heyavo.com

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

Avo Northbound Medical Protection – China Travel Extra Benefit

China Travel Extra Benefit
The following terms and conditions shall be attached to and form part of the Policy and all other terms, conditions and exclusions of the Policy, except as supplemented or amended by this "China Travel Extra Benefit" ("China Travel Benefit"), will remain unchanged and continue in full force. Unless otherwise specified, terms used in this China Travel Benefit shall have the same meanings assigned to such terms in the Policy. This China Travel Benefit is only operative in consideration of payment of additional premium and if it is shown on Policy Schedule.

DEFINITIONS

Certain word in this extra benefit has specific meaning, which is given below:

"Act of Terrorist"	shall mean an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
"Chinese Medicine Practitioner"	shall mean a Chinese medicine practitioner who is duly registered with the Chinese Medicine Council of Hong Kong pursuant to the Chinese Medicine Ordinance (Cap. 549 of the Laws of Hong Kong), but in no circumstance shall include the Insured Person, the Policy Holder, an insurance intermediary, an employer, employee, Immediate Family Member or business partner of the Policy Holder and/or the Insured Person.
"Close Business Partner"	shall mean a business associate that has a share in the Insured Person's business.
"Eligible Expenses"	shall mean those medical expenses necessitated by an Injury or a Sickness covered by this China Travel Benefit and incurred on the recommendation of a Physician but shall not exceed the reasonable and customary charges for the same. Eligible Expenses shall not in any event exceed the actual charges incurred.
"Foreign Domestic Helper"	shall mean the domestic helper of foreign nationality who is lawfully employed by Policy Holder and/or Insured Person, residing with Policy Holder and/or Insured Person, and/or Policy Holder's or Insured Person's Immediate Family Member.
"Hospital"	shall mean an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as resident patients, and which: a) has facilities for diagnostic procedures and major operations; b) provides twenty-four (24) hour nursing services by licensed or registered nurses; c) maintains a Physician; and d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or a similar establishment.
"Hospital Confinement" or "Confined"	shall mean the status of staying in a Hospital as an inpatient for medical treatment upon the recommendation of a Physician for a minimum continuous period of twenty-four (24) hours prior to discharge and which the Hospital makes a charge for room and board for such confinement.
"Immediate Family Member"	shall mean a person's Spouse, children, parents, brothers or sisters, grandparents, grandchildren, Legal Guardian or parents-in-law.
"Injury"	shall mean any bodily injury which (i) is caused by an Accident, (ii) solely and independently of any other cause, and (iii) (a) occasions the death of a person within twelve (12) calendar months of the date of the Accident or (b) necessitates medical and/or surgical treatment.
"Journey"	shall mean the trip taken by Insured Person, which shall commence when Insured Person complete the immigration departure clearance procedure at Hong Kong on or after the commencement date and time of the Period of Insurance specified in the Policy Schedule for the purpose of commencing such trip and ends (i) on the last day of the Period of Insurance specified in the Policy Schedule; (ii) when Insured Person complete the immigration arrival clearance procedure for returning to Hong Kong after such trip; or (iii) the expiry of a period of thirty (30) consecutive days after the commencement of such trip, whichever is the earliest. Maximum period of a Journey cannot exceed thirty (30) days.
"Legal Guardian"	shall mean a guardian appointed under or acting by virtue of the Guardianship of Minors Ordinance (Cap. 13 of the Laws of Hong Kong).
"Loss of Hearing"	shall mean the total and irrecoverable loss of hearing for all sounds of both ears at above 80dB measured as follows: 1/6 of (a + b + c + d) > 80dB where: a = hearing loss at 500 Hertz b = hearing loss at 1,000 Hertz c = hearing loss at 2,000 Hertz d = hearing loss at 4,000 Hertz and a, b, c and d are expressed in units of decibel (dB).
"Loss of Limb"	shall mean the permanent and irrecoverable loss by physical severance at or above the wrist or ankle joint.
"Loss of Sight"	shall mean the entire, permanent and irrecoverable loss of sight.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

"Loss of Speech"	shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
"Loss of Thumb, Finger or Toe"	shall mean complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints of the thumb, finger or toe.
"Loss of Use"	shall mean a total functional disablement.
"Medically Necessary"	shall mean the need to have treatment or service for the purpose of treating an Injury, Sickness or post-traumatic stress disorder (as the case may be) in accordance with the generally accepted standards of medical practice and such treatment or services must: a) require the expertise of a Physician, Chinese Medicine Practitioner, registered psychiatrist or registered clinical psychologist (as the case may be); b) be consistent with the diagnosis and necessary for the treatment of the condition; c) be rendered in accordance with professional and prudent standards of medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family members, caretaker or his attending Physician, Chinese Medicine Practitioner, registered psychiatrist or registered clinical psychologist (as the case may be); and d) be rendered in the most cost-efficient manner and setting appropriate in the circumstances.
"Money"	shall mean cash, currency note, coins, cheques, postal orders, bankers drafts, travellers cheques, Travel Tickets, saving certificates, stamps, gift tokens/coupon and cash coupon.
"Period of Insurance"	shall mean the period of time specified in the Policy Schedule during which this Policy is effective.
"Permanent Total Disablement"	shall mean a total disablement caused by an Accident that prevents Insured Person from attending to his normal occupation for a minimum of fifty-two (52) consecutive weeks and is certified by a Physician acceptable to Us at the expiration of the said period to be a condition that will permanently and totally disable Insured Person from engaging in any gainful occupation and that such condition is beyond any hope of improvement. Upon certification by a Physician, a Permanent Total Disablement shall be deemed to have commenced on the first day of the said fifty-two (52) week period.
"Physician"	shall mean a medical practitioner who is (i) duly registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or in relation to jurisdictions outside of Hong Kong, a body of equivalent standing, and (ii) legally authorised for rendering medical and surgical service as a practitioner of western medicine in the locality where the treatment is provided to Insured Person, but in no circumstance shall include Insured Person, the Policy Holder, an insurance intermediary, an employer, employee, Immediate Family Member or business partner of the Policy Holder and/or the Insured Person(s).
"Pre-existing Condition"	shall mean any injury, sickness, disease or other condition which has existed before the issue date of the Policy or the date when any travel arrangements for the Journey are confirmed by or for Insured Person, whichever is later in respect of Insured Person, which has manifested signs or symptoms of which Insured Person are aware or should reasonably have been aware.
"Prescribed Medicines and Drugs"	shall mean any medicine or drug for which a Physician's prescription has been issued and has been dispensed in a Physician's clinic or by a licensed pharmacist in respect of treatment covered under this China Travel Benefit.
"Public Conveyance"	shall mean all common public transport carriers which are mechanically propelled and are licensed to carry passenger for hire by the relevant authorities but exclude a contractor, chartered or private carriers, aircraft other than multi-engine fixed-wing aeroplane, and any other carriers which are operated primarily for sight-seeing service and amusement of the passenger.
"Serious Bodily Injury" or "Serious Sickness"	shall mean an Injury or Sickness which requires treatment by a Physician, and which condition is certified by a Physician as being dangerous to life and having to be Confined in a Hospital. Where an Insured Person or a Travel Companion is concerned, the Physician shall also certify that he is unfit to travel or continue with the Journey.
"Spouse"	in relation to a married person, shall mean the husband or wife of that person by a lawful marriage.
"Third Degree Burns"	shall mean destruction of the skin to its full depth and damage to the tissues beneath with burnt areas equal or greater than 5% of the Insured Person's head or 10% of the Insured Person's total body surface area.
"Travel Companion"	shall mean the person travelling with Insured Person for the whole Journey, other than a tour guide or tour member, whose name appears with Insured Person on the travel booking or reservation.
"Travel Document(s)"	shall mean documents of identity including passport, visa and the like necessary and solely for immigration clearance of the Journey.
"Travel Ticket(s)"	shall mean travel ticket purchased for travelling on any Public Conveyance.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

All benefits payable to Insured Person (or his legal representative) pursuant to Sections 1-7 below are subject to the maximum benefit amount and sub-limits as stated in the "China Travel Extra Benefit – Benefit Schedule" for the plan selected by Policy Holder, and subject to the terms, conditions and exclusions of this China Travel Benefit.

Section 1 – Personal Accident Benefit

1.1 **Accident on Public Conveyance**

We will pay the respective percentage of the benefit amount specified in the "China Travel Extra Benefit – Benefit Schedule" in accordance with the table of benefits as shown in this section (the "Table of Benefits") in the event that Insured Person experience an Accident while riding solely as a passenger (not as operator, pilot , or crew member) in or on, boarding or alighting from any Public Conveyance during the Journey, resulting in the death or any permanent disablement of Insured Person as listed in the Table of Benefits within twelve (12) months from the date of the Accident.

1.2 **Other Accidents**

We will pay the respective percentage of the benefit amount specified in the "China Travel Extra Benefit – Benefit Schedule" in accordance with the table of benefits as shown in this section (the "Table of Benefits") in the event that an Accident other than the Accident referred in Subsection 1.1 "Accident on Public Conveyance" above during the Journey, results in the death or any permanent disablement of Insured Person as listed in the Table of Benefits within twelve (12) months from the date of Accident.

Compensation Table 1

Bodily Injury		% of the Benefit Amount*
1.	Accidental death	100%
2.	Permanent Total Disablement	100%
3.	Permanent and incurable paralysis of all Limbs	100%
4.	Permanent total Loss of Sight in both eyes	100%
5.	Permanent total Loss of Sight in one eye	50%
6.	Loss of or permanent total Loss of Use of two Limbs	100%
7.	Loss of or permanent total Loss of Use of one Limb	50%
8.	Permanent Loss of Speech and Loss of Hearing	100%
9.	Permanent Loss of Speech	50%
10.	Permanent total Loss of Hearing in both ears	100%
11.	Permanent total Loss of Hearing in one ear	50%
12.	Third Degree Burns - % of surface areas	
	a) Head: >12% or body: >20%	100%
	b) Head: >8% to 12% or body: >15% to 20%	75%
	c) Head: 5% to 8% or body: 10% to 15%	50%

* The benefit amount is equal to the applicable "maximum benefit amount" of the "Personal Accident Benefit", as set out in the "China Travel Extra Benefit – Benefit Schedule" of this China Travel Benefit, multiplied by the prescribed percentage.

Conditions applicable to Section 1:

1. The total benefit payable under this section shall not exceed 100% of the maximum benefit amount payable for the "Personal Accident Benefit" regardless of the number of insured events occurred to Insured Person during the Journey.
2. The total benefit payable under this section in respect of Injury to more than one portion of a limb or body part during a Journey shall not exceed the benefit amount payable in respect of the whole of that limb or body part.
3. For the avoidance of doubt, if benefit under this section is payable for an insured event in respect of permanent disablement occurred to a body part, no other benefits shall be payable in respect of such permanent disablement under this section.

For the purpose of this section, if the whereabouts of Insured Person cannot be located within one (1) year after the date of the disappearance, sinking or wrecking of an aircraft or other conveyance in which Insured Person are travelling either on land or at sea during the Journey, it will be presumed that Insured Person has suffered an Accidental death. We will pay the Accidental death benefit, subject to the signing of an undertaking by Insured Person's estate beneficiary that such payment shall be refunded to Us if it is later discovered that Insured Person is found to be living.

Exclusion applicable to Section 1:

We shall not be liable for any loss caused by an Injury which is a consequence of any kind of Sickness.

Section 2 – Medical Expenses Benefit

2.1 **Medical Expenses during the Journey**

2.1.1 **Injury Caused by Accident on Public Conveyance**

In the event that during the Journey Insured Person suffers from Injury while riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any Public Conveyance, We will reimburse the Eligible Expenses reasonably incurred by Insured Person outside Hong Kong for the Hospital Confinement, surgery, ambulance and paramedic services, diagnostic tests, consultation by Physicians and Prescribed Medicines and Drugs arising from the Injury sustained by Insured Person during the Journey up to the maximum benefit amount and sub-limits as specified in the "China Travel Extra Benefit – Benefit Schedule".

2.1.2 **Other Injury / Sickness**

We will reimburse the Eligible Expenses reasonably incurred by Insured Person outside Hong Kong for the Hospital Confinement, surgery, ambulance and paramedic services, diagnostic tests, consultation by Physicians and Prescribed Medicines and Drugs arising from the Injury sustained from an Accident other than the Accident referred in Subsection 2.1.1 "Injury Caused by Accident on Public Conveyance" above or Sickness contracted by Insured Person during the Journey outside Hong Kong up to the maximum benefit amount and sub-limits as specified in the "China Travel Extra Benefit – Benefit Schedule".

Room and Board

Where Eligible Expenses for Hospital Confinement are payable under this Subsection 2.1, the sub-limit for Room and Board shall apply. For the purpose of this Subsection 2.1, Room and Board shall mean Hospital accommodation charges including meals and general nursing services reasonably incurred by Insured Person and Insured Person is registered as an inpatient in a Hospital.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

Follow-up Medical Expenses in Hong Kong
We will also pay a claim under this benefit for the Eligible Expenses reasonably incurred by Insured Person in Hong Kong within ninety (90) days after Insured Person returns from the Journey for the continuation of medical treatment by a Physician, provided that (i) Hong Kong is the final destination of the Journey and (ii) the medical treatment for such Injury or Sickness has first been sought from a Physician during the Journey outside Hong Kong.
Chinese Medicine, Physiotherapy and Chiropractic Treatment Expenses – Follow-up Medical Expenses in Hong Kong shall also cover treatment received from a Chinese Medicine Practitioner (including general practice, bone-setting and acupuncture), a registered physiotherapist and/or a chiropractic doctor in Hong Kong.

2.2 **Overseas Hospital Daily Allowance**
Provided that the "Medical Expenses during the Journey" under Subsection 2.1 is payable, We will also pay a cash allowance for each complete day (i.e. a continuous period of twenty-four (24) hours) of Insured Person's Hospital Confinement during the Journey.

Exclusions applicable to Section 2:
We shall not be liable for:
1. any expenses related to the additional cost of a single or private room at Hospital or charges in respect of special or private nursing; wheelchair, crutch or any other similar equipment;
2. any expenses related to cosmetic surgery, apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids, prosthesis, dental crown and medical equipment, appliances and accessories;
3. any expenses related to psychiatric, psychological disorder, mental or nervous disorders (including any related primary/basic signs and symptoms);
4. any expenses related to (i) treatment or services undertaken without the recommendation of a Physician; (ii) routine physical examinations or (iii) health check-ups not incidental to the treatment or diagnosis of a suspected Injury or Sickness sustained during the Journey;
5. any medical expenses incurred one hundred and eighty (180) days after the date on which the Injury or Sickness is sustained or contracted;
6. any medical expenses related to (i) travel taken contrary to the advice of a Physician or (ii) any part of the Journey is planned for the purpose of receiving medical or surgical treatment; or
7. expenses incurred for any treatment or service which is not Medically Necessary.

