

## Guidance Note on Restricted Scope Travel Business

This Guidance Note aims to:

- A. provide waiver for a person who has not completed education to a level of Form 5 or equivalent but wishes to be registered with the Insurance Agents Registration Board (IARB) in order to be engaged in Restricted Scope Travel Business only (the Applicant); and
- B. facilitate the identification of the registration status of insurance agents, Responsible Officers and Technical Representatives engaging in Restricted Scope Travel Business.

### A. Waiver of Requirement for Form 5 Education

Clause 61(c) of the *Code of Practice for the Administration of Insurance Agents (Code)* which states "he has completed education to a level of Form 5 or equivalent unless he was engaged in the insurance intermediary business in Hong Kong immediately before 1 January 2000 and has not since ceased to be engaged in insurance-related work in the insurance industry in Hong Kong for two consecutive years; and" will not be applicable to the Applicant. Instead, the following criteria will be applicable only to and must be met by the Applicant:

- (a) he was engaged in the travel agency business in Hong Kong immediately before 15 May 2006 and has not since ceased to be engaged in travel-related work in Hong Kong for two consecutive years;
- (b) he has proven relevant experience in travel agency business in Hong Kong for a cumulative period of at least five years within the six-year period immediately before 15 May 2006;
- (c) for an Applicant who has not passed the paper on Travel Insurance Agents Examination under the Insurance Intermediaries Qualifying Examination recognized by the Insurance Authority (the Examination Paper):
  - (i) he must notify the IARB of his intention to do so by forwarding to the IARB on or before 30 April 2008 via his prospective appointing insurance agent or by himself (only if he does not have a prospective appointing insurance agent) the appropriate form of Notice attached together with a copy of his Hong Kong Identity Card; and
  - (ii) on or before 30 April 2009, he has to pass the Examination Paper; and
- (d) for an Applicant who has already passed the Examination Paper, he must on or before 30 April 2008 either:
  - (i) make an application for registration with the IARB; or
  - (ii) notify the IARB (should he decide not to apply for registration with the IARB for the time being) as stated in A.(c)(i) above.

The IARB will **not** accept any application for registration under this waiver **after** 30 April 2008 **unless** the appropriate Notice has been filed with the IARB on or before 30 April 2008.

Other than Clause 61(c), the Applicant must meet the Minimum Qualifications for Persons Acting as Insurance Agents specified in the Code.

Unless and until the Applicant has been successfully registered with the IARB, he shall not be engaged in Restricted Scope Travel Business.

Should the Applicant wish to be engaged in any other lines of business other than Restricted Scope Travel Business, he must fulfill all the requirements specified under the Code, including Clause 61(c).

**B. Identification of the Registration Status of Insurance Agents, Responsible Officers and Technical Representatives Engaging in Restricted Scope Travel Business**

The IARB may consider a person not fit and proper to act or continue acting as an insurance agent, a Responsible Officer or a Technical Representative engaging in Restricted Scope Travel Business, who provides face-to-face insurance service at service desks or counters, if he does not show his name and registration number, whether printed or in handwriting, on receipts for premium on travel insurance directly arranged by him for his clients.

## 受限制的旅遊保險業務指引

本指引旨在：

- A. 為未完成中五課程或未具備同等學歷，但有意向保險代理登記委員會（「委員會」）申請登記從事受限制的旅遊保險業務者（「申請人」）提供豁免；以及
- B. 方便識別從事受限制的旅遊保險業務之保險代理、負責人及業務代表的登記身分。

### A. 豁免必須完成中五課程或具備同等學歷的要求

《保險代理管理守則》（《守則》）第61條（c）款：「除非該名人士於緊接2000年1月1日之前，已經在香港從事保險中介人業務，而期間沒有連續兩年停止在香港保險業界從事與保險有關的工作，否則他必須完成中五課程或具備同等學歷」將不適用於申請人。但申請人必須符合以下只適用於該等申請人的條件：

- (a) 申請人於緊接2006年5月15日之前已經在香港從事旅遊代理業務，而期間沒有連續兩年停止在香港從事與旅遊有關的工作；
- (b) 申請人於緊接2006年5月15日之前的六年內，具不少於五年可供驗證的在香港從事旅遊代理業務的經驗；
- (c) 如果申請人未在保險業監督認可的保險中介人資格考試之「旅遊保險代理人考試試卷」（「考試試卷」）取得及格成績，則
  - (i) 申請人必須於2008年4月30日或之前，經由其準委任保險代理或親自（如果未有準委任保險代理）向委員會遞交此指引附帶之適用通知書，以及其香港居民身分證副本；及
  - (ii) 他必須於2009年4月30日或之前通過考試試卷。
- (d) 如果申請人已取得考試試卷及格成績，他必須於2008年4月30日或之前：
  - (i) 向委員會申請登記；或
  - (ii) 如果他決定暫時不向委員會申請登記，則仍須如上文A.（c）（i）所述，向委員會遞交通知書。

除非在2008年4月30日或之前，委員會已收到申請人填報的適用通知書；否則，在2008年4月30日之後，委員會不會接受申請人任何有關此豁免的登記申請。

除第61條（c）款以外，申請人必須符合《守則》訂明的「保險代理的最低資格要求」。

在委員會確認其登記之前，申請人不可以從事受限制的旅遊保險業務。

如果申請人有意從事受限制的旅遊保險業務以外的保險業務，則他必須符合《守則》訂明的所有要求，包括第61條（c）款。

### B. 識別從事受限制的旅遊保險業務之保險代理、負責人及業務代表的登記身分

如果某人在服務枱或櫃位提供面對面的保險服務時，沒有把他的姓名及登記號碼編印或親筆於由他直接為客戶安排的旅遊保險收據上，則委員會可以認定他不合適當人選準則，而不適合出任或繼續出任從事受限制的旅遊保險業務之保險代理、負責人或業務代表。

