

2019

# SAFETY IN THE WORK OF GUIDES AND TOUR OPERATORS

*What do government agencies  
require in terms of safety?*



# 1

## RESPONSIBILITIES OF TOUR OPERATORS AND GUIDES

### i

The Law “On Tourism” is the main regulatory legal act regulating the security issues of tour operators and guides in Kyrgyzstan

✓ — Required

### Tour operators and guides must:

- ✓ Provide travel services in accordance with the agreement (contract)
- ✓ Provide tourists with comprehensive information about the features of travel
- ✓ Provide safety measures for the life, health, safety, property of the tourists in accordance with the terms of the contract (contract)
- ✓ Inform tourists about the dangers they may encounter while traveling
- ✓ Take precautionary measures to ensure the safety of tourists
- ✓ Make sure that tourists were insured

# 2

## PROVIDE INFORMATION ABOUT SAFETY

### The state obliges:

- ✓ Authorized tourism authorities to inform tour operators and guides about the security risks at their places of stay
- ✓ The media (which are wholly or partially owned by the state) immediately and free of charge to provide the state tourism agency with the opportunity to publish information about the threat to the safety of tourists



### IN CASE OF EMERGENCY

**In case of emergencies or non-returning tourists, tour operators and guides “are obliged to immediately inform the state tourism agency and interested persons”**

# 3

## INSURANCE

- Tour operators and guides are obliged to ensure that tourists are insured. The law defines two areas of compulsory insurance: medical and accident insurance. Tour operators are fully responsible for insurance.
- The insurance policy covers the expenses for medical care of tourists and the reimbursement of their expenses if the accident takes place directly in the country (place) of temporary stay.



## RESPONSIBILITY OF EMPLOYEE INSURANCE

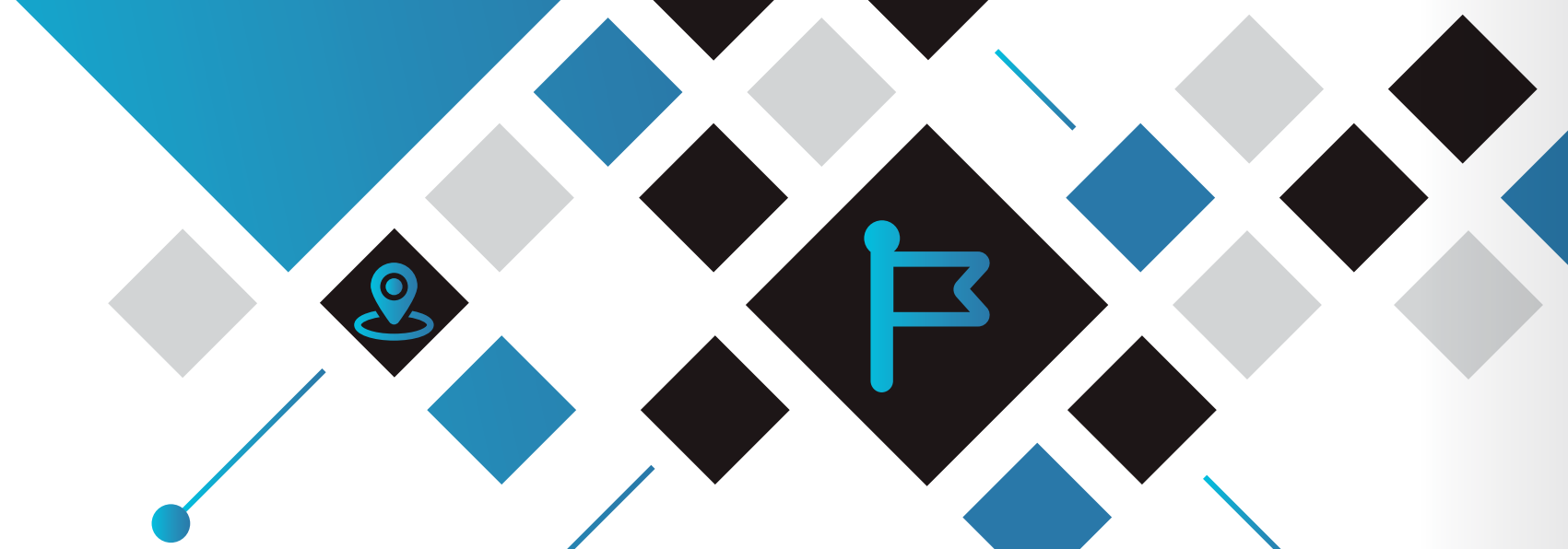
All the companies are obliged to insure its responsibility for causing harm to the life and health of the employee (guide) in the process of fulfillment of his labor (service) obligations.

- In accordance with the current legislation, when causing harm to health, or in case of death of an employee as a result of an accident, or occupational disease, the employee (his family) is reimbursed his lost earnings, as well as additional expenses related to health damage for medical, social and professional rehabilitation or related expenses, including lump-sum benefits in case of death of the employee or his disability.
- The insured event is an accident that occurred to an employee while performing his work duties as a result of exposure to a harmful and dangerous production factor, which led to an occupational disease, permanent (stable) disability, or death of an employee.

The sum insured is established in the amount of not less than the annual wage fund of employees working under an employment agreement (contract). Insurance amount per employee is established in the amount of not less than the annual payroll of the employee.

### **Insurance compensation includes:**

- ✓ Earnings that the employee lost due to disability
- ✓ Labor benefits set by labor law
- ✓ Additional expenses incurred due to damage to health, if it is determined that the victim needs these types of care and support and is not entitled to receive them free of charge.
- ✓ Earnings or part of earnings, which in case of death of the employee (breadwinner) must be reimbursed to disabled persons who were dependent on employee or who had the right to receive regular payments
- ✓ Other costs to compensate damage



The project:  
“Promoting adventure tourism through better risk management”