



**Maritime Services Traineeship Scheme –
Marine Insurance
under the Maritime and Aviation Training Fund**

Guidance Notes for Application

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Maritime Services Traineeship Scheme – Marine Insurance

Guidance Notes for Application

These Guidance Notes provide insurance companies and insurance broker firms with marine insurance business (“applicants”) an overview on the application for disbursement for providing tailor-made training to local trainees (“trainees”) under the Maritime Services Traineeship Scheme – Marine Insurance (the “Scheme”).

Objective of the Scheme

2. The Scheme under the Maritime and Aviation Training Fund (“MATF”) was launched by the HKSAR Government in November 2025. It aims at incentivising insurance companies and insurance broker firms with marine insurance business to provide traineeship for those who aspire a career in marine insurance, with a view to nurturing more home-grown marine insurers/brokers and enhancing Hong Kong’s high value-added maritime services.

Eligibility

3. Applicants under the Scheme shall be registered in Hong Kong under the Business Registration Ordinance (Cap. 310) and licensed by the Insurance Authority in accordance with the Insurance Ordinance (Cap. 41). Applicants shall have an office or a place of business in Hong Kong with insurance business related to maritime or shipping sector and are required to provide records that show their continual maritime-related businesses. Applicants must not be government or subvented organisations.

4. No specific or mandatory insurance qualification is required for the trainees. The applicant shall provide documentary proof that the trainee is a full-time trainee or the employee of the insurance company or broker firm. A person who joins the insurance company or insurance broker firm as a trainee, or a person with less than two years of full-time working experience in an insurance company or an insurance broker firm, and is recruited to be trained in marine insurance field is considered eligible as trainees for this Scheme.

Sponsorship Quota per Application

5. The annual quota of sponsorship under this Scheme is **15**.
6. Only **ONE quota** will be granted to each applicant at any one time for either one of the training modes as follows:

Training Mode (A): Rotational Training for Multiple Trainees

For applicant who provides training to a group of trainees recruited and trained under a rotational training programme across different departments including the marine insurance department in accordance with the company policy, only trainees with training plans and programmes in the marine insurance department and approved by the Working Group on the Maritime Services Traineeship Scheme – Marine Insurance (“WG”) will be eligible for the sponsorship. There is no limit on the number of trainees for Training Mode (A). However, only one trainee will be sponsored at any single training period. The training period for all trainees shall not exceed a maximum period of 24 months from the date of commencement of training of the first trainee.

Training Mode (B): Dedicated Training for an Individual Trainee

For applicant who provides training to a **single individual** who aspires to pursue his/her career in the marine insurance, only the training programmes covering marine insurance and approved by the WG will be eligible for the sponsorship.

7. Subject to paragraphs 23 and 24 below, for both types of training modes, the applicant must provide in the application form the personal details of all trainees, specify the applicable training programme(s) in marine insurance and its duration.
8. All applications will be considered by the WG under the Manpower Development Committee (“MDC”) of the Hong Kong Maritime and Port Development Board (“HKMPDB”) on a **first-come-first-serve basis**.
9. Only the training period (in calendar days) in relation to marine insurance in the approved training plan for the concerned trainee will be sponsored. No subsidy will be granted in between rotation if no trainings have been provided to any trainee.

Funding and Duration

10. Each successful applicant will be provided with a **monthly disbursement of \$20,000**.

11. Trainees registered under the Scheme are subject to a maximum period of training of **24 months** for all trainees under Training Mode (A) or the single trainee under Training Mode (B). There is no minimum period of training but monthly disbursement shall be calculated on a pro-rata basis if trainings are only completed partially.

12. At any one time, the number of trainees whom an applicant registers under the Scheme shall not be more than one. For the avoidance of doubt, under Training Mode (A), the applicant may nominate and obtain approval for more than one trainee. However, only one trainee may be subsidised at any one time under the Scheme.

13. The Scheme is overseen by the WG which reserves at all times the right to determine whether an applicant is eligible to apply for the Scheme or monthly disbursement for any of his/her/its local trainees under the Scheme.

