



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: BOD247/11122019/IN/FY

**Work insurance for freelance tourist guides (revised)**  
**Resolution No. 247**  
**(Directive category: Inbound)**

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To ensure that the freelance tourist guides assigned by members to perform tourist guide duties are covered by work insurance for freelance tourist guides and to make the meaning of Directive No. 244 clearer, the Board of Directors resolved at its meeting on 10 December 2019 to revise the Directive as follows:

1. **“Work insurance for freelance tourist guides” refers to any insurance which satisfies each of the basic requirements set out in Attachment 1.**
2. **Members which assign freelance tourist guides (namely those tourist guides who are not covered by employees’ compensation insurance) to perform tourist guide duties shall ensure that such tourist guides are covered by work insurance for freelance tourist guides during the entire duration when they perform tourist guide duties in Hong Kong as assigned by the members.**
3. **When assigning freelance tourist guides covered by work insurance for freelance tourist guides to perform tourist guide 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 tourist guides which is available on the market and which offers cover in Hong Kong. If any such premiums are different from the annual premium benchmark for work insurance for freelance tourist guides given in Attachment 3, the annual premium benchmark will be revised as the lowest premium of all such premiums.**
5. **Members may provide freelance tourist guides with work insurance for freelance tourist guides, in which case there is no need to provide a premium subsidy.**
6. **For the avoidance of doubt, it is expressly stated that:**
  - (1) **if freelance tourist guides receive local tours whose participants are**



- mainly local residents, this Directive is not applicable;**
- (2) freelance tourist guides who are not covered by work insurance for freelance tourist guides will not be exempted, except for those who are not covered for the sole reason of age;**
  - (3) freelance tourist guides who are not covered by work insurance for freelance tourist guides and who perform tourist guide 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 tourist guides were covered by work insurance for freelance tourist guides when performing tourist guide duties assigned by them.**

This Directive applies to inbound tours which arrive in Hong Kong 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](http://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 tourist guides
- Attachment 2: Method of calculating premium subsidy for work insurance for freelance tourist guides
- Attachment 3: Annual premium benchmark for work insurance for freelance tourist guides

Attachment 1

**Basic requirements of work insurance for freelance tourist guides**

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 members 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.
2. The number of inbound tours received during the insured period is not limited, and the insured area is Hong Kong.
3. The basic scope of cover is as follows:

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

\* Not less than one claim in total per policy

Attachment 2

**Method of calculating premium subsidy  
for work insurance for freelance tourist guides**

1. The premium subsidy is calculated on the basis of the same inbound tour;
  2. for TG Pass holders who actually work for 7 days or less, the subsidy = 1 day of premium  $\times$  7;
  3. for TG Pass holders who actually work for 8 to 14 days, the subsidy = 1 day of premium  $\times$  14;
  4. for TG Pass holders who actually work for 15 days or more, the subsidy = 1 day of premium  $\times$  the number of days the TG Pass holders actually work;
  5. when counting the number of days the TG Pass holders actually work, 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 tourist guides**

1. The annual premium benchmark for work insurance for freelance tourist guides is HK\$550.
2. The above annual premium benchmark will remain valid unless members are otherwise notified by the TIC.