NAVIGATOR
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Sompo Japan Nipponkoa Insurance (Hong Kong) Co., Ltd.

Employees' Compensation Insurance – Earnings Declaration

It is very important that all employers must report actual earnings information of their employees to the insurers, in order to comply with the Employees' Compensation Ordinance ("ECO"), Chapter 282, and to ensure full indemnification to meet their liability to the employees for accidents arising out of and in the course of the employment.

Employers are reminded that:

1) Within 90 days after the expiry of the period of insurance or upon cancellation of the employees' compensation insurance ("ECI") policy, they shall supply the insurers with the completed Employees' Compensation Insurance Wages Adjustment and Renewal Statement stating the **actual** earnings of their employees as well as the relevant supporting documents during the period of insurance.
2) According to the clause (e) of the Policy Limit of Indemnity contained in the ECI policy, under-reporting of earnings may result in proportionate reduction in indemnity for compensable claims. In such cases, Employers will have to bear the proportionate share of indemnity for the injured employees by themselves. If no declaration of the actual earnings by the employer is received by the insurer as prescribed in (1) above, for the purpose of this clause the earnings estimated by the employer as at the commencement of the Period of Insurance shall be used in lieu of the actual earnings that should have been declared to determine the extent of the under-insurance if any.
3) Furthermore, an employer failing to insure in accordance with Section 40(1) of the ECO commits an offence and is liable to conviction up to the maximum fine of HK$100,000 and imprisonment for two years.

僱員補償保險 — 申報工資

為符合法例第 282 章《僱員補償條例》的規定，並確保僱主須補償僱員因工受傷的責任時獲得足夠保障，僱主必須向保險公司如實申報其僱員的實際工資。

謹此提醒所有僱主：

1) 僱主必須在保單到期或取消保單以後的 90 天內，向保險公司提交已填妥的「僱員賠償保險工資調查及續保表」，申報其所有僱員在保險期內的**實際**工資金額，並提供有關證明文件。
2) 根據現行僱員補償保單內有關保單賠償限額的條款〔e〕，僱主如不足額申報工資，保險公司或會因此按比例減少償付僱主須補償其受傷僱員的金額，僱主需按比例承擔賠償餘額。如僱主沒有按照上述〔1〕向保險公司申報實際工資金額，僱主在保單生效時提交的估計工資金額將視作實際工資金額，並以此釐定是否投保不足。
3) 任何未有按照《僱員補償條例》第 40〔1〕條的規定購買僱員補償保險的僱主，即屬違法，最高可被判罰款港幣十萬元及監禁兩年。

Sompo Japan Nipponkoa Insurance (Hong Kong) Co., Ltd.

保險單號碼
Policy No. ....

被保險人
Insured ....

EMPLOYEES' COMPENSATION INSURANCE-WAGES ADJUSTMENT AND RENEWAL STATEMENT
僱員賠償保險工資調查及續保表

僱員種類 DESCRIPTION OF OCCUPATION OF EMPLOYEES 附註：每種工作要分別開列 N.B. Each class of labour is to be show separately	上年 PRECEDING YEAR 日期由 Period from 至 To		今年 THIS YEAR 日期由 Period from 至 To		此格保險公司自用 FOR COMPANY'S USE ONLY.			
	確實僱員人數 Actual number of Employees	上年工資薪金及其他收益之確實數目 Actual Wages, Salaries and other Earnings paid during the above period 總收益 Total earnings	估計僱員人數 Estimated number of Employees	今年工資薪金及其他收益估額 Estimated Wages, Salaries and other Earnings to be paid during the above period 總收益 Total earnings	保率 Rate per cent	保費 PREMIUM Due on Actual Earnings Last Year	保費 PREMIUM Provisional Premium for Ensuing Year	類別 Classification Number

SUB-CONTRACTOR'S WORKMEN

承包商名稱 NAMES OF CONTRACTOR	包工性質 NATURE OF WORK SUB-LET	如合同祇包人工請書明合同金額或確實工資 In cases for which contract is for labour only state amount of contract or actual wages if known HK$	如合同包人工及原料請書明合同金額確實工資 In contract for labour and material state amount of contract of actual wages if known HK$

Total Premium

Less Premium paid on Estimated Earnings

Provisional Premium for Ensuing year

I/We hereby declare that the statement of wages salaries and other earnings set forth in the Schedule above for the period of insurance ended .... is furnished by me/us in accordance with the Conditions of my/our Policy.

I/We warrant that it is a true statement, that it includes full wages, and that all allowances in kind or money have been included herein.

被保險人簽字
Signature of Insured ....

被保險人職業
Trade or Occupation ....

日期
Date, ...

N.B. Before completing this form read directions on back hereof

在未填寫此格式之前請讀後面指示

10173 (Vt.)

WCDF201210V1

工 資 調 整 表
WAGES ADJUSTMENT STATEMENT

投保人請特別注意保險單內條文內所載各項應盡之責任，良以遵守條文為一先決條件然後保單方始有效，保戶應遵守下列各點：

Your attention is drawn to your obligations under the Conditions of your policy, the due observance and fulfilment of which is a condition precedent to any liability of the Company under the policy, and by which you are bound:–

備置一正確之工資記錄冊
(a) To keep a proper wages book

保險公司得隨時查閱該項工資記錄冊
(b) To allow the Company at all times to inspect book

於保期終止前一個月內造具一正確之報告詳列保單期內所付之工資薪金及其他酬益之總數
(c) To supply the Company within one month of expiry of the period of insurance with a correct account of all wages, salaries, and other earnings paid during that period.

附註： 作為保險費計算之用途：
N.B. – For the purpose of calculating Premium:–

收益需包括所有工資薪金及其他給與在內
1. Earnings must include all wages salaries and other renumeration.

有關其他僱員（包括所有訂有期約學徒或其他學徒不論有無訂約）其收益每年低於HK$41,880.00者，則投保之收益額應估計訂不少於每年HK$41,880.00
2. As regards any employee (including any articled pupil or apprentice whether indentured or not) whose earning are at a rate less than HK$41,880.00 per annum, earning must be assessed at not less that HK$41,880.00 per annum.

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