Application Procedures

14. The Scheme is open for application throughout the year subject to the availability of fund and quota.

15. Applications for the Scheme by completion of **Form 1** should be sent to the Secretariat at least **two months before** the commencement of the traineeship.

16. If a trainee has opted-out or resigned, and the applicant plans to register another trainee under the Scheme, the applicant should submit a fresh application (**Form 2**). The WG will assess the application afresh. Disbursement will only be made on a pro-rata basis if a registered trainee has completed his/her trainings with the applicant partially or the trainee has completed the training plan as proposed by the applicant and endorsed by the WG partially.

17. Incomplete applications or applications with insufficient data will **not** be processed and will be returned to the applicants. Applicants should provide supplementary information within a prescribed period as requested by the Secretariat.

Vetting Procedures and Criteria

18. Upon receipt of application form together with all the necessary documents and information, applications will be processed by the Secretariat. The processing of an application may take **around six weeks**.

19. Applications will be assessed according to the following procedures:

- (a) the Secretariat will conduct an initial assessment of all applications. It may seek clarification or supplementary information from the applicants in the vetting process as necessary;
- (b) the Secretariat will seek technical and/or expert advice as appropriate; and
- (c) the Secretariat will then submit its recommendations to the WG for consideration and determination.

20. All training programmes submitted in the applications will be considered by the WG based on their individual merits. The applicant must specify in their training programme the estimated percentage of training time allocated, with in-house training constituting not less than 70% of the total training time and external training not exceeding 30%. Main aspects for assessment will be:

- (a) the structure, methodology, approach and quality in delivering the programme, such as coverage of training fields, progression schedule and quality assurance mechanism;
- (b) the relevancy, usefulness, quality and attainment level of each training course, service or activity with respect to marine insurance professions;
- (c) the background, experience and professional or academic

- standing of the institutions or bodies offering the training; and
- (d) relevant legislative or professional requirements, etc. on the expected training.

21. When assessing the application, the WG will also take into account the past performance of the applicants in case the applicants have been granted sponsorship under other schemes previously. On this basis, the WG will also examine the following aspects:

- (a) the retention rate of the trainee(s) of the previous round(s) of sponsorship having regard to the socio-economic situations at the juncture;
- (b) the evaluation from the trainee(s) under the previous sponsorship if they have completed the traineeship; and
- (c) the performance of the applicants during the previous sponsorship period, such as whether they are receptive to the enquiries and requests of the WG, the quality of the post-evaluation report etc.

22. The WG reserves the right to reject applications in respect of, including but not limited to, any of the above aspects.

Inception Period

23. The inception period is 24 months from the launch of the Scheme. Applicants may apply for the Scheme before a trainee is identified only during the first 24-month from the launch of the Scheme. There is a grace period of six months for the applicant to identify a trainee after the approval is given by the WG. The approved quota will lapse if no trainee is identified within the grace period of six months.

24. After the 24-month inception period, all applications of quota must be submitted with trainee(s) identified. The applicant shall provide all the information, including the profile and information relating to the trainee as contained in the application form for the processing of WG immediately after recruiting the trainee. Incomplete application and late application will not be processed.

Notification and Payment

25. Result notification of applications will be sent to applicants.

26. The Secretariat will arrange payment of disbursements on a **half-yearly** basis. The completed claim form for disbursement (**Form 3**), in which the applicant is required to certify that a registered trainee has received training in accordance with the endorsed training programme, together with the progress report and documentary proofs of payment of salary to the registered trainees shall be submitted by the applicant to the Secretariat **within two months** after the completion of every half-yearly training by the trainees.

27. Late submission of the documents required for the claim application may lead to withholding, reduction or cessation of the disbursement. In case of difficulties, applicants may contact the Secretariat for assistance in submitting the required documents.

28. The Secretariat reserves the right to conduct detailed checks on the submitted documents and seek clarifications from the applicant regarding the training and the claim.

