

# **Travel Industry Council of Hong Kong**

## **Handy Tips for Tour Escorts**

Tour escorts may find the following information useful when receiving an outbound tour:

1. [General rules for healthy travel](#)
2. [General knowledge on basic first aid](#)
3. [Outbound travel alert](#)
4. [Package Tour Accident Contingency Fund Scheme](#)
5. [General procedures of insurance claim](#)
6. Useful telephone numbers:
  - 6.1 [Offices outside Hong Kong](#)
  - 6.2 [China Travel Service \(HK\) Ltd Liaison Office in Shenzhen \(HK re-entry application\)](#)
  - 6.3 Hong Kong Immigration Department
    - Assistance to HK Residents Unit 24-hour Hotline (852) 1868
  - 6.1 Travel Industry Council of Hong Kong (Service Hotline) (852) 2969 8188
  - 6.2 Travel Industry Compensation Fund Management Board Secretariat (852) 3151 7945

# General procedures of insurance claim

## 1. Important notes on submission of claims

The insured traveller can submit his/her claims to the insurer for any damages or losses resulted from the accident during the trip if he/she has bought travel insurance. Below is a list of important notes for the submission of the claims:

### a) Supporting documents

- i) Medical expenses
  - ✓ Original bills of medical treatment (including hospital confinement, out-patient service and medicines)
  - ✓ Original medical reports (details of diagnosis/ nature of the injury provided by the physician)
- ii) Personal accident
  - ✓ Death certificate
  - ✓ Medical report or post-mortem report
  - ✓ Police report
- iii) Luggage
  - 1) Luggage stolen:
    - ✓ Report to the police within 24 hours and present a police report
    - ✓ Original receipts of lost items
  - 2) Luggage lost during conveyance:
    - ✓ Inform transportation companies concerned within 24 hours and present relevant reports
    - ✓ Original receipts of lost items
  - 3) Luggage damaged:
    - ✓ Photographs of damaged items
    - ✓ Original receipts of damaged items
- iv) Luggage delay
  - ✓ Reports from transportation companies concerned with the date, time and reason of the delay stated
  - ✓ List relevant additional charges and present original receipts
- v) Cancellation/ suspension of journey
  - ✓ Medical reports of the insured or his/her immediate relatives
  - ✓ Receipts of the irrecoverable prepaid cost
  - ✓ Original travel documents (including air tickets, train tickets and proof of hotel accommodation)
  - ✓ Receipts of additional transport cost
- vi) Travel delay
  - ✓ Reports from transportation companies concerned with the date, time and reason of the delay stated
  - ✓ Original boarding passes or tickets of relevant public conveyance

- vii) Personal money and travel documents
  - ✓ Report to the police within 24 hours and present a police report
  - ✓ Original bills of an additional accommodation and transport cost incurred by staying at the destination to obtain replacement of travel documents
- viii) Personal liability
  - ✓ Immediate notification to the insurer of possible claim
  - ✓ The insured is not allowed to admit any liability or make any settlements without consent from the insurer

**b) Claims**

Upon receiving the application of the claim, the insurer will evaluate it before providing the results of the claim:

- (i) Claims acceptance
- (ii) Claims denial

**c) Common reasons for claims denial**

- i) Supporting documents incomplete
- ii) Invalid policy
- iii) Exclusions/ items not covered
- iv) Beyond the coverage of the terms of an agreement
- v) The insured deliberately disguises the truth when insuring
- vi) Unnecessary medical or other expenses

**2. How to handle group member's enquiries on travel insurance during the trip**

Since most outbound tour escorts are not registered insurance agencies or practitioners, they should never undertake anything related to claims and answer any presumed case of claims when the tour group member asked about the coverage and claims of travel insurance during the journey. All claims matters should be answered and handled by relevant insurers. If the tour escort undertakes the claim while the tour group member's case does not fit in the terms of the protection and claims, the tour group member may approach you or your travel agency for responsibility. Thus, this should be handled with caution.