Section 3 – Worldwide Emergency Assistance Services
Emergency Medical Assistance
If Insured Person suffers Serious Bodily Injury or Serious Sickness during the Journey, Insured Person or his representative may contact "24-Hour Worldwide Emergency Assistance and Referral Services" hotline for the following services provided that such Journey is not undertaken (i) against medical advice or (ii) for the purpose of seeking or obtaining any medical treatment abroad, or resting and recuperation following any accident or illness prior to the Journey. "24-Hour Worldwide Emergency Assistance and Referral Services" is rendered by a service provider nominated by Us.

3.1 **Emergency Medical Evacuation and/or Repatriation**
If Insured Person's condition must require immediate medical treatment which is not available in the place of Accident causing Serious Bodily Injury or Serious Sickness, emergency evacuation to the nearest appropriate medical facility will be arranged. In the event that Insured Person's condition stabilises, We shall arrange and pay the expenses for repatriation to Hong Kong. Any decision in relation to evacuation/repatriation, in particular, whether an evacuation or repatriation is necessary, or means of transfer, shall be made jointly and exclusively by the attending Physician and Us based solely upon the medical necessity.

3.2 **Repatriation of Mortal Remains or Ashes**
If Insured Person dies after suffering from an Injury or Sickness during the Journey, We will pay the necessary expenses to return Insured Person's mortal remains or ashes to Hong Kong.

3.3 **Hospital Deposit Guarantee**
We will guarantee or provide Hospital admission deposit to the Hospital on behalf of Insured Person, provided that (i) any payment made hereunder shall be deducted from the "Medical Expenses Benefit" payable under Section 2 of this China Travel Benefit and (ii) the Policy Holder and/or Insured Person must repay Us any Hospital admission deposit which cannot be offset by the benefit payable within the period of time requested by Us.
Under all circumstances Insured Person shall settle the full payment of the medical expenses directly with the Hospital prior to Insured Person's discharge, including Hospital admission deposit guaranteed by Us.

3.4 **Compassionate Visit**
In the event of death or Hospital Confinement for over three (3) consecutive days of Insured Person during the Journey after suffering from an Injury or Sickness, and that Insured Person's attending Physician assesses that it is medically inappropriate for Insured Person to return to Hong Kong, and no adult who is at the age of eighteen (18) or above is with Insured Person, We will reimburse the additional accommodation (with a daily limit of HKD500) and an economy-class round-trip Travel Ticket reasonably incurred by one (1) Immediate Family Member who is over the age of eighteen (18) to join Insured Person or to stay behind to take care of Insured Person.

3.5 **Return of Unattended Dependent Child(ren)**
We will reimburse the additional accommodation (with a daily limit of HKD500) and an economy-class one-way Travel Ticket reasonably incurred for returning to Hong Kong of Insured Person's dependent child under the age of eighteen (18) who is left unattended overseas as a result of the Serious Bodily Injury, Serious Sickness or Hospital Confinement for over three (3) consecutive days or death of Insured Person. If necessary, a qualified attendant will be arranged to accompany Insured Person's dependent child during the return trip.

3.6 **Referral Services**
Upon Insured Person's or his representative's request, referral services for legal assistance or interpreter referral, or get advice on what to do if Insured Person lost his passport or luggage through the "24-Hour Worldwide Emergency Assistance and Referral Services" hotline.

Procedure:
Insured Person or his representative shall call the following "24-Hour Worldwide Emergency Assistance and Referral Services" hotline for the services set out in this section.
Tel: (852) 3572 8222

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

The party making such call will be required to provide the policy number as shown in the Policy Schedule, Insured Person's name, the location of the emergency (name of Hospital if any), phone number and kinds of services when Insured Person seeks for assistance. After validation, the services under "24-Hour Worldwide Emergency Assistance and Referral Services" will be provided.

Exclusions applicable to Section 3:
We shall not be liable for:
1. any expenses incurred one hundred and eighty (180) days after the date on which the Serious Bodily Injury or Serious Sickness is sustained or contracted; or
2. any benefits under Subsections 3.1, 3.2, 3.3, 3.4 and 3.5 of this section if Our prior approval has not been obtained by Insured Person or his representatives before any assistance is provided or payment of deposits is guaranteed.

Limitations to Liabilities:
1. All service providers rendering services to Insured Person under this section (including but not limited to the emergency assistance provider, Physicians, and Hospitals) (the "Service Providers") are not employees, agents or servants of Us. Accordingly, the Service Providers shall be responsible for their own acts, and Insured Person shall not have any recourse or claim against Us in connection with any services rendered by the Service Providers. Services provided by Service Providers are provided on a best-efforts basis, and may not be available due to problems of time, distance or location. We are not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service.
2. We assume no liability in any manner and shall not be liable for any loss arising out of or howsoever caused by any advice given or services rendered by or any acts or omissions of any Service Providers.
3. We and the Service Providers shall not be held responsible for any failure to provide the "24-Hour Worldwide Emergency Assistance and Referral Services" and/or delays if caused by or contributed to by acts of God, or any circumstances and conditions beyond their control, including but not limited to, any administrative, political or government impediment, strike, industrial action, riot, civil commotion, or any form of political unrest (including but not limited to war, Act of Terrorist, insurrection), adverse weather condition, flight conditions or situations where the rendering of such service is prohibited or delayed by local laws, regulators or regulatory agencies.
4. In no event We shall be liable under this section or in the course of the provision of the "24-Hour Worldwide Emergency Assistance and Referral Services", for any incidental, special, consequential or indirect loss, damages, costs, charges, fees or expenses.
5. We may cancel this "24-Hour Worldwide Emergency Assistance and Referral Services" by giving thirty (30) days' prior notice to the Policy Holder at the email address last known to Us.
6. The use of the "24-Hour Worldwide Emergency Assistance and Referral Services" is of Insured Person's own accord. We shall not be liable for any loss or liabilities arising from such use.

Section 4 – Personal Belongings

4.1 **Loss of or Damage to Personal Baggage**

A baggage benefit is payable if the following properties (the "Baggage and Item") are lost, physically broken or damaged during the Journey as a direct result of theft, robbery, burglary, accident or mishandling by Public Conveyance carriers:

1. baggage or personal property owned by Insured Person (excluding Money and Travel Documents of any kind).

We will pay, at Our option, the loss or damage up to maximum benefit amount, or the reasonable cost of repair or replacement of the lost or damaged Baggage and Item (less depreciation in value, if applicable, and such depreciation shall be applied at the sole discretion of Us) up to maximum benefit amount under this Subsection 4.1, provided that:

1. Insured Person shall take reasonable precautions to safeguard the Baggage and Item, including but not limited to making sure that the Baggage and Item will not be left unattended in a public place; and
2. the damaged Baggage and Item must be examined by Insured Person upon receipt from the carrier.

The following classes of property are excluded from this Subsection 4.1:

a) hired or leased equipment or property;
b) any kind of plants or animals, perishables or consumables (e.g. food, beverage, medicine);
c) any kind of jewelry or accessories made of or contain any kind of gold, platinum, diamond, jade or pearl;
d) fragile articles (e.g. chinaware, glassware, porcelains), antiques, artifacts, documents, manuscripts or paintings;
e) contact or corneal lenses, hearing aids, denture, dental crown or prosthesis;
f) musical instruments, any sports or golf equipment;
g) Money, debit or credit cards, stored-value devices (such as Octopus cards and other prepaid electronic tickets) and other instruments of payment or documents of any kind, Travel Documents, transportation or accommodation or any other travel vouchers or coupons, securities, bonds, negotiable instruments, title deeds, manuscripts, business documents, business goods or samples of any kind, bank drafts;
h) computers (except laptop computer) including software and accessories;
i) Hong Kong Identity Card, driver's license, employment passes or any type of passes;
j) any bicycles, motorised vehicles, unmanned aircraft system, aerial photography equipment, boats, or any other transportations including the accessories or remote-controlled motorised devices;
k) information stored in tapes, cards, discs or other storage devices;
l) mobile phone, smartwatch, tablet computer, laptop computer and its software and accessories.

4.2 **Loss of Personal Money**

We will pay this benefit for loss of Insured Person's personal money in the form of banknotes, cash or travellers cheques being carried by Insured Person, directly arising only from theft, robbery or burglary during the Journey out of Hong Kong.

4.3 **Loss of Travel Documents**

We will pay this benefit for loss of Insured Person's Travel Document as a direct result of theft, robbery, burglary or accidental loss during the Journey out of Hong Kong.
We will reimburse Insured Person for:

1. the replacement cost of the Travel Document charged by the issuing body; and/or
2. additional travel and accommodation expenses reasonably incurred by Insured Person during the Journey for the sole purpose of obtaining a replacement Travel Document from the issuing body which is nearest to the place where Insured Person is first aware of the loss of such document.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

For the avoidance of doubt, in case where Insured Person obtains both the temporary and regular Travel Documents, either the cost of issuing a temporary document or the cost of replacement of the regular document, whichever is higher will be reimbursed by Us but not the cost of both documents.

4.4 **Emergency Cash to Purchase Essential Items**
We will pay this benefit for loss of Insured Person's Baggage and Item due to theft or robbery during the Journey. We will reimburse Insured Person for actual and reasonable expenses on emergency purchase of essential clothing or toiletries to get Insured Person through the Journey out of Hong Kong.

Conditions applicable to Section 4:
1. Upon any payment being made under this Section 4, We shall be entitled to take and retain the benefit and value of any recovered or damaged Baggage and Item, and to deal with salvage at Our absolute discretion.
2. A claim can only be made once under either Subsection 4.1 "Loss of or Damage to Personal Baggage" or Subsection 4.4 "Emergency Cash to Purchase Essential Items" or Subsection 6.3 "Baggage Delay Lump Sum Allowance" arising from the same cause.

Exclusions applicable to Section 4:
We shall not be liable for:
1. loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other officials;
2. loss of or damage to mobile phone, smartwatch, tablet computer (of screen size seven (7) inches or above measured diagonally), or laptop computer, unless Insured Person is able to provide the original receipt for the purchase showing its International Mobile Equipment Identity (IMEI) (applicable to Mobile Phone), serial number and model number, the date of purchase and the price paid;
3. damage to mobile phone, smartwatch, tablet computer (of screen size seven (7) inches or above measured diagonally), or laptop computer, unless the relevant repair services are provided by an official authorised service support centre;
4. loss or damage caused by normal wear and tear (including but not limited to scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works), moth, vermin or inherent vice, gradual deterioration or mechanical or electrical breakdown or derangement;
5. loss or damage caused by faulty material, workmanship or design, cleaning, repairing or restoring process, atmospheric or climatic changes;
6. loss of or damage to any Baggage and Item, personal money or Travel Document that is left behind or unattended in a Public Conveyance or vehicle of any other kind or in a public place or as a result of Insured Person's failure to take due care and precautions for the safeguard and security of such Baggage and Item, personal money or Travel Document;
7. loss of or damage to Insured Person's Baggage and Item or souvenir which is either separately mailed or shipped by Insured Person, or intentionally arranged to be carried by a Public Conveyance other than the one Insured Person is on board;
8. any unexplained loss, damage, or mysterious disappearance of the Baggage and Item, personal money, or Travel Document;
9. loss of or damage to any Baggage and Item while in the custody of a Public Conveyance carrier, unless Insured Person reports in writing to the Public Conveyance carrier within twenty-four (24) hours upon arrival time, which the Public Conveyance carrier must acknowledge receipt of such report and, in the event of loss or damage occurred on an airline flight, a "Property Irregularity Report" must be obtained;
10. any loss of travellers cheques not immediately reported to the local branch or agent of the issuing body;
11. any loss or shortages of personal money arising due to an error or omission of any third party, any fluctuation in any rate of currency exchange, or devaluation;
12. any loss in relation to Subsection 4.2 "Loss of Personal Money" occurring to an Insured Person below the Age of ten (10);
13. any replacement fees charged by the issuing body of the Travel Document which is incurred after thirty (30) days of returning to Hong Kong or the expiry of this Policy, whichever is earlier;
14. any fine or penalty incurred due to non-replacement of the Travel Document(s) by Insured Person;
15. any benefit under this section if the lost or stolen Travel Document is not a necessary document for completing the Journey;
16. any loss of or damage to property that has been reimbursed by a Public Conveyance carrier, a hotel, any third party or another insurance policy;
17. damage to any property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred by Insured Person;
18. any loss of personal money not belonging to but being carried by Insured Person;
19. any loss not reported to the local police within twenty-four (24) hours upon discovery of loss and such local report is not obtained; or
20. any claim for damaged property unless Insured Person can provide the property for inspection by Us.

Section 5 – Trip Cancellation or Interruption

5.1 **Loss of Deposit or Cancellation Charges**
We will reimburse Insured Person, up to the maximum benefit amount as specified in the "China Travel Extra Benefit – Benefit Schedule", the deposits or any payment made in advance for Travel Tickets, accommodation, tour package or admission tickets to any major sporting event, musical, concert, museum or theme park (collectively the "Travel Arrangement") which are forfeited and irrecoverable from the relevant parties upon cancellation of the Journey prior to departure from Hong Kong (collectively the "Forfeited Amount") as a direct result of the following events:
1. death, Serious Bodily Injury or Serious Sickness of Insured Person or his Immediate Family Member, Close Business Partner, Foreign Domestic Helper or Travel Companion* within thirty (30) days prior to the scheduled date of departure of the Journey and at least twenty-four (24) hours after the issue of this Policy;
2. duty to comply with a witness summons or jury service that requires Insured Person's presence in Hong Kong during the scheduled Journey, provided that the witness summons or jury service notice or order has been served on Insured Person at least twenty-four (24) hours after the issue of the Policy and within thirty (30) days prior to the scheduled date of departure of the Journey;
3. natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion (notwithstanding General Exclusion 3.c)) occurred at the planned destination of the Journey within seven (7) days before the scheduled date of departure of the Journey which prevents Insured Person from commencing the Journey, provided that the event takes place at least twenty-four (24) hours after the issue of this Policy; or
4. severe damage to Insured Person's principal home in Hong Kong arising from fire or flood occurred within seven (7) days before the scheduled date of departure of the Journey.

Redeemed Travel Arrangement
Notwithstanding the foregoing, if Insured Person's transportation and/or accommodation arrangement for the cancelled Journey is redeemed from a customer loyalty program offered by an airline or hotel, We shall only reimburse Insured Person for any service fee paid under such customer loyalty program for rebooking or resetting of the award subject to the sub-limit as stated in the "China Travel Extra Benefit – Benefit Schedule".