29. Disbursement of fund will be arranged upon completion of the checking of all relevant documents and confirmed to be in order by the Secretariat.

Withdrawal of Approval

30. The WG reserves the right to rescind its approval given for an application in case of non-compliance with the “Guidance Notes for Application”, to protect public interest and/or safeguarding national security in paragraph 52. In the event of any dispute regarding the application, the decision of the HKSAR Government, with the advice of MDC, shall be final.

Appeal

31. An appeal shall be sent in writing to the MDC within **14 working days** of receipt of notice of the decision.

32. Each appeal will be considered by the MDC and its decision, which is final, will be conveyed to the applicant in writing.

Post Training Evaluation

33. Applicant is required to submit a survey (**Form 4**) to the Secretariat to help improve the Scheme administration and refine the programme etc. In the survey, applicant is required to provide information pertaining to their trainees. Such information will include trainees' contact details and latest full-time employment.

34. Applicant is also required to provide a report giving their experience and feedback as the beneficiary of this Scheme for training their marine insurance trainee, and publish an article to promote marine insurance in Hong Kong and this Scheme within one month after the completion of the sponsorship period.

35. Trainee is required to complete a survey (**Form 5**) after completion of the training programme to assess the effectiveness of the training in achieving the objective of the Scheme within one month after the completion of the traineeship programme.

36. Trainee is also required to publish an article about the experience in taking up the training which is sponsored by the Scheme.

37. Trainee may be required to attend an interview by the Secretariat and share their experience during the training. The interview will be shown on digital platforms (such as website and social media) of HKMPDB.

38. Applicant and trainee shall each sign an undertaking to the HKSAR Government that the trainees sponsored by the Scheme will have to serve in the marine insurance or marine insurance related business and participate in a three-year post-training survey to help assess the long-term impact on career development and retention of manpower after completion of the training programme as follows :

Trainees under Training mode (A) – among the sponsored trainees, at least one of them have to work in the marine insurance

department of the applicant or marine insurance related business of other companies for **at least three years** after being sponsored for the training; and

Trainees under sponsorship mode (B) – the trainee shall work for the applicant or marine insurance related business of other companies for **at least three years** after being sponsored for the training.

39. The WG, with the advice of the MDC, will require the applicant to reimburse the HKSAR Government the sponsored amount if any trainee fails to fulfil requirement of the undertaking or participate in the post-training survey.

Records and Monitoring Mechanism

40. All submissions to the Secretariat, including the application form, proposed training programme, trainee registration and claim forms, shall be signed by an authorised person who is a director, the company secretary and/or such other authorised persons of the applicant.

41. Applicants are required to maintain proper documentation for **seven years** for checking by the HKSAR Government upon request and ensure that the training is conducted in compliance with training programme endorsed.

42. The WG is responsible for overseeing and monitoring the implementation of the Scheme and initiates any review to the implementation framework of the Scheme as and when required. The WG and MDC of the HKMPDB reserve the right to visit the applicants and sit in the training courses, services or activities mentioned in the training programme.

43. The Scheme is to be reviewed two years after implementation to ensure that the Scheme would meet the changing needs of the profession and new development in Hong Kong's maritime scene.

Avoidance of Conflict of Interest

44. Applicants shall have a direct employment relationship with the trainees nominated for the Scheme. Applicants are required to make such declaration at the time of application.

45. Applicants are also required to make declaration on their relationship with an external course provider where applicable. Applicants shall not engage an external course provider for whose owners, shareholders or management are the owners, shareholders or management of the applicants or their relatives, whether directly or indirectly.

46. Applicants or any person/staff authorised by the applicants to handle or be involved in the course selection shall declare that they have no actual or potential conflict of interest; or do not participate in the training courses' selection if otherwise.

47. When applying for funding support under the Scheme, applicants are required to declare that they did not and will not obtain subsidies from other local public funding schemes for training the trainees concerned.

48. In the event that any information/declaration is found to be untrue, incomplete or inaccurate, the WG reserves the right to rescind the approval of any application, recall the funding disbursed, and subject the case to legal proceedings.

