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

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 Worldwide Smooth Travel Protection – Benefit Schedule

Benefits		Maximum benefit amount per Insured Person per Journey (HKD)	
		Lite	**Plus**
Section 1 – Personal Accident Benefit			
1.1	Accident on Public Conveyance		
	• Adult (18 to 80 years of age)	300,000	750,000
	• Child (under 18 years of age)	100,000	250,000
1.2	Other Accidents		
	• Adult (18 to 80 years of age)	200,000	500,000
	• Child (under 18 years of age)	100,000	250,000
Section 2 – Medical Expenses Benefit (inclusive of 2.1, 2.2, 2.3, 2.4 and 2.5)		**500,000**	**1,100,000**
2.1	Medical Expenses during the Journey:		
2.1.1	Injury caused by Accident on Public Conveyance	500,000	1,100,000
2.1.2	Other Injury / Sickness	250,000	550,000
	Sub-limits:		
	• Room and board (per day)	1,000	3,000
	• Follow-up medical expenses in Hong Kong	50,000	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	1,500
2.2	Hotel Accommodation for Convalescence and Transportation Expenses (daily limit for hotel accommodation: HKD500)	2,000	8,000
2.3	Overseas Hospital Daily Allowance (daily limit: HKD500)	2,000	5,000
2.4	Trauma Counselling Expenses (daily limit: HKD1,000)	8,000	15,000
2.5	Mobility Extension	1,500	5,000
Section 3 – Worldwide Emergency Assistance Services[1]			
3.1	Emergency Medical Evacuation and/or Repatriation	1,000,000	2,000,000
3.2	Repatriation of Mortal Remains or Ashes	1,000,000	2,000,000
3.3	Hospital Deposit Guarantee	15,000	30,000
3.4	Compassionate Visit	10,000	20,000
3.5	Return of Unattended Dependent Child(ren)	10,000	20,000
3.6	Referral Services	Applicable	Applicable

Benefits		Maximum benefit amount per Insured Person per Journey (HKD)	
		Lite	Plus
Section 4 – Personal Belongings			
4.1	Loss of or Damage to Personal Baggage	8,000	20,000
	Sub-limits:		
	• Each item, set or pair	1,500	2,000
	• Mobile phone, smartwatch, tablet computer or laptop computer (one unit per Insured Person per period of insurance)	Not Covered	1,000
4.2	Loss of Personal Money[2]	1,000	2,000
4.3	Loss of Travel Documents (daily limit for accommodation expenses: HKD500)	2,000	5,000
4.4	Emergency Cash to Purchase Essential Items	1,000	2,000
Section 5 – Trip Cancellation or Interruption (inclusive of 5.1, 5.2 and 5.3)		**25,000**	**50,000**
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	25,000	50,000
	• Other insured events[3]	18,000	35,000
	• Natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion at the planned destination	10,000	20,000
	Sub-limits:		
	• Redeemed Travel Arrangement	1,000	3,000
	• Missed Events	2,000	4,000
5.2	Trip Curtailment	10,000	20,000
5.3	Trip Re-routing (for delay at least 6 consecutive hours) (daily limit for accommodation expenses: HKD500)	1,500	3,000
Section 6 – Delay Benefit			
6.1	Extra Accommodation Expenses (for delay at least 6 consecutive hours) (daily limit for additional accommodation expenses: HKD500)	1,500	2,000
6.2	Travel Delay Allowance (each full 6-hour period of delay limit: HKD250)	1,000	2,000
6.3	Baggage Delay Lump Sum Allowance (for delay at least 6 consecutive hours)	500	1,000
6.4	Extra Pet Accommodation Expenses (for delay at least 6 consecutive hours)	1,000	2,000
Section 7 – Overseas Rental Vehicle Excess Protection		**Not Covered**	**5,000**
Section 8 – Personal Liability		**1,000,000**	**2,000,000**

1. Prior written approval from Avo Insurance Company Limited is required before any assistance or hospital admission deposit is guaranteed.
2. Not applicable to an Insured Person Aged below 10.
3. 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.