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

Missed Events
For the avoidance of doubt, any claim made under Subsection 5.1 for admission tickets to any major sporting event, musical, concert, museum or theme park is subject to the sub-limit as stated in the "China Travel Extra Benefit – Benefit Schedule".

Conditions applicable to Subsection 5.1:
1. Insured Person shall surrender all of his original unused Travel Tickets and admission tickets to Us.
2. Once a claim is made under this subsection, no other benefits shall be payable under this China Travel Benefit in respect of the same Journey.

5.2 **Trip Curtailment**
If, and only if, as a direct result of the following events, the Journey is interrupted and curtailed after its commencement and Insured Person is inevitably required to return to Hong Kong, We shall pay the benefit under this Subsection 5.2:
1. death, Serious Bodily Injury or Serious Sickness of Insured Person or Insured Person's Immediate Family Member, Foreign Domestic Helper, Close Business Partner or Travel Companion*; or
2. unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion (notwithstanding General Exclusion 3.c)) at the planned destination of the Journey which prevents Insured Person from continuing with the Journey.

Under this benefit, We will pay, on a pro-rata basis for each complete day of the Journey which is interrupted, for (i) the loss of the prepaid and unused portion of the Travel Arrangement which is forfeited and irrecoverable from the relevant parties and (ii) the reasonable additional travelling expenses incurred by Insured Person to return to Hong Kong direct by means of a Public Conveyance (such expenses shall not exceed the economy class fare of the Public Conveyance).
Insured Person shall surrender any original unused portion of Travel Tickets and admission tickets to Us if they are no longer valid for travel.

5.3 **Trip Re-routing**
In the event that Insured Person's scheduled Public Conveyance is delayed for at least six (6) consecutive hours from the time specified in Insured Person's itinerary as a direct result of sudden, unexpected and unforeseen occurrence of adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion (notwithstanding General Exclusion 3.c)), which prevents Insured Person from continuing his original itinerary and the Journey has to be re-routed after its commencement, We will reimburse the additional travelling and accommodation expenses (less any prepaid expenses of unused accommodation recovered from the relevant accommodation providers) reasonably and inevitably incurred by Insured Person solely for the purpose of continuing his Journey to the original planned destination or returning to Hong Kong, provided that:
1. Insured Person shall have secured a confirmed advanced booking of Travel Tickets and accommodation prior to the Journey; and
2. Insured Person shall surrender any original unused portion of Travel Tickets to Us if they are no longer valid for travel.

Conditions applicable to Section 5:
1. A claim can only be made once under either Subsection 5.2 "Trip Curtailment" or Subsection 5.3 "Trip Re-routing" in respect of the same cause.
2. The total benefit payable under Subsections 5.1, 5.2 and 5.3 shall not exceed 100% of the maximum benefit amount payable for Section 5 "Trip Cancellation or Interruption" for the same Journey.
3. A claim can only be made once under either Section 5 "Trip Cancellation or Interruption" (except Subsection 5.1) or Section 6 "Delay Benefit" in respect of the same cause.

Exclusions applicable to Section 5:
We shall not be liable for:
1. any loss arising from death, Serious Bodily Injury or Serious Sickness of a Travel Companion if for the purpose of Journey, he is a travel agent or tour escort or tour leader or tour organiser for remuneration;
2. any loss and expenses arising from the operation of an aircraft, a mechanically propelled vehicle or vessel by a Travel Companion or a tour member;
3. any loss which occurs after Insured Person has returned to Hong Kong or reached his final destination;
4. any loss arising from the failure to notify the travel agent or provider of the transport or accommodation services immediately after cancellation or curtailment of the Journey as a result of the events prescribed under this section;
5. any loss directly or indirectly arising from bankruptcy, liquidation or default of any travel agency, tour operator, Public Conveyance carrier and/or other provider of any service forming part of the booked Journey;
6. any loss arising from Insured Person's late arrival at the airport, port or station (i.e. arrival at the time later than the time required for check-in or booking-in);
7. any loss arising from Insured Person's refusal or failure to take the first available alternative transportation offered by the relevant Public Conveyance carrier; or
8. any consequential loss arising from the late arrival of a preceding Public Conveyance that causes subsequent delays/misconnections of each Public Conveyance in which Insured Person has arranged to travel during the course of the Journey.

* Save for exclusion 1 and 2 of this section, "Travel Companion" in this Section 5 shall mean a Travel Companion (having the meaning ascribed to it in the Definition section of these terms and conditions of this China Travel Benefit) whose absence from the Journey will, within the reasonable contemplation of Us, result in the abortion of the Journey.

Section 6 – Delay Benefit
We will pay the benefits under Subsections 6.1 or 6.2 stated below in the event that the arranged Public Conveyance, in relation to the scheduled time of departure or arrival, is delayed by the respective length of time specified below due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, riot or civil commotion (notwithstanding General Exclusion 3.c)), Act of Terrorist, hijack or mechanical breakdown of the arranged Public Conveyance (each a "Covered Delay").
With respect to a Covered Delay in relation to departure of a Public Conveyance, the period of delay is counted from the originally scheduled time of departure of the arranged Public Conveyance to the actual departure time of the arranged Public Conveyance or first available alternative transportation offered by the relevant Public Conveyance carrier.

6.1 **Extra Accommodation Expenses**
We will reimburse the additional accommodation expenses reasonably and inevitably incurred overseas by Insured Person as a direct result of a Covered Delay of at least six (6) consecutive hours.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

6.2 **Travel Delay Allowance**
We will pay a cash allowance for each and every six (6) consecutive hours of a Covered Delay, provided that no other benefits under Subsection 5.1 or 6.1 shall be payable.
If Insured Person has consecutive connecting flights, each period of delayed hours cannot be accumulated and the proximate cause of the delay must be one of the conditions set out in the first paragraph of this Section 6.

6.3 **Baggage Delay Lump Sum Allowance**
We will pay a cash allowance if Insured Person's baggage has been misdirected or delayed by the Public Conveyance carrier and is not returned to Insured Person within six (6) hours from the time of arrival at a destination overseas.

6.4 **Extra Pet Accommodation Expenses**
We will reimburse the additional, reasonable and inevitable accommodation expenses incurred in extending Insured Person's pet's stay in the same licensed kennel or cattery or pet hotel Insured Person placed during the Journey as a direct result of a Covered Delay of at least six (6) consecutive hours causing Insured Person cannot arrive Hong Kong on the original return date. Pet refers to a dog or cat that has a microchip identification and of which Insured Person is the owner registered with the Agriculture, Fisheries and Conservation Department of Hong Kong.

Conditions applicable to Section 6:
1. A claim can only be made once under either Subsection 4.1 "Loss of or Damage to Personal Baggage" or Subsection 4.4 "Emergency Cash to Purchase Essential Items" or Subsection 6.3 "Baggage Delay Lump Sum Allowance" arising from the same cause.
2. A claim can only be made once under either Subsection 6.1 "Extra Accommodation Expenses" or Subsection 6.2 "Travel Delay Allowance" in respect of the same cause.
3. A claim can only be made once under either Section 5 "Trip Cancellation or Interruption" (except Subsection 5.1) or Section 6 "Delay Benefit" in respect of the same cause.

Exclusions applicable to Section 6:
We shall not be liable for:
1. any delay arising from an act of omission on the part of Insured Person, including failure to check in or arrive at the departure gate at the scheduled time suggested by the Public Conveyance carrier or immigration clearance control point;
2. Insured Person's failure to secure a confirmed advanced booking of Travel Tickets prior to the occurrence of a Covered Delay;
3. any delay arising from Insured Person's refusal or failure to take the first available alternative transportation offered by the relevant Public Conveyance carrier;
4. any delay the cause of which exists or is known to exist, or an announcement contemplating such cause of delay (such as information about the hoisting of any typhoon signal) has been made by the Public Conveyance carrier, tour operator, the observatory or the authorities before the issuance of the Policy;
5. any delay which is caused by detention or confiscation by customs or other law enforcing officials;
6. any loss of baggage which is covered under Section 4 above;
7. any loss which occurs after Insured Person has returned to Hong Kong or reached his final destination; or
8. any of Insured Person's baggage, souvenir or any other item which is either separately mailed or shipped by Insured Person, or intentionally arranged to be carried by a Public Conveyance other than the one Insured Person is on board.

Section 7 – Personal Liability
We will pay this benefit if Insured Person incur legal liability to a third party (inclusive of legal costs and expenses) for:
1. accidental bodily injury to a third party; or
2. accidental loss of or damage to third party's property,

as a direct result of Insured Person's negligence towards the third party during the Journey, provided that written immediate notice of the event which may give rise to legal liability on the part of Insured Person is given to Us.

Exclusions applicable to Section 7:
We shall not be liable for any liability, loss or claim:
1. where Insured Person or his authorised representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of Us;
2. in respect of loss of or damage to properties belonging to or in the care, custody or control of Insured Person;
3. arising directly or indirectly from:
   a) employers' liability, contractual liability or liability to Insured Person's Immediate Family Members, relatives, partner, Travel Companion, or people who work for or with Insured Person;
   b) pursuit of a trade business or profession;
   c) insanity, the use of any drug (except as medically prescribed but excluding drug addiction) or intoxicating liquor;
   d) pollution or contamination;
   e) ownership or occupation of lands or buildings (other than occupation only of any temporary residence);
   f) ownership, possession, hire, use or operation of vehicles, pedal cycles, electric skateboarding, electric wheelchairs, animal, unmanned aircraft system, aerial photography equipment, remote controlled motorised devices, aircraft, watercraft or weapons;
   g) legal costs or penalties resulting from any criminal proceedings;
   h) bailment, contractual licences or conveyances of real estate or personal property; or
   i) judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction of Hong Kong.

Exclusions applicable to Section 1 – 7:
Unless specifically provided otherwise, this China Travel Benefit does not cover the following:
1. where the loss, costs or expenses are recoverable from government program, travel agent, airline, cruise company, Public Conveyance carriers, any providers of travel accommodation and transport arrangements or other insurance (whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise), Insured Person shall first make a claim against such other party and/or insurance and submit the proof of such claim to Us, which shall be conditions precedent to any liability of Us under this China Travel Benefit to pay any balance of the claim not recoverable from such other source and/or insurance (not applicable to Section 1 "Personal Accident Benefit" and Subsection 2.2 "Overseas Hospital Daily Allowance" of China Travel Benefit);
2. any loss if the Journey commences outside Hong Kong;
3. loss arising from a direct or indirect consequence of:

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

a) any Pre-existing Conditions, including but not limited to congenital or hereditary conditions. If We allege that by reason of this exclusion any loss is not covered by this China Travel Benefit, the burden of proving the contrary shall be upon Insured Person or any other person claiming to be indemnified;

b) any Injury, Sickness, death, loss, expense or other liability attributable to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof howsoever caused;

c) war (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military of any kind or usurped power, performing duties as a member of armed forces, or other law enforcing agencies;

d) any wilful, malicious, unlawful or deliberate act of Insured Person or Insured Person's Immediate Family Member or Travel Companion;

e) suicide, attempted suicide or intentional self-inflicted bodily injuries, mental or nervous disorders, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal and sexually transmitted diseases, the use of alcohol or drugs other than those prescribed by a Physician; dental treatment unless resulting from Injury to sound and natural teeth;

f) nuclear fission, nuclear fusion or radioactive contamination;

g) accidents to Insured Person whilst engaging in any sport or game in a professional capacity where Insured Person would or could earn income or remuneration from engaging in such sport or game or racing of any kind (other than on foot) or any competition;

h) accidents to Insured Person whilst engaging in any kind of manual labour work whether for business or leisure, hazardous offshore activities including but not limited to commercial diving, oil rigging, mining, handling of explosives, site working, stunt works and aerial photography;

i) trekking at an altitude limit greater than five thousands (5,000) metres above sea level or diving to a depth greater than thirty (30) metres below sea level;

j) any loss due to medical or physical conditions or other circumstances affecting Insured Person or his Immediate Family Member, Travel Companion, Close Business Partner or Foreign Domestic Helper which (i) has existed before the issue date of the Policy or the date when any travel arrangements for the Journey are confirmed by or for Insured Person, whichever is later and (ii) has presented signs or symptoms of which Insured Person is or should reasonably have been aware of;

k) any activity or involvement of Insured Person in the air unless Insured Person is at the relevant time (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority. For the purpose of this exclusion k), subsection (ii) shall not cover any activities involving power driven flying machines including but not limited to helicopter, tilt rotor and self-launching motor glider;

l) any loss directly or indirectly arising from any government's regulations, control or any circumstances leading to the relevant delay, cancellation or interruption of the Journey which is existed or announced before the issue date of the Policy or the date when any travel arrangements for the Journey are confirmed by or for Insured Person, whichever is later; or

m) any loss that falls into the following:

1) Property Cyber and Data Exclusion

Notwithstanding any provision to the contrary within this China Travel Benefit of any endorsement thereto this China Travel Benefit excludes any:

i. Cyber Loss;
loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting

ii. from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This endorsement supersedes and, if in conflict with any other wording in the China Travel Benefit or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

"Cyber Loss" means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

"Cyber Act" means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

"Cyber Incident" means i) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or ii) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

"Computer System" means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured Person or any other party.

"Data" means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

2) Communicable Disease Exclusion (applicable to Section 1 "Personal Accident Benefit" and Section 7 "Personal Liability")

Notwithstanding any other provision of this China Travel Benefit to the contrary, this China Travel Benefit does not insure/cover any actual or alleged loss, liability, damage, claim, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

For the purposes of this endorsement, loss, liability, damage, claim, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

i. for a Communicable Disease, or

ii. any property insured, wherever applicable, hereunder that is affected by such Communicable Disease.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

i. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

ii. the method of transmission, whether direct or indirect, includes but is not limited to airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

iii. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured, wherever applicable, hereunder.

3) COVID-19 / Pandemics Exclusion (applicable to all sections except Section 1 "Personal Accident Benefit" and Section 7 "Personal Liability")
Notwithstanding any provision to the contrary, this China Travel Benefit does not insure/cover any actual or alleged loss, damage, liability, claim, compensation, injury, sickness, disease, death, medical payment, defence cost, expense, fines, penalty or any other amount directly or indirectly caused by, in connection with, contributed to by, resulting from, in any sequence, originating from, in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived:
i. Coronavirus (COVID-19) including any mutation or variation thereof; or
ii. Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

n) save as provided in a) to m) above, any loss which is indirect and consequential in nature.

Conditions applicable to China Travel Extra Benefit

1. INTERPRETATION
Throughout this China Travel Benefit, where the context so admits, words embodying the masculine gender shall include the feminine gender, and words indicating the singular case shall include the plural and vice-versa.