Handling of Information

49. Subject to the provisions below, information provided by applicants during application will be kept by the Secretariat in confidence and all personal data, including the applicants and other individuals, will be handled in accordance with the relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486). In this regard, the Secretariat shall have the right to disclose, without further reference to the applicant, whenever it considers appropriate, discloseable information (i.e. any information provided by the applicant during application under the Scheme) to other bureaux/departments of the HKSAR Government, statutory bodies or third parties for the purposes of processing the application, conducting research and survey, compiling statistics, meeting requirements of the law and/or

performing their functions, and if the application is approved, monitoring the delivery of the training, paying the disbursement, and checking duplicate applications under other local public funding schemes to cover the expenses in training the trainees concerned. In submitting the application form, applicants irrevocably and unconditionally authorise the Secretariat to make and consent to the Secretariat making any of the aforesaid disclosure.

Important Notes

50. It is the responsibility of applicants to complete the application forms timely and truthfully, and to provide all necessary documents for the applications for programme endorsement, trainee registration and payment of disbursement. Inaccurate or incomplete information will affect the processing of applications. Any omission or misrepresentation of information may lead to rejection of applications, withdrawal of disbursements approved, and part or full recoupment of disbursements awarded. Applicants shall refund the Secretariat any overpayment of disbursements. It is an offence in law to obtain property/pecuniary advantage by deception or assisting persons to obtain property/pecuniary advantage under the Scheme. Any person who does so may be liable to legal proceedings.

51. On matters with regard to the Scheme, applicants shall indemnify and keep indemnified the HKSAR Government and/or other third parties (including the MATF and the HKMPDB) from and against:

- (a) any and all claims, actions, investigations, demands, proceedings, brought or instituted against the HKSAR Government and/or other third parties (including the MATF and the HKMPDB); and
- (b) any and all liabilities (including liability to pay compensation and damages), damages, losses, costs, charges and expenses which the HKSAR Government and/or other third parties (including the MATF and the HKMPDB) may sustain or incur (including all legal and other expenses, on a full indemnity basis, which may be incurred in relation to any claim action or proceeding instituted by/against the HKSAR Government and/or other third parties (including the MATF and the HKMPDB)).

Safeguarding National Security

52. By submitting an application under the Scheme, applicants shall acknowledge and undertake to comply with the following clauses:

- (a) notwithstanding anything to the contrary in these Guidance Notes, the HKSAR Government reserves the right to disqualify the applicant on the grounds that the applicant has engaged, is engaging, or is reasonably believed to have engaged or be engaging in acts or activities that are likely to cause or constitute the occurrence of offences endangering national security or otherwise the exclusion of the applicant from future applications is necessary in the interest of national security, or is necessary to protect the public interest of Hong Kong, public morals, public order or public safety;
- (b) the HKSAR Government may immediately terminate any disbursement to the applicant upon the occurrence of any of the following events:
 - (i) the applicant has engaged or is engaging in acts or activities that are likely to constitute or cause the occurrence of offences endangering national security or which would otherwise be contrary to the interest of national security;
 - (ii) the continued disbursement to the applicant is contrary to the interest of national security; or
 - (iii) the HKSAR Government reasonably believes that any of the events mentioned above is about to occur.

Prevention of Bribery

53. Applicants shall observe the Prevention of Bribery Ordinance (Cap. 201) and shall procure that their staff who are in any way involved in a training course or activity shall not offer to or solicit or accept from any person any advantages, including money, gifts, loan, etc. (as defined in the Prevention of Bribery Ordinance) in the selection of or in relation to the training course or activity. If the applicant or the applicant's staff, who is in

any way involved in the training course or activity commits an offence under the Prevention of Bribery Ordinance in relation to the training course or activity, the WG shall be entitled to, withdraw the disbursement approved, recoup the disbursement awarded, and shall hold the applicant liable for any loss or damages the HKSAR Government and/or the HKMPDB may thereby sustain.

HKMPDB Secretariat
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