

自僱領隊與導遊將獲更佳保障

Better protection for self-employed escorts and guides

由明年一月一日起，自僱領隊與導遊都會受到工作保險的保障。
From 1 January next year, self-employed tour escorts and tourist guides will be covered by work insurance.

本刊記者 Staff reporter

不少領隊和導遊都是自僱人士，這由他們的工作性質使然。雖然他們執行職務時需要保險的保障，卻不會按法例受到僱員補償保險(即勞保)的保障，原因是他們並不是旅行社的僱員。誠然，領隊可以購買某些旅遊保險，但那並不是工作保險，而導遊卻根本連這類保險也買不到。

這就是議會由去年十月開始，與多家保險公司、議會三個委員會、多個領隊和導遊工會連番磋商，務求為自僱領隊和導遊制訂某種形式的工作保險的原因了。上述努力終於在今年九月得出成果：議會理事會通過了兩個指引(即第二百四十三、二百四十四號指引)，藉以推出自僱領隊與導遊的工作保險計劃，從而為他們提供工作保險的保障。

上述計劃規定旅行社委派工作給自僱領隊和導遊時，必須確保他們得到議會訂定的工作保險的保障，而旅行社則必須按指定方式提供保費津貼。此外，議會將每年審視相關工作保險的基本標準及保費水平。

自僱領隊和導遊快將得到工作保險的保障，而旅行社因此會減少了營運上的風險，這對業界來說，肯定是重要的發展。話雖如此，由於最近市況欠佳，所以上述兩個指引會在明年一月一日才生效。✎

Quite a number of tour escorts and tourist guides are self-employed, given the peculiar nature of their work. Although they need insurance cover while performing their duties, they are not covered by employees' compensation insurance as required by law because they are not employees of travel agents. Whereas some travel insurance, rather than work insurance, may cover tour escorts, there is not even one insurance policy available that covers tourist guides.

That is why the TIC had put so much effort since October last year into discussing with several insurance companies, three of its committees and many unions of tour escorts and tourist guides, trying to work out some form of work insurance cover for self-employed tour escorts and tourist guides. Such effort finally bore fruit when its Board of Directors approved in September this year two directives (Directive Nos. 243 and 244) in order to launch two work insurance schemes for self-employed tour escorts and tourist guides, thus offering them work insurance cover.

Under the schemes, travel agents are required to ensure that those self-employed tour escorts and tourist guides to whom they assign work are covered by the work insurance prescribed by the TIC, and to provide a premium subsidy according to the designated manner. And the TIC will review the basic requirements and the premium levels of the work insurance every year.

This is an important development for the industry as self-employed tour escorts and tourist guides will soon be covered by work insurance and travel agents, because of that, will also be subject to reduced operational risk. That said, the two directives will not take effect until 1 January next year because of unfavourable market conditions recently. ✎