

Hong Kong – Employee’s Compensation Insurance

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Employees’ Compensation Insurance (Hong Kong’s version of Workers Compensation) is an important placement in the private insurance market. Recently, the Hong Kong Insurance Authority introduced a protocol, “Improved Practice on ECI”, to provide for more consistency in the disclosure of exposure information.

With effect from January 1, 2019, insurance carriers have required completion of a Proposal/Renewal Form for Employees’ Compensation Insurance. There is no standard Proposal form utilized by all HK carriers. The Insurance Authority has provided a template (embedded below) to which carriers may add their own terms and conditions.

The proposal form requires the following information:

1. Company Information (Employer Name/Address)
2. Details of the company’s business activities
3. Information on employees (number of employees, occupation, work location)
4. Wage roll information with relevant supporting materials such as Mandatory Provident Fund (MPF) contribution statements, tax returns or accounting records
5. Claims history

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For any new or renewal accounts, a completed and signed proposal form with “Estimated Annual Earnings Declaration” is required with the most recent 3 months’ MPF record or financial statements, tax returns or other relevant documents.

Implementation of the protocol has been inconsistent earlier, but most carriers now require proposal forms prior to inception of policy and then again post-expiration with actual wage roll figures.

Clients should allow time for preparation of additional documentation prior to renewal of Employees’ Compensation Insurance programs in Hong Kong.

Proposal / Renewal Form for Employees' Compensation Insurance

僱員補償保險投保／續保表格

(Earnings Rating Basis)

(按收入作計算基礎)

Employer's Details

僱主的資料

1. Name of employer in full (Please provide a copy of valid Business Registration Document)
僱主全名 (請提供商業登記文件副本)

2. Place of employment
僱用工作地點

Details of Employer's Business Activities / Profession

僱主之業務／行業的資料

1. Please provide a general description of the employer's business activities / profession.
請就僱主之業務活動／職業提供詳細描述。

2. How long has the business been established?
業務成立年期?

_____ Year(s)年

3. Does any of the work carry out by the employers involve:
僱主從事的工作是否涉及：

- a. any work on ships, chemical works, off-shore structures, oil or gas refineries? Yes 是 No 否
任何於船舶、化工廠、離岸建築物、石油或天然氣精煉廠進行的工作?
- b. any work outside Hong Kong? Yes 是 No 否
任何於香港範圍以外的工作?
- c. work at a height above 10 metres or underground? Yes 是 No 否
於高度 10 米以上或地底進行的工作?
- d. use, handle, store or transport any hazardous substances such as toxic chemicals, explosive substances, gases, asbestos, radioactive substance? Yes 是 No 否
有害物質，如有毒化學物、爆炸品、氣體、石棉和放射性物質，的使用、處理、貯存或運輸?

If yes, please give nature of work and no. of employee(s) involved :
如是，請提供有關工作性質及所涉僱員人數：

4. Does the employer :
僱主有否：

- a. hire any self-employed persons for their business? Yes 是 No 否
為其業務僱用任何自僱人士?
- b. hire any part-time employees? Yes 是 No 否
以兼職形式僱用任何僱員?
- c. plan to increase the no. of the employees substantially or add different occupations within 3 months? Yes 是 No 否
計劃在 3 個月內大幅增聘員工或增設不同職務?

Employee's Details**僱員資料**

1. Please provide the following information: [Please provide a copy of latest 12 months wage roll (e.g. latest MPF contribution records, financial statements, tax returns or other relevant documents of employee(s))]:

請提供以下資料：

【請提供最近期 12 個月的僱員薪酬紀錄副本（例如：強積金供款紀錄、財務報表、報稅表或其他相關文件）】

The Premium Adjustment & Declaration of Earnings Form :**保費調整及收入聲明表格：**

<u>Occupation of Employee(s) by Categories</u> 僱員職務	<u>Past Period of Insurance</u> 上年度		<u>Period of Insurance</u> 本年度	
	<u>Number of Employees</u> 僱員人數	<u>Total Annual Earnings</u> ✧ 全年總收入 ✧	<u>Number of Employees</u> 僱員人數	<u>Estimated Total Annual Earnings</u> ✧ 估計全年總收入 ✧
Occupation of Employee(s) by Categories 僱員職務	Number of Part Time Employees 兼職僱員人數	Total Annual Earnings ✧ 全年總收入 ✧	Number of Part Time Employees 兼職僱員人數	Estimated Total Annual Earnings ✧ 估計全年總收入 ✧
Total 總計:				

Declaration 聲明

I/We, being the owner / authorized person of the proposed business, warrant the above estimated total annual earnings made by me/us or on my/our behalf are true and complete for all employees within the scope of the Employees' Compensation Ordinance (Chapter 282). Failure to disclose all material facts or under declaration on the total annual earnings may invalidate the insurance.

我／我等作為投保業務之擁有人／獲授權人士，保證以上由我／我等根據《僱員補償條例》（第 282 章）申報之估計全年總收入均屬真確及完整。如未有披露所有重要事實或少報全年總收入，可能導致保險作廢。

Authorized Signature (with Company Chop)

獲授權簽署（連公司蓋章）

Name 姓名：_____

Position 職位：_____

Date 日期：_____

- ✧ Earnings include salaries, commissions, bonuses, overtime, allowance, etc., in accordance with the Employees' Compensation Ordinance (Chapter 282)

根據《僱員補償條例》（第 282 章），收入包括：薪金、佣金、花紅、超時工作補薪、津貼等。

2. Please advise the working experience/qualification/certificate that the employer or employee(s) possesses in relation to the business.

請提供僱主或僱員對相關業務所擁有的工作經驗／資格／證書。

Claims and Related Details**索償及相關資料**

1. Please provide the claim history for the past 3 years:

[Note: Employer shall make request on the previous insurers for providing written evidence of such records.]

請提供過去 3 年的索償紀錄：

【注意：僱主需要向曾投保的保險公司要求提供有關索償紀錄的書面證明】

<u>Accident Year</u> 意外發生 年份	<u>Paid Claim(s)</u> <u>(including partial claim payment)</u> 已支付索償 (包括部分索償償付)		<u>Outstanding Claim(s)</u> 未支付索償		<u>Total for the Year</u> 全年總數	
	<u>No. of Case</u> 賠案 數目	<u>Amount (HK\$)</u> 金額 (港幣)	<u>No. of Case</u> 賠案 數目	<u>Amount (HK\$)</u> 金額 (港幣)	<u>No. of Case</u> 賠案 數目	<u>Amount (HK\$)</u> 金額 (港幣)

2. Details of any Claim with amount over HK\$50,000.

任何索償金額超過港幣 50,000 的個案詳情。

<u>Date of Accident</u> 意外發生 日期	<u>Brief Details of each accident</u> (including cause of loss, degree of injury, current status, etc.) 概述每宗意外經過 (包括受傷原因、受傷程度、現況等等)	<u>Claim Amount (HK\$)</u> 索賠金額 (港幣)		
		<u>Paid</u> 已支付索償	<u>Outstanding</u> 未支付索償	<u>Variation Date</u> 修訂日期

Authorized Signature 獲授權簽署

(with Company Chop)連公司蓋章: _____

Name 姓名: _____

Position 職位: _____

Date 日期: _____

Remark: Chinese version of this is for reference only. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

註：本表之中文版本只供參考。如有任何歧義，概以英文版本為準。