2. POLICY VALIDATION
This China Travel Benefit is only valid for Journeys taken for the sole purpose of leisure travel or business travel (limited to administrative and clerical works only) in their entirety and is only valid if Insured Person is an ordinarily resident in Hong Kong.

3. GEOGRAPHICAL LIMIT
This China Travel Benefit covers all the geographical regions within mainland China including Macao Special Administrative Region, but excluding Hong Kong.

4. KNOWN CIRCUMSTANCES OR EVENTS
This China Travel Benefit is only valid if Insured Person purchase before Insured Person become aware of any possible situations that may lead to any claim on this China Travel Benefit. (e.g. hospitalisation of an Immediate Family Member, having received a terminal prognosis of an Immediate Family Member or any risk related to the travel destination).

5. FIT FOR TRAVEL
At the time of Insured Person's Journey he must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Journey, otherwise, any claim is not payable.

6. REASONABLE CARE
Insured Person shall act in a prudent manner and exercise reasonable care and prevent Accidents, Injury, Sickness, loss or damage.

7. INCORRECT OR CHANGE IN INFORMATION
If at any point in time, Insured Person becomes aware that any information declared to Us is incorrect, Insured Person must notify Us immediately since this can affect whether Insured Person's China Travel Benefit is still valid. We will assess the new details provided and may issue Endorsement; cancel the Policy or decline the renewal or offer to renew the Policy on different terms.

8. BE TRUTHFUL
This China Travel Benefit shall be voidable if Insured Person hide, withhold or give any false, incorrect or misleading information during Insured Person's application of this China Travel Benefit. If Insured Person is unsure, let Us have the details and We will advise whether this China Travel Benefit grants Insured Person cover.

9. DUPLICATE INSURANCE
If Insured Person is covered under more than one (1) travel insurance policies which are underwritten by Us for the same Journey, We shall only be liable for the travel policy with the highest plan level.

10. NOTICE OF CLAIM
Notice of any claim must be given to Us in writing or via Our Website within thirty (30) days after the occurrence of the event giving rise to a claim under this China Travel Benefit (except otherwise provided in Section 7 "Personal Liability" of this China Travel Benefit.)
No admission of liability, offer, settlement, promise of payment or payment should be made or agreed without Our prior knowledge and written consent. Any third-party correspondences, impending prosecution, inquest or fatal injury, the possible claim indicating the nature and circumstances of the incident or event, summons, court documents, solicitors' and other legal correspondence in connection with a possible claim must be unacknowledged and sent to US immediately. We shall be entitled to at its discretion take over the conduct defence or settlement of any third party claim on behalf of the Policy Holder and/or Insured Person.

11. MEDICAL EXAMINATION
We shall be entitled in case of non-fatal injury to call for examination by a medical referee appointed by Us if We deem necessary and in the event of death to have a post-mortem examination at Our expense. The result of such examination shall be Our property.

12. PROOF OF CLAIM
All claims shall be made with supporting documents, including but not limited to the Statement of Travel Records and Statutory Declaration, to the satisfaction of Us at the Insured Person's own cost.

13. CLAIM ADMITTANCE
In no case We shall be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under this China Travel Benefit unless the claim has been admitted or is the subject of a pending legal action or arbitration.

14. PAYMENT OF CLAIMS
We will pay all benefits (except for Subsection 3.1 and 3.2) to Insured Person for his respective rights and interests. Benefits payable under Subsection 3.1 and Subsection 3.2 will be paid directly to the service provider. In the event of Insured Person's death, We will pay all the pending

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

benefits to his estate beneficiary. All indemnities provided in this China Travel Benefit will be paid only after the receipt of due proof upon Our approval. The receipt of payment of claims by the Policy Holder, Insured Person, or Insured Person's estate beneficiary shall in all cases be final and complete discharge of all liabilities of Us under this China Travel Benefit.

15. NOTICE
All notices required to be given to Us must be in writing or email and addressed to Us and no alteration to this China Travel Benefit including any endorsement thereto shall be valid unless the same is duly signed by Our authorised representative.

16. PAIR AND SET
In the event of loss of or damage to any article which is a part of a pair and set, the measure of loss of or damage to such article shall be a reasonable and fair proportion of the total value of the pair and set and will not be construed to mean a total loss of the pair and set (Note: camera body, lenses, storage devices and accessories will be treated as a set).

17. OTHER INSURANCE
If any loss, damage or legal liability covered under this China Travel Benefit is also covered by any other source and/or insurance, We shall not be liable under this China Travel Benefit except for any excess beyond the amount payable under such other source and/or insurance. This condition 17 however shall not be applicable to any claim under Section 1 "Personal Accident Benefit" and Subsection 2.2 "Overseas Hospital Daily Allowance".

18. MAXIMUM LIABILITY ON ACCIDENTAL DEATH AND PERMANENT DISABLEMENT
Where Insured Person is insured under multiple policies which contain Accidental death and Permanent Total Disablement covers and are issued by Us, the maximum liability in respect of Insured Person under all Accidental death and Permanent Total Disablement covers shall not exceed HKD5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

19. RIGHTS OF RECOVERY
In the event that authorisation of payment and/or payment is made by Us or the 24-Hour Worldwide Emergency Assistance and Referral Services provider for a claim that is not covered by this China Travel Benefit or when the benefit amount as stated in the "China Travel Extra Benefit – Benefit Schedule" is exhausted, We reserve the right to recover the said amount from Insured Person.

20. CURRENCY
All premiums and benefits payable under this China Travel Benefit are in Hong Kong dollars unless otherwise endorsed in the Policy Schedule. For claim incurred in foreign currency, the exchange rate will be determined by Us at a reasonable foreign currency exchange rate We choose. We are not legally responsible for any exchange rate-related losses that Insured Person may have.

21. SANCTION CLAUSE
We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefits to Insured Person if the loss or expense reimbursed or paid by Us would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and United States of America or any jurisdiction applicable to Us.

22. COMPLIANCE WITH POLICY PROVISIONS
Failure to comply with any of the provisions contained in this China Travel Benefit shall invalidate all claims hereunder.

23. POLICY LIMIT
The maximum amount of compensation Insured Person receives from Us shall not more than the sub-limit of each benefit and the maximum benefit amount of each section as stated in the "China Travel Extra Benefit – Benefit Schedule". In no event shall the total benefit amount payable exceed 100% of the maximum benefit amount and any applicable sub-limits as stated under each section in the "China Travel Extra Benefit – Benefit Schedule".

24. AUTOMATIC EXTENSION
The coverage provided by this China Travel Benefit in respect of a Journey will be automatically extended for a maximum period of ten (10) days if, owing to an unexpected reason or condition entirely beyond Insured Person's control and independent of any other cause, Insured Person's Journey as scheduled prior to departure is unavoidably delayed which prevents Insured Person from returning to Hong Kong within the Period of Insurance or within thirty (30) days after the commencement of the Journey. The extension will terminate at the expiry of the aforesaid ten (10) day period or on the date when the reason or condition causing the delay ceases to exist, whichever is earlier.

25. NO DIRECT BILLING
There is no direct billing under this China Travel Benefit except the billing service arranged through the "Worldwide Emergency Assistance Services" with the approval of Us.

26. CLERICAL ERROR
Any clerical error shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

27. SUITS AGAINST THIRD PARTIES
Nothing in this China Travel Benefit shall render Us liable to indemnify, join, respond to or defend any suit for damages for any cause or reason which may be instituted by the Policy Holder or the Insured Person(s) against any medical service provider or medical institution nominated under this China Travel Benefit, including without limitation to any suit for negligence, malpractice or professional misconduct or any other causes in relation to or arising out of the treatment or examination of the Insured Person(s) under the terms of this China Travel Benefit.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

China Travel Extra Benefit – Benefit Schedule

Benefits		Maximum benefit amount per Insured Person per Journey (HKD)
Section 1 – Personal Accident Benefit		
1.1	Accident on Public Conveyance	150,000
1.2	Other Accidents	100,000
Section 2 – Medical Expenses Benefit (inclusive of 2.1, 2.2 and 2.3)		**350,000**
2.1	Medical Expenses during the Journey:	
2.1.1	Injury caused by Accident on Public Conveyance	350,000
2.1.2	Other Injury / Sickness	175,000
	Sub-limits: • Room and board (per day) • Follow-up medical expenses in Hong Kong o Including treatment expenses incurred through Chinese medicine practitioner (including bone-setting and acupuncture), physiotherapist and/or chiropractic doctor (per visit per day: HKD150)	700 20,000 600
2.2	Overseas Hospital Daily Allowance (daily limit: HKD500)	1,000
Section 3 – Worldwide Emergency Assistance Services[1]		
3.1	Emergency Medical Evacuation and/or Repatriation	250,000
3.2	Repatriation of Mortal Remains or Ashes	250,000
3.3	Hospital Deposit Guarantee	15,000
3.4	Compassionate Visit	10,000
3.5	Return of Unattended Dependent Child(ren)	10,000
3.6	Referral Services	Applicable

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

Benefits		Maximum benefit amount per Insured Person per Journey (HKD)
Section 4 – Personal Belongings		
4.1	Loss of or Damage to Personal Baggage Sub-limits: • Each item, set or pair	8,000 500
4.2	Loss of Personal Money	500
4.3	Loss of Travel Documents (daily limit for accommodation expenses: HKD500)	2,000
4.4	Emergency Cash to Purchase Essential Items	500
Section 5 – Trip Cancellation or Interruption (inclusive of 5.1, 5.2 and 5.3)		**10,000**
5.1	Loss of Deposit or Cancellation Charges Limits: Due to - • Death of Insured Person, Immediate Family Member, Close Business Partner, Foreign Domestic Helper or Travel Companion • Other insured events[2] • Natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion at the planned destination Sub-limits: • Redeemed Travel Arrangement • Missed Events	 10,000 10,000 5,000 1,000 1,000
5.2	Trip Curtailment	8,000
5.3	Trip Re-routing (for delay at least 6 consecutive hours) (daily limit for accommodation expenses: HKD500)	1,000
Section 6 – Delay Benefit		
6.1	Extra Accommodation Expenses (for delay at least 6 consecutive hours) (daily limit for additional accommodation expenses: HKD500)	500
6.2	Travel Delay Allowance (each full 6-hour period of delay limit: HKD250)	500
6.3	Baggage Delay Lump Sum Allowance (for delay at least 6 consecutive hours)	250
6.4	Extra Pet Accommodation Expenses (for delay at least 6 consecutive hours)	1,000
Section 7 – Personal Liability		**100,000**

1. Prior written approval from Avo Insurance Company Limited is required before any assistance or hospital admission deposit is guaranteed.
2. Including Serious Bodily Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner, Foreign Domestic Helper or Travel Companion; duty to comply with a witness summons or jury service; severe damage to Insured Person's principal home.

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

China Travel Extra Benefit – Free COVID-19 Extension

China Travel Extra Benefit – Free COVID-19 Extension ("this Extension") shall be attached to and form part of this China Travel Benefit. All other terms, conditions and exclusions of this China Travel Benefit, except as supplemented or amended by this Extension, shall remain unchanged and continue in full force. To the extent that any provision of this China Travel Benefit, is inconsistent with any provision of this Extension, the provisions of this Extension shall prevail.

Notwithstanding GENERAL EXCLUSION 3.m) of this China Travel Benefit, it is hereby noted and agreed that if the Insured Person is Diagnosed with COVID-19 during his Journey outside Hong Kong, We will:

1. provide coverages under Subsection 2.1 – Medical Expenses during the Journey and Section 3 – Worldwide Emergency Assistance Services of this China Travel Benefit; and
2. extend Insured Person's insurance cover for up to a maximum of ten (10) calendar days or until the time when the Insured Person arrive at any immigration counter in the territory of Hong Kong, whichever is the earlier,

provided that:

1. no benefit will be paid for COVID-19 related testing expenses, unless the Insured Person is Diagnosed with COVID-19;
2. no benefit will be paid for any confinement or quarantine;
3. the Insured Person must not have travelled against the advice from the Government of Hong Kong or any local authority at the planned destination of the Journey; and
4. This Extension shall not cover any losses or expenses relating to any other pandemic or epidemic.

For the purpose of this Extension, "Diagnosed" means the definitive diagnosis made by a Physician attending the Insured Person based on specific evidence including but not limited to viral or bacterial culture, pathological or laboratory evidence used in arriving at such diagnosis and accepted by Us, and "COVID-19" means the disease caused by a severe respiratory syndrome coronavirus 2 (SARS-CoV-2) as defined by the World Health Organization.

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

Avo 北上醫療保障 – 中國內地旅遊附加保障

中國內地旅遊附加保障

以下條款及細則附加於本***保單***並構成本***保單***的一部分。除中國旅遊附加保障所作補充或修改的條款之外，所有本***保單***之條款、條件及不保事項將維持不變。除非另有說明，本中國內地旅遊附加保障所使用的詞彙與本***保單***的條款及細則所定義的詞彙具有相同含意。當收妥額外保費後及列明於***受保人***的***保單列表***上，本中國內地旅遊附加保障才會適用。

釋義

就本附加保障而言，以下詞語具有特定含義：

「***恐怖主義活動***」	指任何個人或團體，無論單獨或代表任何機構或政府或與其相關之人士或團體，因政治、宗教、意識 形態或其相類似等目的，或懷著影響任何政府及／或引起公 眾或任何部分公眾恐慌的意圖，包括但不限於利用武力或暴力及／或威嚇手段而作出的行為。
「***中醫***」	指任何根據《中醫藥條例》（香港法例第 549 章） 於香港中醫藥管理委員會妥善註冊的中醫，惟在任何情況下 不包括***受保人***、***保單持有人***、保險中介人或***保單持有人***及／或***受保人***的僱主、僱員、***直屬家庭成員***或業務夥伴。
「***緊密業務夥伴***」	指於***受保人***的業務佔有股份的業務夥伴。
「***符合索償資格的費用***」	指本中國內地旅遊附加保障受保範圍內的***傷患***或***疾病***所須，並經***醫生***建議的服務所支付的醫療費用，但不得超過該項服務合理慣例的收費。惟***符合索償資格的費用***不能超過實際支付費用。
「***外傭***」	指***保單持有人***及／或***受保人***合法僱用並與***保單持有人***及／或***受保人***及／或***保單持有人***或***受保人***的***直屬家庭成員***居住的外籍家庭傭工。
「***醫院***」	指正式註冊成立作為醫院，提供住院服務以護理及治療傷病人士的機構，同時： a) 具備診斷及進行大型手術的設施； b) 由持牌或註冊護士提供二十四（24）小時看護服務； c) 駐有***醫生***；及 d) 並非一般診所、戒酒或戒毒中心、護理療養中心、寧養或紓緩護理中心、康復中心、或護老院或同類機構。
「***醫院住院***」或「***住院***」	指按***醫生***建議須以***住院***病人身分留院最少連續二十四（24）小時以接受治療，而***醫院***為此收取病房及膳食的費用。
「***直屬家庭成員***」	指就某相關人士而言，其配偶、子女、父母、兄弟姊妹、祖父母、孫、***法定監護人***或配偶的父母。
「***受傷***」或「***傷患***」	乃指(i)因***意外***引致，(ii)非涉及其他原因所引致，並(iii)(a)在***意外***發生後十二（12）個月內引致死亡或(b)需要接受醫藥及／或手術治療的身體傷患。
「***旅程***」	指***受保人***參與之旅遊過程。旅遊過程由***受保人***於***保單列表***上列明的***受保期***之起始日期或時間之後，在***香港***辦妥離境手續起開始，直至(i)***保單列表***上列明的***受保期***之最後一天；(ii) ***受保人***於旅程後返抵***香港***及辦妥入境手續；或(iii)當旅程開始後連續三十（30）天期限屆滿為止，以較早者為準。***旅程***的最長期限不能超過三十（30）天。
「***法定監護人***」	指根據《未成年人監護條例》（香港法例第 13 章）委任的監護人。
「***喪失聽覺能力***」	指雙耳根據以下量度方式，於 80 分貝以上完全對所有聲音永久失聰並無法復原：

