heyavo.com

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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 GBA 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)	75,000	150,000
	• Child (under 18 years of age)	25,000	50,000
1.2	Other Accidents		
	• Adult (18 to 80 years of age)	50,000	100,000
	• Child (under 18 years of age)	25,000	50,000
Section 2 – Medical Expenses Benefit		**100,000**	**200,000**
2.1	Medical Expenses during the Journey:		
2.1.1	Injury caused by Accident on Public Conveyance	100,000	200,000
2.1.2	Other Injury / Sickness	50,000	100,000
	Sub-limits:		
	• Room and board (per day)	500	1,000
	• Follow-up medical expenses in Hong Kong	5,000	10,000
	○ Including treatment expenses incurred through Chinese medicine practitioner (including bone-setting and acupuncture), physiotherapist and/or chiropractic doctor (per visit per day: HKD150)	500	1,000
Section 3 – Worldwide Emergency Assistance Services[1]			
3.1	Emergency Medical Evacuation and/or Repatriation	200,000	400,000
3.2	Repatriation of Mortal Remains or Ashes	20,000	40,000
3.3	Hospital Deposit Guarantee	10,000	20,000
3.4	Referral Services	Applicable	Applicable
Section 4 – Personal Belongings			
4.1	Loss of or Damage to Personal Baggage	Not Covered	1,000
	Sub-limits:		
	• Each item, set or pair		500
4.2	Loss of Travel Documents (daily limit for accommodation expenses: HKD500)		1,000

Benefits		Maximum benefit amount per Insured Person per Journey (HKD)	
		Lite	Plus
Section 5 – Trip Cancellation or Interruption (inclusive of 5.1 and 5.2)		**Not Covered**	**5,000**
5.1	Loss of Deposit or Cancellation Charges	-	5,000
	Sub-limits:		
	• Cancellation charges of high-speed rail		50% of actual tickets price
	• Cancellation charges of other Public Conveyance		1,000
	• Redeemed Travel Arrangement		1,000
	• Missed Events		1,000
5.2	Trip Re-routing (for delay at least 6 consecutive hours) (daily limit for accommodation expenses: HKD500)		1,000
Section 6 – Delay Benefit			
6.1	Travel Delay Allowance (each full 8-hour period of delay limit: HKD250)	Not Covered	500
6.2	Extra Pet Accommodation Expenses (for delay at least 8 consecutive hours)		1,000
Section 7 – Personal Liability		**Not Covered**	**300,000**

1. Prior written approval from Avo Insurance Company Limited is required before any assistance or hospital admission deposit is guaranteed.

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