

僱員補償保險（勞保） 投保或續保須知

根據勞工法例的要求及保險合約精神，凡根據僱員薪酬資料而制定的勞保，僱主需以最高誠信的原則下，有責任提供全面準確的僱員薪酬資料予保險公司釐定保險合約。

若申報時作出虛報或失實的資料陳述，會導致賠償被拒或賠償數額減少的後果；此外，僱主仍須負責支付有關的僱員補償，及保險公司或會循法律途徑向僱主追討從保單中已賠付的金額；僱主亦需負上刑事責任，一經定罪，最高可判罰款十萬港元及監禁兩年。

由 2019 年 1 月 1 號開始，勞保的投保或續保，僱主都需要提供以下文件及資料：

1. 僱員補償保險投保/續保表格（不論這份表格由誰人填報，僱主需要小心核實內容，並在表格上簽署確認）
2. 保費調整及工資申報表格
3. 有效商業登記副本
4. 最近期強積金供款紀錄(最少三個月)/相關報稅紀錄/會計紀錄
5. 過往的索償紀錄

Employees' Compensation Insurance Important Notes for Application and Renewal

According to the Employees' Compensation Ordinance and the principle of insurance contract, an employer when taking out an employees' compensation insurance ("ECI") based on wage roll declaration, must act in utmost good faith in the course of the application process and provide the insurers with true and accurate information, so as to facilitate the risk assessment and to ensure having proper protection in place to meet the potential liability.

Employers must be aware that under-reporting or mis-stating of material information may lead to repudiation of claims or reduction in the compensation to the employer. The employer may be subject to legal action taken by the insurer for recovery of monies previously paid to indemnify any claims under the policy. Furthermore, the employer may be liable for criminal offence with a maximum penalty of HK\$100,000 fine and imprisonment for two years.

The ECI Standardized Practice has been implemented in the insurance industry with effect from 1 January 2019. When taking out or renewing an ECI, an employer is responsible for providing the following information and/or documents:

1. Duly completed Proposal / Renewal Form for ECI (**Regardless of the party that fills in or turns in this form, employer should check the content carefully and sign on the form as confirmation**)
2. Premium Adjustment & Declaration of Earnings Form
3. A copy of valid business registration certificate
4. Relevant proof for the number and actual earnings of employees (e.g. MPF contribution statements(at least 3 months), tax returns or accounting records)
5. Claims record