overseas hospital cash allowance	5,000 (per insured period)
(2)	Emergency assistance	
	Emergency medical evacuation	Actual cost
	Repatriation of mortal remains	Actual cost
	Deposit guarantee for hospital admission	39,000
	Compassionate visit	At least one round-trip economy class air ticket, ferry ticket, etc, and actual accommodation expenses 700 per day (max. not less than 5 days)
(3)	Personal accident (death or permanent disablement)	
	Accident on public common carrier or during robbery	600,000*
	Other accidents	400,000*
	Burns cover	200,000
(4)	Income protection (accident only, temporarily incapacitated from performing tour escort duties after return to Hong Kong)	2,000 (per insured period)
(5)	Compassionate payment on death	10,000
(6)	Funeral expenses (accident only)	5,000

* Not less than one claim in total per policy

2. “Work insurance” can be:
 - 2.1. provided by the travel agents for the freelance tour escorts; or
 - 2.2. purchased by the freelance tour escorts 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 package tour.
 - 3.2. One day of premium = the annual premium benchmark (HK\$690) ÷ 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 package tours whose number of days is 3 or less, the subsidy=one day of premium x 7.
 - 3.5. For package tours whose number of days is 4 to 14, the subsidy=one day of premium x 14.
 - 3.6. For package tours whose number of days is 15 or above, the subsidy=one day of premium x the actual number of days of the tour.
 - 3.7. The number of days of a package tour is counted as the time between when a TE Pass holder actually leaves Hong Kong for performing tour escort duties and when the TE Pass holder actually arrives in Hong Kong, and such time as less than one day is considered one day.
4. Freelance tour escorts who are not covered by “work insurance” and perform tour escort duties assigned by travel agents **will not** be subject to disciplinary action (but the travel agents who assigned tour escort duties to freelance tour escorts who are not covered by “work insurance” without a reasonable excuse will be subject to penalties).
5. Frequently asked questions:
 - 5.1. Which insurance company(ies) provide work insurance for freelance tour escorts?**
 - ✎ Please contact the tour escort / tourist guide organisations and the travel agents for insurance company(ies) providing work insurance for freelance tour escorts.
 - 5.2. If I am also a freelance tourist guide, 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 tour escorts and tourist guides.
 - ✎ But if you only receive local tours whose participants are mainly local residents, you can be exempted.
 - ✎ Please click [here](#) for details about **Work Insurance Scheme for Freelance Tourist Guides**.

5.3. After being covered by “work insurance”, do I still need to buy travel insurance?

- ✎ If the “work insurance” provides a more comprehensive protection than the travel insurance, there is no need to buy both kinds of insurance. However, if the travel insurance includes some types of coverage that cannot be covered by the “work insurance”, you may consider buying both “work insurance” and travel insurance to get yourself well-covered.

5.4. My annual travel insurance is still valid for some months. Can I change the current policy into “work insurance”?

- ✎ For any enquiries on insurance policies, please contact the licensed insurance intermediaries.

5.5. If a travel agent does not provide the freelance tour escorts premium subsidy in accordance with the manner prescribed by the TIC, what can the tour escorts do?

- ✎ They may seek help from the TIC Outbound Department. Member travel agents who are found in violation of TIC directive will be subject to penalties.

5.6. If a freelance tour escort cannot buy any “work insurance” for the sole reason of age, can he/she be exempted?

- ✎ No. Travel agents are required to ensure that the freelance tour escorts are covered by “work insurance” during the entire duration when they perform tour escort duties outside Hong Kong as assigned by the travel agents. Otherwise, the relevant agents will be subject to penalties due to violation of TIC’s directive.

5.7. How is the annual premium benchmark set?

- ✎ The TIC will carry out research annually on the premiums of work insurance for freelance tour escorts which is available on the market and which offers global cover (except 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.