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

（a + b + c + d） 之 1／6 高於 80 分貝
而
a = 於 500 赫時之聽力損失
b = 於 1,000 赫時之聽力損失
c = 於 2,000 赫時之聽力損失
d = 於 4,000 赫時之聽力損失
以及 a、b、c 及 d 均以分貝為單位。

「***斷肢***」 指手腕或足踝關節以上部分的肢體完全永久從身體分離並無法復原。

「***失明***」 指完全、永久和不可復原地喪失視力。

「***喪失語言能力***」 指無法發出說話所須的 4 種語言音中的 3 種，例如唇音、齒齦音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。

「***喪失姆指、手指或腳趾***」 指姆指或手指之掌指關節或腳趾之跖趾關節以上的位置完全切斷。

「***喪失功能***」 指完全喪失有關功能。

「***醫療必要***」 指需要就***受傷***、***疾病***或創傷後壓力症（按情況而定）接受治療或服務，而所進行的治療或服務按照一般公認的醫療標準乃屬必要的。被視為「***醫療必要***」的治療或服務必須符合以下各項：

a) 需要***醫生***、***中醫***、註冊精神科醫生或註冊臨床心理學家的專業知識（視情況而定）；
b) 與診斷一致，並對醫治該狀況而言屬必須；
c) 根據專業而審慎的醫療標準提供，而並非主要為使***受保人***、其家庭成員、護理人員或主診***醫生***、***中醫***、註冊精神科醫生或註冊臨床心理學家（視情況而定）帶來方便或感到舒適而提供；及
d) 在該情況下以最具成本效益的方式和設定提供。

「***金錢***」 指現金、流通紙幣、硬幣、支票、郵政匯票、銀行本票、旅行支票、***交通票據***、存款票據、郵票、禮品代幣／代用券及現金券。

「***受保期***」 指***保單列表***內所列的***保單***生效時期。

「***永久完全傷殘***」 指因發生***意外***而令***受保人***完全喪失能力， 導致***受保人***持續至少五十二（52）個星期不能從事正常工作，並在上述時段終結時經***我們***許可的***醫生***檢定證明該情況將令***受保人***永久完全失去任何從事有報酬工作的能力，而該狀況並無康復希望。經***醫生***證實後，永久完全傷殘將被視為由上述五十二（52）個星期之首日開始。

「***醫生***」 指任何(i)根據《醫生註冊條例》（香港法例第 161 章）於香港醫務委員會妥善註冊或如涉及***香港***以外地區，於當地擁有同等地位的機構註冊，及(ii)在***受保人***接受治療當地獲合法授權從事西方醫學的內科／外科診療的西醫。惟在任何情況下不包括***受保人***、***保單持有人***、保險中介人或***保單持有人***及／或***受保人***的僱主、僱員、***直屬家庭成員***或業務夥伴。

「***已存在的病症***」 指***受保人***於***保單***簽發日或***受保人***或其他人為***受保人***確認任何***旅程***安排當日，以較遲者為準前已存在的受傷、疾病或其他狀況，而有關***受保人***當時已知悉或按合理情況下應知悉出現了病徵或徵兆。

「***經醫生處方的藥物***」 指就本中國內地旅遊附加保障受保範圍內的治療而言，由***醫生***處方，並經由***醫生***診所或由註冊藥劑師配發的藥物。

「***公共交通工具***」 指所有利用機械推動並持相關機構發出合法牌照接載乘客的公共交通工具，但並不包括承包或私營的運輸工具、不屬於多引擎定翼飛機的飛行器及任何其他主要為乘客提供觀光或遊覽服務以及消遣活動的運輸工具。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

「***嚴重身體受傷***」或「***嚴重疾病***」	指須接受***醫生***治療的***傷患***或***疾病***，並經***醫生***證實為有生命危險的身體狀況而需要於***醫院住院***。當涉及***受保人***和***受保人的同行夥伴***時，更須由***醫生***證明為不適合旅遊或繼續***旅程***。
「***配偶***」	指就一名已婚人士而言，其在合法婚姻中的丈夫或妻子。
「***三級燒傷***」	指深入至皮下組織的損傷且燒傷部分達***受保人***的頭部表面面積的 5%或以上或***受保人***的身體總表面面積的 10%或以上。
「***同行夥伴***」	指整個***旅程***期間與***受保人***同行的人士，但不包括導遊或旅遊團成員，其姓名與***受保人的***姓名一同出現在旅行預訂或預約上。
「***旅遊證件***」	僅用於***旅程***出入境檢查所必須的身份證明文件，包括護照、簽證等。
「***交通票據***」	指為乘坐任何***公共交通工具***而購買的車票。

受保人（或***受保人的***合法代表）依據以下的第 1 節至第 7 節可獲得的所有賠償受限於***受保人***所選擇的保險計劃的保障範圍、***中國內地旅遊附加保障–保障列表***內的最高賠償額及分項限額為上限，並受本中國內地旅遊附加保障之條款、細則及不保事項的條文約束。

第 **1** 節 **–** 人身意外保障

1.1 公共交通工具意外事故

如***受保人***在***旅程***期間僅作為乘客（而非為操作員、駕駛員或機組人員）乘坐、登上或離開任何***公共交通工具***時發生***意外***，導致***受保人***在***意外***發生之日起十二（12）個月內死亡或永久殘疾，***我們***將根據本節以下所示的保障表的賠償額百分比作出賠償，並以***中國內地旅遊附加保障–保障列表***內中列明的最高賠償額為上限。

1.2 其他意外事故

如***受保人***在***旅程***中發生以上分項 1.1「公共交通工具意外事故」所述以外的其他***意外***，導致***受保人***在***意外***發生之日起十二（12）個月內死亡或永久殘疾，***我們***將根據本節以下所示的保障表的賠償額百分比作出賠償，並以***中國內地旅遊附加保障–保障列表***中列明的最高賠償額為上限。

賠償表 1

身體受傷	***賠償額***百分比
1. ***意外***死亡	100%
2. ***永久完全傷殘***	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 雙眼永久完全***失明***	100%
5. 單眼永久完全***失明***	50%
6. 喪失任何兩肢或任何兩肢永久完全***喪失功能***	100%
7. 喪失任何單肢或任何單肢永久完全***喪失功能***	50%
8. 永久***喪失說話能力***及***失聰***	100%
9. 永久***喪失說話能力***	50%
10. 雙耳永久完全***失聰***	100%
11. 單耳永久完全***失聰***	50%
12. ***三級燒傷***- 佔身體表面面積的百分比	
a) 頭部： >12%，或身體：>20%	100%
b) 頭部：>8% 至 12%，或身體：>15% 至 20%	75%
c) 頭部：5% 至 8%，或身體：10% 至 15%	50%

* 每項受保事項之最高賠償額的計算方法為將適用之百分比乘以載列於***中國內地旅遊附加保障–保障列表***中「人身意外保障」下適用的最高賠償額。

適用於第 **1** 節的條款：

1. 不論***受保人***於***旅程***期間遭受多少項受保事項，***我們***就本節應支付的總賠償額將不超過「人身意外保障」之最高賠償額的 100%。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

2. 於***旅程***期間，如某個肢體或身體部位之中多於一個部分***受傷***，根據本節應支付的賠償總額將不可超過整個該肢體或身體部位***受傷***而支付的賠償限額。
3. 為免存疑，如某個身體部位之永久傷殘可根據其中一項受保事項獲得賠償，本節將不會就該永久傷殘作出其他賠償。

僅就本節而言，如***受保人***於***旅程***期間乘搭的飛機或其他陸上或海上交通工具墜毀、沉沒或失蹤，並於該墜毀、沉沒或失蹤日期後一（1）年內未能確定***受保人的***身處地點，***受保人***將被視作***意外***身故；***我們***將因此賠償***意外***死亡保障，但***受保人***的遺產受益人須簽署承諾書，承諾在日後發現***受保人***仍然在世時，將把已支付的賠償退還給***我們***。

適用於第 1 節的不保事項：

我們將不負責因任何***疾病***而引起的***受傷***所招致的損失。

第 **2** 節 **–** 醫療費用保障

2.1 旅程期間醫療費用

2.1.1 因公共交通工具意外事故導致受傷

如***受保人***在***旅程***期間僅作為乘客（而非為操作員、駕駛員或機組人員）乘坐、登上或離開任何***公共交通工具***時發生***意外***，***我們***將賠償***受保人***在***香港***境外因該***意外***導致***受傷***所合理地招致的***醫院住院***、手術、救護車及輔助醫療、診斷測試、向***醫生***求診及***經醫生處方的藥物***的***符合索償資格的費用，***並以***中國內地旅遊附加保障–保障列表***中列明的最高賠償額和分項限額為上限。

2.1.2 因其他意外事故導致的受傷/疾病

如***受保人***在***旅程***中發生分項 2.1.1「因公共交通工具意外事故導致受傷 」所述以外的其他***意外***，***我們***將賠償***受保人***在***香港***境外因該***意外***導致***受傷***或***受保人***在***旅程***期間患上的疾病所合理地招致的***醫院住院***、手術、救護車及輔助醫療、診斷測試、向***醫生***求診及***經醫生處方的藥物***的***符合索償資格的費用，***並以***中國內地旅遊附加保障–保障列表***中列明的最高賠償額和分項限額為上限。

病房及膳食費

病房及膳食費的分項限額適用於在此分項 2.1 下***我們***就***醫院住院***而賠償的***符合索償資格的費用***。就此分項 2.1 而言，***病房及膳食費***用指***住院***費用包括***受保人***登記為***住院***病人所合理地招致的膳食及一般護理服務的費用。

返港後的覆診醫療費用

在(i)***香港***為***旅程***最終目的地及(ii) ***受保人***於***旅程***期間曾就同一***受傷***或***疾病***首次向***香港***境外***醫生***求診的前提下，***我們***將賠償***受保人***結束***旅程***後返回***香港***起計九十（90）天內就該***受傷***或***疾病***於***香港***接受由***醫生***提供的延續治療所合理地招致的***符合索償資格的費用***。

中醫、物理治療及脊醫治療費用 – 「返港後的覆診醫療費用」保障包括接受由***中醫***（包括全科、跌打及針灸）、已註冊物理治療師及脊醫於***香港***提供的治療。

2.2 海外住院津貼

在***我們***須支付分項 2.1「旅程期間醫療費用」的前提下， 如***受保人***於***旅程***期間***醫院住院***，***我們***將按***住院***日數（以每連續二十四（24）小時作一天計）支付此現金津貼。

適用於第 2 節的不保事項：

我們將不負責賠償：

1. 任何有關入住***醫院***的單人或私家病房或聘用特別或私家看護的額外費用；輪椅、拐杖或任何其他類似儀器的費用；
2. 任何有關整容手術、視力或屈光矯正器材、隱形眼鏡、眼鏡或助聽器、義肢、牙冠及有關醫療器材、裝置及附件的費用；
3. 任何有關精神或心理失常及精神或神經紊亂（包括任何初期徵兆或病徵）的費用；
4. 任何有關(i)非由***醫生***建議的治療或服務、(ii)例行體格或健康檢查 及(iii)非因***受保人***須治療或診斷於***旅程***期間懷疑遇上或感染的***傷患***或***疾病***而需作出的體格或健康檢查的費用；
5. 於***受傷***或患上***疾病***當日起計一百八十（180）天後的任何醫療費用；
6. 任何由(i)有違***醫生***勸告或建議的旅行或(ii)特為接受醫療或手術治療而計劃的任何***旅程***部分所招致的醫療費用；或
7. 任何非***醫療必要***的治療或服務所招致的費用。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

第 **3** 節 **–** 全球緊急支援服務

緊急醫療援助

如***受保人***於***旅程***期間不幸遭受***嚴重身體受傷***或患上***嚴重疾病***，***受保人***或***受保人的***代表可聯絡「24 小時全球緊急援助及轉介服務」熱線尋求以下的支援服務，惟該***旅程***必須並非為(i)有違***醫生***建議或(ii)其目的為於海外尋求或接受任何治療，或就***旅程***前發生之***意外***或***疾病***接受休息或療養。「24 小時全球緊急援助及轉介服務」是由***我們***指定的服務供應者提供的。

3.1 緊急醫療救援及/或運送

如***受保人***需要接受即時的緊急治療，而該緊急治療在發生導致***嚴重身體受傷***之***意外***或患上***嚴重疾病***的當地無法提供，***受保人***將獲安排運送至最近而合適的醫療設施。若***受保人***的狀況穩定，***我們***將支付運送返回***香港***之費用。任何有關是否需要救援或運送的決定、或轉移的方式，均應由主診***醫生***及***我們***共同作出並完全地根據醫療需要安排。

3.2 運送遺體或骨灰

如***受保人***在***旅程***期間蒙受身體***受傷***或感染***疾病***而死亡，***我們***將支付運送***受保人***的遺體或骨灰返回***香港***的必須費用。

3.3 入院按金保證

我們可代表***受保人***向***醫院***作保證或繳付入院按金，惟(i)該款項須於本中國內地旅遊附加保障之第 2 節「醫療費用保障」的賠償中扣除，及(ii)***保單持有人***及／或***受保人***必須於 ***我們***要求的時間內向***我們***償還任何未能以保障抵銷之入院按金。

