



香港旅遊業議會
TRAVEL INDUSTRY COUNCIL
OF HONG KONG
Incorporated with limited liability

IMPORTANT

DIRECTIVE

Issue Date: 11 December 2019

Ref: BOD246/11122019/O/JM

Work insurance for freelance tour escorts (revised)
Resolution No. 246
(Directive category: Outbound)

To ensure that the freelance tour escorts assigned by members to perform tour escort duties are covered by work insurance for freelance tour escorts and to make the meaning of Directive No. 243 clearer, the Board of Directors resolved at its meeting on 10 December 2019 to revise the Directive as follows:

1. **“Work insurance for freelance tour escorts” refers to any insurance which satisfies each of the basic requirements set out in Attachment 1.**
2. **Members which assign freelance tour escorts (namely those tour escorts who are not covered by employees’ compensation insurance) to perform tour escort duties shall ensure that such tour escorts are covered by work insurance for freelance tour escorts during the entire duration when they perform tour escort duties outside Hong Kong as assigned by the members.**
3. **When assigning freelance tour escorts covered by work insurance for freelance tour escorts to perform tour escort duties, members shall provide a premium subsidy in accordance with the manner prescribed in Attachment 2 except for the situation given in Point 5.**
4. **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 annual premium benchmark for work insurance for freelance tour escorts given in Attachment 3, the annual premium benchmark will be revised as the lowest premium of all such premiums.**
5. **Members may provide freelance tour escorts with work insurance for freelance tour escorts, in which case there is no need to provide a premium subsidy.**
6. **For the avoidance of doubt, it is expressly stated that:**
 - (1) **the method of calculating the number of days of a package tour as stated in Point 5 of Attachment 2 is different from that stipulated in Directive No.**



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- (2) freelance tour escorts who are not covered by work insurance for freelance tour escorts will not be exempted, including those who are not covered for the sole reason of age;**
 - (3) freelance tour escorts who are not covered by work insurance for freelance tour escorts and who perform tour escort duties assigned by members will not be subject to disciplinary action; and**
 - (4) it is a reasonable excuse for members if they can establish that practicable steps were taken to determine that their freelance tour escorts were covered by work insurance for freelance tour escorts when performing tour escort duties assigned by them.**

This Directive applies to package tours which depart on or after 1 January 2020. Violation of this directive will be subject to penalties laid down in Article 11 of the TIC's Articles of Association.

For latest information on rules of the TIC, please visit the TIC website (www.tichk.org → "Codes and Regulations").

BY ORDER OF THE BOARD OF DIRECTORS
TRAVEL INDUSTRY COUNCIL OF HONG KONG

A handwritten signature in black ink, appearing to be 'Alice Chan', written over a horizontal line.

Alice Chan (Mrs)
Executive Director

- Attachment 1: Basic requirements of work insurance for freelance tour escorts
- Attachment 2: Method of calculating premium subsidy for work insurance for freelance tour escorts
- Attachment 3: Annual premium benchmark for work insurance for freelance tour escorts

Attachment 1

Basic requirements of work insurance for freelance tour escorts

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.
2. The number of journeys during the insured period is not limited, and the insured area is anywhere except Hong Kong.
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
(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



Attachment 2

**Method of calculating premium subsidy
for work insurance for freelance tour escorts**

1. The premium subsidy is calculated on the basis of the same package tour;
 2. for package tours whose number of days is 3 or less, the subsidy = 1 day of premium \times 7;
 3. for package tours whose number of days is 4 to 14, the subsidy = 1 day of premium \times 14;
 4. for package tours whose number of days is 15 or more, the subsidy = 1 day of premium \times the actual number of days of the tours;
 5. 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; and
 6. 1 day of premium = the annual premium benchmark given in Attachment 3 \div 365.
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Attachment 3

**Annual premium benchmark
for work insurance for freelance tour escorts**

1. The annual premium benchmark for work insurance for freelance tour escorts is HK\$690.
2. The annual premium benchmark given in Point 1 will remain valid unless members are otherwise notified by the TIC.