Avo Insurance Company Limited
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Avo IVF Journey Protection – Free COVID-19 Extension

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

Notwithstanding GENERAL EXCLUSION 3.m) of this Policy, it is hereby noted and agreed that if You are Diagnosed with COVID-19 during Your Journey outside Hong Kong, We will:

1. provide coverages under Subsection 6.1 – Medical Expenses during the Journey and Section 7 – Worldwide Emergency Assistance Services of this Policy; and
2. extend Your insurance cover for up to a maximum of ten (10) calendar days or until the time when You 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 You are Diagnosed with COVID-19;
2. no benefit will be paid for any confinement or quarantine;
3. You 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 You 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.

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Avo IVF 療程旅遊保障 – **2019** 冠狀病毒病免費延伸保障

Avo IVF 療程旅遊保障 – 2019 冠狀病毒病免費延伸保障（" 本延伸保障 "）附加於本***保單***並構成本***保單***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***保單***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***保單***一般不保事項第 3.m) 條有所規定，如***你***在***旅程***期間被***診斷***患上 ***2019 冠狀病毒病***，***我們***將：

1. 提供分項 6.1 – 旅程期間醫療費用及第 7 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***你***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***你***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. ***你***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***你的***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。