在任何情況下，***受保人***均須於出院前直接向***醫院***繳清所有***受保人***的醫療開支，包括***我們***保證的入院按金。

3.4 親友恩恤探訪

如***受保人***在***旅程***期間因蒙受身體***受傷***或感染***疾病***而需要在海外***醫院住院***超過連續三（3）天，主診***醫生***評估***受保人***不適合返回***香港***接受進一步治療，並且沒有十八（18）歲或以上的成人與***受保人***同在，***我們***將支付一（1）張來回經濟客位***交通票據***及每日限額為五百（ 500 ）港元的酒店住宿費用予 一（1）位十八（18）歲或以上的***直屬家庭成員***前往照顧***受保人***。

3.5 護送子女返港

如***受保人***遭受***嚴重身體受傷***、患上***嚴重疾病***或需要於***醫院住院***超過連續三（3）天，而令***受保人***同行的十八（ 18 ）歲以下子女在外地缺乏照顧，***我們***將支付一（1）張單程經濟客位***交通票據***將該***受保人***的子女送返***香港***及每日限額為五百（ 500 ） 港元所合理地招致的額外住宿費用。

3.6 轉介服務

應***受保人***或***受保人***的代表要求，「24 小時全球緊急援助及轉介服務」熱線將就法律援助、傳譯及補領遺失***旅遊證件***或行李提供轉介服務。

程序：

受保人或***受保人***的代表可致電「24 小時全球緊急援助及轉介服務」熱線，以尋求本節載列之服務。

電話號碼：（852）3572 8222

致電者須提供***保單列表***上的保單號碼、***受保人的***姓名、需要的緊急服務及***受保人***所在地點（及如有***醫院***名字）以及致電者之聯絡資料。資料一經核證後，***我們***將透過「24 小時全球緊急援助及轉介服務」提供相關支援服務。

適用於第 **3** 節的不保事項：

我們將不負責賠償：

1. 於遭遇***嚴重身體受傷***或患上***嚴重疾病***的一百八十（180）天後招致的任何費用；或
2. 本節分項 3.1、3.2 、3.3、3.4 、3.5 下之保障，如***受保人***或***受保人的***代表於事前沒有獲得***我們***的預先批核。

責任限制：

1. 就本節下，所有提供服務予***受保人的***服務提供者（包括但不限於緊急援助服務商、***醫生***和***醫院***） 並非***我們***的僱員、代理或員工，故其須以獨立身份承擔個別行為責任，而***受保人***並沒有就任何有關服務提供者提供的服務對***我們***擁有追索權。服務提供者會盡最大努力提供服務，但由於時間、距離或位置的問題，可能無法提供服務。***我們***不會對任何醫療、法律或運輸服務的可用性、使用、行動、遺漏或結果負責。
2. ***我們***不會對任何因服務提供者提供的意見、服務或其行為、 疏忽所產生或導致的損失或損害（不論如何產生）承擔責任。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

3. ***我們***及服務提供者無須對任何因天災或其控制範圍以外的情況包括但不限於任何行政、政治或政府阻撓、罷工、工業行動、暴動、內亂，或任何類型的政局不安（包括但不限於戰爭、***恐怖主義***、起義）、惡劣天氣環境、航班情況或因受制於當地法律或規管當局而導致未能或延遲提供「24小時全球緊急援助及轉介服務」服務而承擔責任。
4. ***我們***無須就本節或因提供「24小時全球緊急援助及轉介服務」對任何直接、間接或衍生的損失、損害、成本、收費或支出承擔責任。
5. ***我們***可取消這項「24小時全球緊急援助及轉介服務」，惟須按***我們***最後獲知的的電郵地址，向***保單持有人***預先發出三十（30）日前通知。
6. ***受保人***使用「24小時全球緊急援助及轉介服務」乃屬自願。***我們***對就使用有關服務而引致的任何損失或責任概不負責。

第 **4** 節 **–** 個人財物

4.1 遺失或損毀的個人行李

我們將賠償***受保人***於***旅程***期間直接因遭盜竊、搶劫、爆竊、***意外***或***公共交通工具***機構不小心處理以致以下之財物（「***行李及個人財物***」）遺失、破損或遭毀壞所招致的損失：

1. ***受保人***所擁有的行李或個人財物（但不包括***金錢***及***旅遊證件***）。

我們有權選擇以此分項 **4.1** 的最高賠償額為限作出賠償，或支付更換遺失或修理破損或毀壞之***行李及個人財物***所需的合理費用（需扣除折舊之價值，而折舊率由***我們***全權釐定），惟須受制於下述條款：

1. ***受保人***必須對***行李及個人財物***採取合理的預防措施並予以安全保管，包括但不限於確保不會隨意並在無人看守下在公眾地方放置***行李及個人財物***；及
2. 從***公共交通工具***機構取回破損或遭毀壞之***行李及個人財物***時，***受保人***必須加以檢查。

本分項 **4.1** 並不承保以下類別的物品：

a) 租用或租賃的設備或物品；
b) 任何種類的動植物、易腐品或消耗品（例如食品、飲料、藥物）；
c) 任何以黃金、白金、鑽石、翡翠或珍珠做成或配有以上物料的首飾或配飾；
d) 易碎物品（例如瓷器、玻璃器皿）、古董、文物、文件、手稿或畫；
e) 任何類型的隱形眼鏡、助聽器、假牙，牙冠及義肢；
f) 樂器、任何運動或高爾夫球用具；
g) ***金錢***、記賬卡或信用卡、儲值設備（如八達通卡和其他預付電子票據）及其他任何形式的支付工具或文件、***旅遊證件***、交通或住宿或任何其他旅行券或優惠券、證券、 債券、流通票據、地契、手稿、商業文件、任何形式的商業貨品或樣本、銀行匯票；
h) 電腦包括軟件及配件（手提電腦除外）；
i) 香港身分證、駕駛執照、工作通行證或任何類型的通行證；
j) 任何單車、機動車輛、無人機、航拍機、船隻、或任何其他交通工具及其有關配件或遙控機動設備；
k) 存錄於磁帶、記憶儲存卡、磁碟或其他存儲設備中的資料；
l) 手提電話、智能手錶、平板電腦（屏幕尺寸為七（7）吋或以上，以對角線計）、或手提電腦及其相關軟件及配件。

4.2 遺失個人錢財

如***受保人***於***旅程***期間在非***香港***遭盜竊、搶劫或爆竊而直接導致***受保人的***個人錢財（即鈔票、現金或旅遊支票）的損失，***我們***會作出賠償。

4.3 遺失旅遊證件

如***受保人***於***旅程***期間在非***香港***直接因遭盜竊、搶劫、爆竊、***意外***而遺失***旅遊證件***，***我們***會賠償有關***旅遊證件***的損失。

我們將賠償***受保人***：

1. 由簽發***旅遊證件***之機構所收取的補領費用；及／或
2. 在***旅程***期間純粹因換領***旅遊證件***所合理地招致的額外交通及酒店住宿費用，惟***受保人***必須前往最近遺失***旅遊證件***的地方的簽發及／或發行機構作補領。

為免存疑，如***受保人***同時獲發臨時及正規的***旅遊證件***，***我們***並不會同時賠償兩者之費用，而只會就兩者之中費用較高的一項作賠償。

4.4 購買必須品緊急費用

如***受保人***的***行李及個人財物***於***旅程***期間在非***香港***被盜竊或搶劫，***我們***將賠償***受保人***緊急購買必要的衣物及洗漱品的實際及合理費用。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

適用於第 **4** 節的條款：

1. 在支付第 4 節下的賠償後，***我們***有權收回和保留任何回收或受損***行李及個人財物***的利益和價值，並由***我們***全權處理損餘。
2. 因同一原因引起的索償只能根據分項 4.1「遺失或損毀個人行李」或分項 4.4「購買必須品緊急費用」或分項 6.3「行李延誤一次性津貼」中的一項提出索償一次。

適用於第 4 節的不保事項：

我們將不負責賠償：

1. 因遭受海關或其他執法部門扣留或充公所引致的延誤損失；
2. 任何手提電話、智能手錶、平板電腦（屏幕尺寸為七(7)吋或以上，以對角線計）或筆記本電腦的損毀或損失（除非***受保人***能提供載有該手提電話的國際行動裝置辨識碼(IMEI)、序號及機型號碼／型號、購買日期及購買款項之收據正本）；
3. 任何手提電話、智能手錶、平板電腦（屏幕尺寸為七(7)吋或以上，以對角線計）或筆記本電腦的損毀（除非有關維修服務經由官方授權服務支援中心所提供）；
4. 正常損耗（包括但不限於物品表面的刮擦、變色、污漬、撕裂或弄凹但不影響其操作），發霉蟲蛀，固有的瑕疵，機械、電機或電子故障，設計錯誤或手工藝上缺陷，而引致的損失或損毀；
5. 有問題物料、手工或設計欠佳、清洗維修或翻新過程、大氣或氣候轉變而引致的損失或損毀；
6. 因遺漏或於無人看守下放置在***公共交通工具***或任何其他種類的車輛內、或公眾地方的***行李或個人財物***、個人錢財或***旅遊證件***或因***受保人***未有採取適當措施予以安全保管***行李或個人財物***、個人錢財或***旅遊證件***而導致的任何損失或損毀；
7. 任何***受保人***獨立郵寄或寄運、或蓄意安排經非***受保人***乘搭之***公共交通工具***托運之***行李或個人財物***、紀念品或任何其他物品的損失或損毀；
8. 任何就***行李或個人財物***、個人錢財或***旅遊證件***無法解釋的損失、損壞或離奇失蹤；
9. 在***公共交通工具***機構運送期間遺失或損壞的***行李或個人財物***（除非***受保人***能於抵達時間後二十四（24）小時內向***公共交通工具***機構作出書面報告，而他們亦確認收到該書面報告。如該遺失或損壞是在航班上發生，***受保人***須取得航空公司填寫的行李事故報告書（PIR））；
10. 遺失旅行支票而未有立即向簽發機構在當地的分行或代理報失；
11. 因第三者的錯誤或遺漏、貨幣匯兌率的浮動、貶值的個人錢財短缺或損失；
12. 十（10）歲以下的***受保人***有關分項 4.2「遺失個人錢財」的任何損失；
13. 於返回***香港***或***保單***屆滿後三十（30）天（以較早者為準）後由簽發***旅遊證件***之機構收取的任何補領證件的費用；
14. 因***受保人***未有或延誤補領***旅遊證件***而需繳納的任何罰款；
15. 任何遺失或遭盜竊的***旅遊證件***並非為完成***旅程***所必要的；
16. 任何遺失或損毀之物品已受其他保險承保、已獲***公共交通工具***機構、酒店或任何第三者賠償的損失；
17. 任何已獲第三者機構提供維修服務，使操作回復正常的物品；
18. 任何不屬於***受保人***但由***受保人***攜帶的個人錢財損失；
19. 任何發現遺失後二十四（24）小時內未向當地警方報案及未能提供有關報告的損失；
20. 任何損毀的財物（如***受保人***未能提供損毀的財物讓***我們***檢查其損壞程度）。

第 **5** 節 **–** 旅程取消或阻礙

5.1 損失按金或旅程取消費用

如***受保人***直接因下列事項而在由***香港***出發前取消***旅程***，導致已預先支付的***交通票據***、住宿、旅行團或大型運動賽事、音樂劇、演唱會、博物館或主題公園的入場券（統稱為「***旅遊安排***」）的訂金或任何費用被沒收並且不能從相關機構退回（統稱為「***被沒收金額***」），***我們***將根據***中國內地旅遊附加保障—保障列表***中列明的最高賠償額為限向***受保人***作出賠償：

1. 在原定***旅程***出發日期前三十（30）天內及***保單***簽發最少二十四（24）小時後發生，***受保人***、***受保人***的***直屬家庭成員***、***緊密業務夥伴***、***受保人***的***外傭***或***同行夥伴****死亡、蒙受***嚴重身體受傷***或患上***嚴重疾病***；
2. 在原定***旅程***出發日期前三十（30）天內及保單簽發最少二十四（24）小時後發生，***受保人***被傳召作證人或履行陪審員責任，以致***受保人***於原定***旅程***期間需要留在***香港***；
3. 於***旅程***預定出發日期前七（7）天內及***保單***簽發最少二十四（24）小時後發生，已計劃前往的***旅程***目的地發生天然災難、傳染病、突然爆發涉及已安排乘搭的***公共交通工具***的工業行動、***恐怖主義活動***、暴動或內亂（儘管一般不保事項第 3.c)項另有規定），致使***受保人***不能展開***旅程***；或
4. ***受保人***在***香港***的居所於原定***旅程***出發日期前七（7）天內因火災或水浸遭受嚴重損毀；

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

兌換旅行安排

儘管上述規定，如***受保人***取消***旅程***的交通和/或住宿安排是從航空公司或酒店提供的客戶獎賞計劃中兌換的獎賞，***我們***將根據***中國內地旅遊附加保障–保障列表***所列的分項限額向***受保人***賠償該客戶獎賞計劃內任何用於重新預訂或重設獎賞而支付之服務費。

缺席活動

為免存疑，任何於此分項 5.1 所索償的大型運動賽事、音樂劇、演唱會、博物館或主題公園的入場券，將根據***中國內地旅遊附加保障–保障列表***所列的分項限額為限。

適用於此分項 **5.1** 的條款：

1. ***受保人***必須把***受保人***所有未曾使用的原有***交通票據***及入場券交由***我們***處置。
2. 此分項的保障一經索償，***我們***將無須就同一***旅程***根據本中國內地旅遊附加保障提供其他保障。

5.2 旅程中斷

如因以下情況直接引致***受保人***的***旅程***於開始後遇到阻礙而需要縮短，而***受保人***無可避免地必須返回***香港***，***我們***將會支付此分項 5.2 之保障：

1. ***受保人***、***受保人的直屬家庭成員***、***外傭***、***緊密業務夥伴***或***同行夥伴***死亡、遇上***嚴重身體受傷***或患上***嚴重疾病***；或
2. 已計劃前往的***旅程***目的地遇上突然爆發涉及已安排乘搭的***公共交通工具***的工業行動、***恐怖主義活動***、暴動或內亂（儘管一般不保事項第 3.c)項另有規定），致使***受保人***不能繼續***旅程***；

在本保障下，***我們***會就受阻的***旅程***日數（以每日計）按比例向***受保人***賠償(i)就已預先付費但未使用及不獲相關機構退回的***旅遊安排***所招致的損失及(ii) ***受保人***直接返回***香港***所招致之合理額外***公共交通工具***費用（該費用不得超過該***公共交通工具***之經濟客位票價）。

受保人須把未曾使用但不適用於餘下***旅程***的原有***交通票據***及入場券交由***我們***處置。

5.3 旅程更改

如於***旅程***開始後，因遇上不可預見的惡劣天氣、天然災難、傳染病、突然爆發涉及已安排乘搭的***公共交通工具***的工業行動、***恐怖主義活動***、暴動或內亂（儘管一般不保事項第 3.c)項另有規定），導致已安排乘搭的***公共交通工具***從***受保人***行程中指定的時間開始超過連續六（6）小時延誤，也使***受保人***不能繼續原定行程而必須作出改道，***我們***將賠償***受保人***純粹因要繼續前往原定行程的***旅程***目的地或返回***香港***而合理及無可避免地招致之額外交通及住宿費用（須扣減已預先付費但獲相關住宿提供者退回的金額），惟：

