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

Avo Worldwide Smooth Travel Protection – Amateur Competition Extra Benefit

Amateur Competition Extra Benefit

The following terms and conditions shall be attached to and form part of the Policy and all other terms, conditions and exclusions of the Policy, except as supplemented or amended by this Amateur Competition Extra Benefit, will remain unchanged and continue in full force. Unless otherwise specified, terms used in this extra benefit shall have the same meanings assigned to such terms in the Policy. This extra benefit only applied in consideration of payment of additional premium and if it is shown on Your Policy Schedule.

DEFINITIONS

Certain words in this extra benefit have specific meanings, which are given below:

"Athlete" A person who competes in sport which is physical in nature, and received from third party any form of remuneration, income, sponsorship, subsidy, scholarship and/or allowance on a recurrent basis for participating in training and/or preparation for competition.

"Competition" Any Covered Sport activity that:

a) is open to general public, or is organised or sponsored by schools, commercial organisations or non-profit-making organisations registered with the local government;
b) has designated routes or area of competition;
c) wholly takes place up to an altitude of two thousand meters (2,000m) above the sea level; and
d) has paramedic services available on site.

"Covered Sport" Any sports activities as listed in the Table of Covered Sports below:

Table of Covered Sports

Type	Sports
Ball games	Any type
Land sports	1. Hiking
	2. Rock climbing
	3. Running (Limit to ≤50 km for Competition)
	4. High jump
	5. Long jump
	6. Triple jump
	7. Hurdles
	8. Discus
	9. Javelin
	10. Shot put
	11. Hammer throw
	12. Pole vault
	13. Skateboarding
	14. Triathlon
Water sports	1. Swimming (Limit to ≤10 km for Competition)
	2. Diving
	3. Canoeing
	4. Windsurfing
	5. Surfing
	6. Artistic swimming
	7. Water skiing
	8. Wakeboarding
	9. Wakesurfing
	10. Snorkelling
	11. Rowing boats (including dragon boat)
	12. Aqua bike
	13. Kayaking
	14. Stand up paddle
Extreme sports	1. BMX freestyle
	2. Scooters freestyle
Others	1. Yoga
	2. Cycling
	3. Dancing
	4. Aerobics
	5. Ice skating
	6. Roller skating
	7. Gym workout
	8. Archery
	9. Gymnastics

	10. Fishing
	11. Fencing
	12. Orienteering
	13. Rope skipping
	14. Pilates
	15. Aerial yoga
	16. Indoor bouldering
	17. Indoor snowboarding
	18. Indoor skiing
	19. Pole dancing

BENEFITS

Notwithstanding GENERAL EXCLUSIONS 3.g) of this Policy, We will extend to cover You under this Policy while You are taking part in the capacity as an amateur in any Competition of the Covered Sport outside Hong Kong during the Journey.

EXCLUSIONS

In addition to all related exclusions and GENERAL EXCLUSIONS of this Policy, We shall not be liable for:

1. any loss whilst You are engaging in any Competitions specifically in relation to Your specialization as an Athlete of the Covered Sport;
2. any loss directly or indirectly arising from Your failure to observe the rules or regulations governing the amateur Competition concerned; or
3. any sports event or competition in which You would or could earn income or remuneration.

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

Avo 全球暢行旅遊保障 – 業餘比賽附加保障

業餘比賽附加保障

以下條款及細則附加於本***保單***並構成本保單的一部分。除業餘比賽附加保障所作補充或修改的條款之外，所有本***保單***之條款、條件及不保事項將維持不變。除非另有說明，本附加保障所使用的詞彙與本保單所定義的詞彙具有相同含意。當收妥額外保費後及列明於***你的保單列表***上，本附加保障才會適用。

釋義

就本附加保障而言，以下詞語具有特定含義：

「***運動員***」 參與性質上為體能性的體育競賽的人士， 並因進行訓練及／或比賽準備而經常性地由第三方獲取 任何形式的薪酬、收入、贊助、補助、獎學金及／或津貼。

「***比賽***」 任何符合以下條件的***受保運動***：

a) 開放予公眾或由學校、商業機構或經由當地政府已註冊的非牟利機構舉辦或贊助；

b) 有指定路線或比賽場地；

c) 整項活動於不高於海拔二千（2,000）米內進行；及

d) 現場須提供急救護理服務。

「***受保運動***」 於以下***受保運動***列表所列出的任何體育活動：

受保運動表

類別	體育	
球類運動	任何種類	
陸上運動	1. 遠足 2. 攀岩 3. 跑步（比賽項目必須≤50 公里） 4. 跳高 5. 跳遠 6. 三級跳 7. 跨欄	8. 鐵餅 9. 標槍 10. 鉛球 11. 鏈球 12. 撐竿跳高 13. 滑板 14. 三項鐵人
水上運動	1. 游泳 （比賽項目必須≤ 10 公里） 2. 跳水 3. 輕艇 4. 風帆 5. 滑浪 6. 韻律泳 7. 滑水	8. 花式滑水 9. 無繩滑水 10. 浮潛 11. 划艇（包括龍舟） 12. 水上電單車 13. 獨木舟 14. 直立板
極限運動	1. BMX 自由花式	2. 花式滑板車
其他	1. 瑜伽 2. 腳踏車 3. 跳舞 4. 健康舞 5. 溜冰 6. 輪式溜冰 7. 健身 8. 射箭 9. 體操 10. 釣魚	11. 劍擊 12. 野外定向 13. 花式跳繩 14. 普拉提 15. 空中瑜伽 16. 室內抱石 17. 室內滑雪板 18. 室內滑雪 19. 鋼管舞

保障

儘管有一般不保事項 3.g) 規定，***我們***將延伸本保單保障***你***以業餘身份在***旅程***期間參與任何***受保運動***的***香港***境外的***比賽***。

不保事項

除本***保單***之所有相關不保事項及一般不保事項外，***我們***亦不會支付以下賠償：

1. 任何***你***以***受保運動***的專項***運動員***身份參與***比賽***之損失；
2. 任何***你***未有遵守有關業餘***比賽***的規則或規定而造成的損失；或
3. 任何***你***可能會在其中賺取收入或報酬的體育活動或比賽。