heyavo.com

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

This Benefit Schedule forms part of Your Policy with Avo Insurance Company Limited and it contains the limits and sub-limits which apply to the Plan You have chosen. You must read this Benefit Schedule together with the terms and conditions, and Policy Schedule.

Avo IVF Journey Protection – Benefit Schedule

Benefits	Maximum benefit amount per Insured Person per Journey (HKD)
IVF Treatment Related Benefits	
Section 1 – Accidental Death Benefit (IVF Treatment)	**200,000**
Section 2 – Medical Expenses Benefit (IVF Treatment)	**200,000**
• Room and board (per day)	300
Section 3 – Further Medical Consultations After Discharge Following Treatment	**4,000**
Section 4 – Cancellation or Postponement (IVF Treatment)	**50,000**
Journey Related Benefits	
Section 5 – Personal Accident Benefit	**750,000**
5.1 Accident on Public Conveyance	750,000
5.2 Other Accidents	500,000
Section 6 – Medical Expenses Benefit (inclusive of 6.1, 6.2, 6.3, 6.4 and 6.5)	**1,100,000**
6.1 Medical Expenses during the Journey:	
6.1.1 Injury caused by Accident on Public Conveyance	1,100,000
6.1.2 Other Injury / Sickness	550,000
Sub-limits:	
• Room and board (per day)	3,000
• Follow-up medical expenses in Hong Kong	100,000
○ Including treatment expenses incurred through Chinese medicine practitioner (including bone-setting and acupuncture), physiotherapist and/or chiropractic doctor (per visit per day: HKD150)	1,500
6.2 Hotel Accommodation for Convalescence and Transportation Expenses (daily limit for hotel accommodation: HKD500)	8,000
6.3 Overseas Hospital Daily Allowance (daily limit: HKD500)	5,000
6.4 Trauma Counselling Expenses (daily limit: HKD1,000)	15,000
6.5 Mobility Extension	5,000

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Benefits		Maximum benefit amount per Insured Person per Journey (HKD)
Section 7 – Worldwide Emergency Assistance Services[1]		
7.1	Emergency Medical Evacuation and/or Repatriation	2,000,000
7.2	Repatriation of Mortal Remains or Ashes	2,000,000
7.3	Hospital Deposit Guarantee	30,000
7.4	Compassionate Visit	20,000
7.5	Return of Unattended Dependent Child(ren)	20,000
7.6	Referral Services	Applicable
Section 8 – Personal Belongings		
8.1	Loss of or Damage to Personal Baggage Sub-limits: • Each item, set or pair • Mobile phone, smartwatch, tablet computer or laptop computer (one unit per Insured Person per period of insurance)	20,000 2,000 1,000
8.2	Loss of Personal Money	2,000
8.3	Loss of Travel Documents (daily limit for accommodation expenses: HKD500)	5,000
8.4	Emergency Cash to Purchase Essential Items	2,000
Section 9 – Trip Cancellation or Interruption (inclusive of 9.1, 9.2 and 9.3)		**50,000**
9.1	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	 50,000 35,000 20,000 3,000 4,000
9.2	Trip Curtailment	20,000
9.3	Trip Re-routing (for delay at least 6 consecutive hours) (daily limit for accommodation expenses: HKD500)	3,000

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Benefits		Maximum benefit amount per Insured Person per Journey (HKD)
Section 10 – Delay Benefit		
10.1	Extra Accommodation Expenses (for delay at least 6 consecutive hours) (daily limit for additional accommodation expenses: HKD500)	2,000
10.2	Travel Delay Allowance (each full 6-hour period of delay limit: HKD250)	2,000
10.3	Baggage Delay Lump Sum Allowance (for delay at least 6 consecutive hours)	1,000
10.4	Extra Pet Accommodation Expenses (for delay at least 6 consecutive hours)	2,000
Section 11 – Overseas Rental Vehicle Excess Protection		**5,000**
Section 12 – Personal Liability		**2,000,000**

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; unexpected issuance of Outbound Travel Alert.

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