heyavo.com

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This Benefit Schedule forms part of Your Policy with Avo Insurance Company Limited and it contains the limits which apply to the Benefit(s) you have chosen. You must read this Benefit Schedule together with Your Policy and Policy Schedule.

AvoDynamics Sports Protection - Benefit Schedule

Benefits	Maximum Benefit Amount per Insured Person per Period of Insurance (HKD)			
	Day Pass	**Season Pass**	**Annual Pass**	**Annual Pass Plus**
Section 1 – Sports Related Injury Benefits	**100,000**	**300,000**	**300,000**	**500,000**
1.1 Accidental Death and Permanent Disablement	100,000	300,000	300,000	500,000
1.2 Coma	50,000	150,000	150,000	250,000
1.3 Cardiac Arrest	50,000	150,000	150,000	250,000
1.4 Exertional Heat Stroke	5,000	5,000	15,000 (5,000 per accident, up to 3 accidents)	30,000 (7,500 per accident, up to 4 accidents)
1.5 Ligament Tear or Tendon Rupture	10,000	10,000	10,000	20,000
1.6 Frist Time Bone Fracture	10,000	10,000	10,000	20,000
1.7 First Time Dislocation	N/A	3,000	3,000	6,000
Section 2 - Accidental Hospitalization Medical Expenses	**5,000**	**20,000**	**20,000**	**40,000**
Including Follow-up Outpatient Consultation Expenses in Hong Kong	1,000 (daily limit: 300)	5,000 (daily limit: 300)	5,000 (daily limit: 300)	10,000 (daily limit: 500)
Section 3 – Membership and Subscription Fees	**N/A**	**N/A**	**5,000**	**8,000**
Section 4 – Unexpected Mobile Data Roaming Charge	**N/A**	**N/A**	**1,000** (250 per bill, up to 4 bills)	**1,500** (300 per bill, up to 5 bills)
Section 5 - Personal Liability **EXCESS: HKD1,000 for each and every loss**	**200,000**	**500,000**	**500,000**	**1,000,000**