1. ***受保人***須於***旅程***前已確定預訂之***交通票據***及住宿；及
2. ***受保人***須把未曾使用但不適用於餘下***旅程***的原有***交通票據***交由***我們***處置。

適用於第 **5** 節的條款：

1. 因同一原因引起的索償只能根據分項 5.2「旅程中斷」或分項 5.3「旅程更改」中的一項提出索償一次。
2. 就同一***旅程***而言，就分項 5.1、5.2、5.3 應支付的總賠償額將不超過第 5 節「旅程取消或阻礙」 之最高賠償額的 100%。
3. 因同一原因引起的索償只能根據第 5 節「旅程取消或阻礙」（分項 5.1 除外） 或第 6 節「延誤保障」中的一項提出索償一次。

適用於第 **5** 節的不保事項：

我們將不負責賠償：

1. 因***同行夥伴***不幸身故、遇上***嚴重身體受傷***或患上***嚴重疾病***所招致的損失，如就該次***旅程***而言，該***同行夥伴***之身分屬收取報酬的旅行代理商、導遊、領隊或旅行團策劃人；
2. 由***同行夥伴***或旅行團團員所操控的飛機或任何機械性推動的車輛或船艦所招致的損失及費用；
3. ***受保人***返抵***香港***或抵達最終目的地後發生的任何損失；
4. 因本節所載列的事項而取消***旅程***後，未有即時通知旅行代理商、提供交通或住宿服務之機構所招致的損失；
5. 直接或間接因旅行代理商、 旅遊承辦商、***公共交通工具***機構及／或根據原定行程會於***旅程***中提供服務的機構／人士破產、清盤、或違責所招致的任何損失；
6. 因***受保人***延誤抵達機場、停泊港口或車站所引致的任何損失（即在指定登記時間結束後才抵達）；
7. 因***受保人***拒絕或未有乘搭由有關***公共交通工具***機構所提供的最早可啟程的替代交通工具所引致的任何旅程延誤；或
8. ***受保人***於***旅程***中所乘搭之***公共交通工具***延遲到達而相繼引起各接駁***公共交通工具***之延誤或未能登上預定接駁***公共交通工具***而導致的損失。

* 第 5 節所指的***同行夥伴***（第 1 項及第 2 項不保事項除外）除具有載於此中國內地旅遊附加保障的條款及細則之釋義部分中的涵義外，同時定義為在***我們***的合理預期之內，其缺席將導致***旅程***取消。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

第 **6** 節 **–** 延誤保障

如因遇上惡劣天氣、天然災難、突然爆發涉及已安排乘搭的***公共交通工具***的工業行動、暴動或內亂（儘管一般不保事項第 3.c)項 另有規定）、***恐怖主義活動***、已安排乘搭的***公共交通工具***遭騎劫或出現機械性故障，而引致***受保人***已安排乘搭的***公共交通工具***之啟程時間及／或抵達時間較原定時間延誤達下述個別規定的時段（「***受保延誤***」），***我們***將支付以下分項 6.1 或 6.2 之保障。

就有關***公共交通工具***之啟程時間引致的***受保延誤***而言，延誤時間的計算乃由已安排乘搭的***公共交通工具***之原定啟程時間起計至該已安排乘搭的***公共交通工具***或有關***公共交通工具***機構提供最早可啟程的替代交通工具的實際啟程時間為止。

6.1 額外住宿費用

我們將賠償***受保人***直接因***受保延誤***超過連續六（6）小時或以上所合理及無可避免地招致的額外海外住宿費用。

6.2 旅程延誤津貼

在***我們***無須支付分項 5.1 或 6.1 的其他保障的前提下，***我們***將就每連續六（6）小時之***受保延誤***向***受保人***支付現金津貼。

假如***受保人***有連續的接駁航班，不同航班之行程延誤不可累積計算，而延誤的主因必須為於本第 6 節第一段之事故所導致。

6.3 行李延誤一次性津貼

如***公共交通工具***機構錯誤或延誤運送***受保人***的行李，而未能在***受保人***抵達海外目的地後六（6）小時內將行李送回給***受保人***，***我們***將就此支付現金津貼。

6.4 額外寵物住宿費用

如直接因***受保延誤***導致***受保人***無法在原定返程日期抵達***香港***，並且延誤時間超過連續六（6）小時或以上，***我們***將賠償***受保人***因***受保人***的***寵物***必須延長入住***旅程***期間同一持牌狗舍或貓舍或寵物酒店所合理及無可避免地招致的額外住宿費用。***寵物***是指已植入微型晶片身分識別的狗隻或貓隻，及***受保人***是在香港漁農自然護理署註冊的***寵物***主人。

適用於第 **6** 節的條款：

1. 因同一原因引起的索償只能根據分項 4.1「遺失或損毀的個人行李」或分項 4.4「購買必須品緊急費用」或分項 6.3「行李延誤一次性津貼」中的一項提出索償一次。
2. 因同一原因引起的索償只能根據分項 6.1「額外住宿費用」或分項 6.2「旅程延誤津貼」中的一項提出索償一次。
3. 因同一原因引起的索償只能根據第 5 節「旅程取消或阻礙」（分項 5.1 除外） 或第 6 節「延誤保障」中的一項提出索償一次。

適用於第 **6** 節的不保事項：

我們將不負責賠償：

1. 因***受保人***疏忽而引致的任何延誤，包括***受保人***未能於***公共交通工具***機構或出入境管制站建議之時間辦理登機手續或抵達登機閘口；
2. ***受保人***並未在***受保延誤***發生前確定預訂之***交通票據***；
3. 因***受保人***拒絕或未有乘搭由有關***公共交通工具***機構所提供的替代交通工具所引致的任何***旅程延誤***；
4. 於***保單***簽發前，引致延誤之原因已存在或已知其存在，或***公共交通工具***機構、旅遊承辦商、天文台或其他機構已就預期會導致延誤之原因作出公布（如颱風懸掛的消息）；
5. 因遭受海關或其他執法部門扣留或充公所引致的延誤；
6. 按上述第 4 節可獲賠償的行李遺失；
7. ***受保人***返抵***香港***或抵達最終目的地後發生的任何損失；或
8. 任何***受保人***獨立郵寄或寄運、或蓄意安排經非***受保人***乘搭之***公共交通工具***托運之行李、紀念品或任何其他物品。

第 **7** 節 **–** 個人責任

如在***旅程***期間直接因***受保人***的疏忽導致：

1. 第三者意外受傷；或
2. 第三者財物意外受損，

而需向第三者負上法律責任（包括法律費用），***我們***將作出賠償，惟***受保人***必須就可能會導致法律責任一事即時以書面通知***我們***。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

適用於第 **7** 節的不保事項：

我們將不負責賠償任何責任、損毀或索償：

1. ***受保人***或***受保人***的授權代表已承認責任或達成任何協議或和解，而事前並無通知***我們***及取得***我們***的書面同意；
2. 屬任何***受保人***擁有、受***受保人***託管或受***受保人***控制的財物的損失或損毀；
3. 由下列各項直接或間接引起：
   a) 僱主責任、合約性責任，或對***受保人的直屬家庭成員***的責任；
   b) 從事商業貿易或職業；
   c) 精神錯亂、使用任何藥物（***經醫生處方的藥物***除外，但不包括毒癮），或醉酒；
   d) 污染或污染損毀；
   e) 擁有或佔用土地或建築物（暫時佔用作臨時居所則除外）；
   f) 擁有、佔用、租用、使用或操作車輛、腳踏車、電動滑板、電動輪椅、動物、無人機、航拍機、遙控機動設備、飛機、船隻或武器；
   g) 進行任何刑事訴訟涉及的法律費用或罰款；
   h) 委託保管、合約牌照、產業或個人財產的轉讓；或
   i) 並非由***香港***具司法管轄權的法院作出初審的判決。

適用於第 **1** 至 **7** 節的不保事項：

除本中國內地旅遊附加保障另有規定外，本附加保障不包括：

1. 如***受保人***可就損失、費用、開支向政府計劃、旅行代理商、 航空公司、郵輪公司、***公共交通工具***機構、任何安排旅遊住宿及交通之服務供應商或其他保險申請索償（不論該保險註明屬主要的，分擔性的，附加的，待確定的或其他），***受保人***應先向上述各方及／或保險公司索償，並向***我們***遞交相關索償證明以作為***我們***在本中國內地旅遊附加保障下就任何未能向上述各方及／或保險公司索償的餘下部分有任何賠償責任之先決條件（不適用於此中國內地旅遊附加保障之保障項目第 1 節「人身意外保障」及分項 2.2「海外住院津貼」）；
2. 如***旅程***於***香港***以外的地方出發，其相關之任何損失；
3. 因下列任何原因直接或間接招致傷亡或損失：
   a) 任何***已存在的病症***，包括但不限於先天或遺傳的疾病、症狀或身體狀況。如***我們***以此不保事項作為理據下指出任何損失並不承保於本中國內地旅遊附加保障，***受保人***或其他索償方稱可獲得賠償時是有舉証責任並提供就此不保事項所持的相反理據；
   b) 任何因人類免疫力缺乏症病毒（HIV）及／或任何與 HIV 有關的病症包括後天免疫缺乏症候群即愛滋病（AIDS）、及／或其任何突變衍化物或變種造成的任何***受傷***、***疾病***、死亡、損失、費用或其他責任；
   c) 戰爭（無論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動、為軍隊或執法機關執勤；
   d) 任何***受保人***、***受保人的直屬家庭成員***或***同行夥伴***蓄意、惡意、 非法或故意的行為；
   e) 自殺企圖自殺或蓄意自傷身體、精神或神經紊亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非***經醫生處方的藥物***、非因自然及狀況良好的牙齒***受傷***而需進行的牙齒護理治療；
   f) 核裂變、核聚變或輻射污染；
   g) ***受保人***以專業性質參與任何可獲得收入或酬勞的運動或競賽、或參與任何速度賽（徒步以外）和比賽時發生的***意外***事故；
   h) ***受保人***從事任何體力勞動工作（不論屬商業或業餘性質） 或從事離岸危險活動包括商業潛水、石油開採、開礦、處理爆炸物、工地工作、特技工作及空中攝影時發生的***意外***；
   i) 在海拔五千（5,000）米以上進行高山遠足、或在超過三十（30） 米水深範圍潛水；
   j) 任何因***保單簽發日***或***受保人***(或其他人為***受保人***確認任何***旅程***安排當日，以較遲者為準前已存在及(ii)已出現病徵或症狀而***受保人***已知悉或按合理情況下應知悉並正在影響***受保人***、***受保人的直屬家庭成員***、***同行夥伴***、***緊密業務夥伴***、***外傭***的病情或身體狀況或其他的情況所招致的損失；
   k) ***受保人***(參與的任何空中活動，除非當時***受保人***(i)是以付費乘客身份在認可及持牌航空公司所經營的航機上，或(ii)所參與之活動是由另一位持牌帶領有關活動的人士負責操縱及航行，而提供活動的舉辦者已獲當地有關當局授權。就此不保事項 k)而言，第(ii)部分不包括任何涉及由動力驅動的飛行器械（包括但不限於直升機、傾轉旋翼機及自行起飛的機動滑翔機）的活動；
   l) 因於***保單簽發日***或***受保人***或其他人為***受保人***確認任何***旅程***安排當日，以較遲者為準前已存在或宣佈的政府條例、管制或其他情況而直接或間接導致相關旅程延誤、取消或阻礙所招致的任何損失；
   m) 任何屬於以下情況的損失：
      1) 財產網絡及數據不承保條款

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

儘管本中國內地旅遊附加保障或其任何條款內有任何與本條款相牴觸的地方，本附加保障不承保任何：

i. ***網絡損失***；

ii. 由喪失使用、功能降低、維修、更換、恢復或複製任何***數據***，包括與該數據的價值有關的任何金額，直接或間接引起、造成或與之相關的損失、損毀、責任、索償、費用、開支；

不論是否由任何其他原因或事件同時或以任何時序所引致。倘若本條款的任何部份被視為無效或無法執行，其餘部份將仍具十足效力及有效。如本附加保障或任何條款的任何其他與***網絡損失***或***數據***有關詞彙相牴觸，本條款將取代該詞彙。

定義

網絡損失：是指任何由***網絡行為***或***網絡事件***（包括但不限於任何行動以控制、防止、制止或補救任何***網絡行為***或***網絡事件***）直接或間接引致、引起、造成或與之相關之任何性質的損失、損毀、責任、索償、費用或開支。

網絡行為：是指未經授權的、惡意的或犯罪的行為或一系列相關的未經授權的、惡意的或犯罪的行為，不論時間及地點，或者其威脅或惡作劇涉及存取、處理、使用或操作任何***電腦系統***。

網絡事件：是指 i) 涉及存取、處理、使用或操作任何***電腦系統***之任何錯誤或遺漏或一系列相關的錯誤或遺漏；或 ii) 任何部分或完全無法使用或不能，或一系列相關的部分或完全無法使用或不能存取、處理、使用或操作任何***電腦系統***。

電腦系統：是指任何電腦硬體、軟體、通信系統、電子裝置（包括但不限於智能手機、筆記本電腦、平板電腦、穿戴式裝置）、伺服器、雲端或微控制器，包括任何類似的系統或前述內容，並包括任何其相關輸出、輸入、數據存儲設備、網絡設備或備份設備， 由***受保人***或任何其他方擁有或經營。

數據：是指以***電腦系統***存取、處理、傳輸或儲存的形式記錄或傳輸的資料、事實、概念、程式碼或任何其他形式的資料。

2) 傳染病不承保條款（適用於第 1 節 「人身意外保障」及第 7 節「 個人責任」）

儘管本中國內地旅遊附加保障內有任何其他與本條款相牴觸的地方，本附加保障不承保任何直接或間接地，並不管任何同時或以任何順序發生之任何其他原因、所促成、源於、引致、歸因於與***傳染病***或對***傳染病***之恐懼或威脅（不論是實際的還是感覺的）或與其有關的任何實際或所謂的損失、責任、損毀、索償、補償、受傷、疾病、死亡、醫療費用、辯護費用、費用、開支或任何其他金額。

就本條款而言，損失、責任、損毀、索償、補償、受傷、疾病、死亡、醫療費用、辯護費用、費用、開支或任何其他金額，包括但不限於任何清理、解毒、去除、監測或測試下列的費用：

i. ***傳染病***或；

ii. 本中國內地旅遊附加保障下，受此傳染病影響的任何受保財產（如適用）。

本條款所述之「***傳染病***」是指可以通過任何物質或媒介從任何生物體傳播到另一生物體之任何疾病，其中：

i. 該物質或媒介包括但不限於病毒、細菌、寄生蟲或其他生物體或其任何變異，不論是否為活體，及

ii. 其傳染途徑，不論是直接或間接，包括但不限於空氣傳播、體液傳播、從或向任何表面或物體、固體、液體或氣體或生物體之間的傳播，以及；

iii. 該疾病、物質或媒介可導致或威脅人身傷害、疾病、情緒困擾、損害人類健康或人類福祉或財產損毀，或可以導致或威脅本保 險項下受保財產損毀、損耗、損失價值、銷售性或喪失使用（如適用）。 本中國內地旅遊附加保障之其他所有條件、條款及不承保條款均保持不變。

3) 2019 冠狀病毒病／大流行病不保事項（適用於第 1 節 「人身意外保障」及第 8 節「 個人責任」之外的全部章節）

儘管當中有相反規定，但本中國內地旅遊附加保障不承保由下列各項（包括其引起的恐懼或威脅（無論是實際或感覺上））直接或間接造成、與之相關、或在任何方面牽涉其中或由其引起的任何損失、損害、責任、費用、罰款，罰金或任何其他金額：

i. 新冠病毒（2019 冠狀病毒病），包括其任何突變或變異；或

ii. 世界衛生組織或任何政府機構宣佈的大流行病或流行病。

n) 除載列於上述 a)至 m)之不保事項外，任何其他間接或相應引致的損失。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

適用於本中國內地旅遊附加保障節的一般條款**:**

1. 合約詮釋

在本中國內地旅遊附加保障中，表示單一性別的詞包含所有性別；單數詞包括複數涵義，反之亦然。

2. 保單有效性

本中國內地旅遊附加保障適用於常規的消閒旅遊或公幹（文職及／或行政工作，並無體力勞動）性質的***旅程***，並在***受保人***為***香港***的常住居民的情況下有效。

3. 地理區域

本中國內地旅遊附加保障涵蓋中國內地所有地區及澳門特別行政區，但***香港***除外。

4.. 已知的情況或事故

只有在***受保人***察覺有可能導致對本中國內地旅遊附加保障提出任何索償的任何情況之前購買本中國內地旅遊附加保障，***受保人***的保險方才有效。（已知的情況例如：***直屬家庭成員***的***住院***治療、***直屬家庭成員***的親屬已接受的末期病患預測或與旅行目的地有關的任何風險。）

5. 適合旅行

受保人必須在身體狀況許可下進行***受保人***的***旅程***，並且了解任何可能導致***旅程***被取消或中斷的情況，否則，任何索償均不予支付。

6. 合理的謹慎

受保人應審慎地行事及採取合理程度的謹慎以防止***意外***、身體***受傷***、***疾病***、損失或損毀的情況發生。

7. 資料不正確或變更

如***受保人***在任何時候發現向***我們***聲明的任何資料並不正確，***受保人***必須立即通知***我們***，因為這會影響***受保人***的***保單***是否仍然有效。***我們***將評估***受保人***重新提交的資料並可能簽發批註、取消本中國內地旅遊附加保障、拒絕***續保***或提議以不同條款***續保***本中國內地旅遊附加保障。

8. 真實

如***受保人***在申請本中國內地旅遊附加保障時隱瞞或提供任何虛假、錯誤或誤導性資料，本中國內地旅遊附加保障將無效。如有疑問，請把有關資料呈報給***我們***，***我們***將告知本中國內地旅遊附加保障能否為***受保人***提供保障。

9. 重複保險

如***受保人***的***旅程***受到多於一份由***我們***承保的旅遊保障保單所保障，並就相同的保障提出索償，***我們***僅對具有最高計劃級別的一份旅遊保障保單負責。

10. 索償通知

任何索償必須在索償的事故發生後三十（30）天內以書面或透過***我們***的網站或知會***我們***（除非於本附加保障項目第 7 節「個人責任」內另有規定）。

未經***我們***知悉及書面同意前，不能作任何責任承認、提議、達成和解協議、承諾付款或付款。***受保人***必須立即提交對於任何與第三者的往來書信、擬檢控通知書、死因研訊、致命***意外***、可能引致索償之事件或事故之性質及詳情、傳票、法庭文件、律師及其他法律書信予***我們***。***我們***有權自行決定代表***受保人***或***保單持有人***就任何第三者提出的索償作出抗辯或和解。

11. 身體檢查

如***受保人***蒙受非致命損傷，***我們***有權按需要要求由***我們***指定的醫療機構為***受保人***進行身體檢查。如***受保人***身故，***我們***有權自費進行驗屍。***我們***擁有該等調查結果之所有權。

12. 索償證明

所有關於本中國內地旅遊附加保障的索償均須連同令***我們***滿意的證明文件（包括但不限於旅行紀錄及法定聲明）一併提交，其所涉及的所有費用須由***受保人***負責。

13. 索償受理

在任何情況下，除非索償已被受理或正在進行法律訴訟或仲裁程序，否則索償的事故發生之日起超過十二（12）個月後，***我們***將不承擔任何關於本中國內地旅遊附加保障的索償的責任。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

14. 支付賠償

我們將向***受保人***支付所有賠償（分項 3.1 和分項 3.2 除外）以保障***受保人***的權益。 如果***受保人***身故，***我們***將向***受保人***的遺產受益人支付所有待付賠償。本中國旅遊附加保障中規定的所有賠償只有在收到適當證明並經***我們***批準後才能支付。 在任何情況下，***保單持有人***、***受保人***、***受保人***的遺產受益人收到賠償後，即表示***我們***已完全解除了本中國內地旅遊附加保障承保下的所有責任。

15. 通知

向***我們***提供的所有通知必須以書面發出，並送達***我們***的地址。除非由***我們***的授權代表正式簽署，否則就本中國內地旅遊附加保障（包括其任何批註）作出的任何更改均屬無效。

16. 一對及組合物品

如遺失或損毀一對或一個組合中的部分配件，賠償額為該原對或組合配件之總值的一個公平及合理比率，而該對或組合物品並不會因此而被視為全損（備註： 相機機身、鏡頭、儲存器件及配件視為同一組合）。

17.. 其他保險

若***受保人***有權獲任何其他保險單或其他來源就同一損失、損毀或法律責任作出賠償，***我們***只負責支付其他保險單或其他來源賠償不足的金額。此條款不適用於第 1 節「人身意外保障」及分項 2.2「海外住院津貼」。

18. 意外死亡及永久傷殘之最高賠償責

如***受保人***同時受保於多張由***我們***所簽發含有***意外***死亡及***永久完全傷殘***保障的保單，則所有含有***意外***死亡及***永久完全傷殘***保障的保單對***受保人***之合共總賠償額不可超過 5,000,000 港元，而每份保單的賠償將根據總賠償額按比例分配。

19.. 追討權

倘若***我們***或「24 小時全球緊急援助及轉介服務」供應商對本中國內地旅遊附加保障未涵蓋的索償作出授權支付及／或支付，或當***中國內地旅遊附加保障–保障列表***所列的賠償額用盡時，***我們***保留權利向***受保人***追討上述款項。

20. 貨幣

除非***保單列表***另有訂明，否則本中國內地旅遊附加保障內的所有保費及保障額均以港幣計算。對於涉及外幣的索償，匯率將由***我們***以合理的外幣匯率確定。***我們***不會承擔***受保人***可能遇到的任何與匯率相關的損失。

21. 制裁條款

我們不可提供任何保障及不會承擔任何賠償責任或提供任何賠償，若賠償該損失或費用可能使我們違反聯合國決議的任何制裁、禁令或限制，或歐洲聯盟、英國及美國所作出的貿易或經濟制裁、法律或法規或任何其他適用於***我們***的管轄權。

22. 遵守保單條文

不遵守本中國旅遊附加保障中的任何條文將導致所有索償無效。

23. 保單限額

受保人從***我們***獲得的最高賠償金額不得超過在***中國內地旅遊附加保障–保障列表***內所述的每項保障的分項限額及每節的最高賠償額。在任何情況下，本中國旅遊附加保障的總賠償額不能多於***中國內地旅遊附加保障–保障列表***內所述之 100%最高賠償額及每項適用之分項限額。

24. 自動延期保障

如純粹因未能預計及完全在***受保人***的控制範圍以外的原因或情況，而引致***受保人***於出發前已預定的***旅程***出現無可避免的延誤，令***受保人***無法在***受保期***或***旅程***開始後三十（30）天內返回***香港***，本中國旅遊附加保障就該***旅程***提供之保障將自動延長最多十（10）天。自動延長的保險期會於上述十（10）天期間屆滿時或當導致延誤的原因或情況不復存在當日終止，以較早者為準。

25. 不可直接付賬

除經「24 小時全球緊急援助及轉介服務」安排並獲***我們***批核之付賬服務外，本中國旅遊附加保障將不會直接支付任何賬項。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

26. 文書錯誤

任何文書錯誤不會令生效的保單因而失效，或令失效的保單因而生效。

38. 對第三者的訴訟

如***保單持有人***或***受保人***就任何原因對本中國旅遊附加保障所指定的醫療服務機構或人員提出訴訟要求賠償，包括但不限於***受保人***根據本***保單***之條款在接受治療或檢查時因 對方失職、治療不當、專業失當或與該治療或檢查相關之其他原因引起的訴訟，本中國內地旅遊附加保障中並無任何條款可致使***我們***須就有關訴訟作出彌償、加入其中，作出回應或答辯。

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

中國內地旅遊附加保障 – 保障列表

保障	最高賠償額 每名受保人每次旅程 （港元）
第 1 節 – 人身意外保障	
1.1 公共交通工具意外事故	150,000
1.2 其他意外事故	100,000
第 2 節 – 醫療費用保障 (包括2.1、2.2 及 2.3)	350,000
2.1 旅程期間醫療費用：	
2.1.1 因公共交通工具意外事故導致受傷	350,000
2.1.2 因其他意外事故導致受傷／疾病	175,000
分項限額	
• 病房及膳食費（每日限額）	700
• 返港後的覆診醫療費用	20,000
○ 中醫（包括跌打和針灸）、物理治療師及脊醫 （每日限額：150 港元）	600
2.2 海外住院津貼 （每日限額：500 港元）	1,000
第 3 節 – 全球緊急支援服務[1]	
3.1 緊急醫療救援及/或運送	250,000
3.2 運送遺體或骨灰	250,000
3.3 入院按金保證	15,000
3.4 親友恩恤探訪	10,000
3.5 護送子女返港	10,000
3.6 轉介服務	適用
第 **4** 節 – 個人財物	
4.1 遺失或損毀的個人行李	8,000
分項限額：	
• 每一件/一組/一套	500
4.2 遺失個人錢財	500
4.3 遺失旅遊證件 （額外酒店住宿每日限額：500 港元）	2,000
4.4 購買必需品緊急費用	500

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

保障	最高賠償額 每名受保人每次旅程 （港元）
第 **5** 節 – 旅程取消或阻礙 （包括 **5.1, 5.2** 及 **5.3**）	**10,000**
5.1 損失按金或旅程取消費用 限額： 因由 – • 受保人、受保人的直系親屬、家庭傭工、密切商業夥伴或旅遊夥伴死亡 • 其他受保事項 [2] • 目的地發生天災、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖活動、暴動或內亂 分項限額： • 兌換旅行安排 • 缺席活動	 10,000 10,000 5,000 1,000 1,000
5.2 旅程中斷	8,000
5.3 旅程更改 （超過連續 6 小時延誤） （額外酒店住宿每日限額：500 港元）	1,000
第 **6** 節 – 延誤保障	
6.1 額外住宿費用 （超過連續 6 小時延誤） （額外酒店住宿每日限額：500 港元）	500
6.2 旅程延誤津貼 （每滿 6 小時延誤津貼限額：250 港元）	500
6.3 行李延誤一次性津貼 （超過連續 6 小時延誤）	250
6.4 額外寵物住宿費用 （超過連續 6 小時延誤）	1,000
第 **7** 節 – 個人責任	**100,000**

1. 在確認提供任何緊急支援服務或入院按金保證之前，必須事先獲得安我保險有限公司的書面審批。
2. 包括受保人、受保人的直系親屬、家庭傭工、密切商業夥伴或旅遊夥伴蒙受嚴重損傷或患上嚴重疾病；受保人被傳召作證人或履行陪審員責任；受保人居所遭受嚴重損毀。

如中英文版本有任何分歧，以英文版本為準。

heyavo.com

Avo Insurance Company Limited
Unit 2702-03, 2705, 27/F, 118 Connaught Road West,
Sheung Wan, Hong Kong
T +852 3572 8222 E cs@heyavo.com

中國內地旅遊附加保障– **2019** 冠狀病毒病免費延伸保障

中國旅遊附加保障– 2019 冠狀病毒病免費延伸保障（"本延伸保障"）附加於本中國旅遊附加保障並構成本中國旅遊附加保障的一部分。除***本延伸保障***中所作補充或修改的條款之外，所有本中國旅遊附加保障之條款、條件和不保事項將維持不變。除非另有說明，***本延伸保障***所使用的詞彙與本***保單***所定義的詞彙具有相同含意。如***本延伸保障***的任何規定條款與***保單***之條款不一致，應以***本延伸保障***的條款為准。

儘管本中國旅遊附加保障一般不保事項第 3.m) 條有所規定，如***受保人***在***旅程***期間被***診斷***患上 ***2019 冠狀病毒病***，***我們***將：

1. 提供分項 2.1 – 旅程期間醫療費用及第 3 節 「全球緊急支援服務」下的保障；及
2. ***我們***將自動將保障期限延續最多十（10）天，或直至***受保人***到達***香港***入境事務處櫃檯為止，以較早者為準。

前提是：

1. 除非***受保人***被***診斷***感染 ***2019 冠狀病毒病***，否則***我們***不會支付與 ***2019 冠狀病毒病***相關的檢測費用；
2. ***我們***不會支付與強制隔離或隔離有關的保障；
3. ***受保人***的***旅程***必須並非有違***香港***政府或***旅程***最終目的地的當局的建議；及
4. ***本延伸保障***並不包括任何與其他大流行病或流行病所引致的損失或費用。

就***本延伸保障***而言，「診斷」是指由***受保人***的主診***醫生***根據特定證據做出的最終診斷，包括但不限於以病毒或細菌培養、病理學或實驗室證據做出診斷，並被***我們***接受。而「***2019 冠狀病毒病***」是指由世界衛生組織定義的嚴重急性呼吸道症候群冠狀病毒 2 型（SARS-CoV-2）引起的疾病。