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Avo Worldwide Smooth Travel Protection – Winter Sports Extra Benefit

Winter Sports 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 "Winter Sports Extra Benefit" ("Winter Benefit"), will remain unchanged and continue in full force. Unless otherwise specified, terms used in this Winter Benefit shall have the same meanings assigned to such terms in the Policy. This Winter Benefit is only operative in consideration of payment of additional premium and if it is shown on Your Policy Schedule.

DEFINITIONS

Certain word in this extra benefit has specific meaning, which is given below:

"Specific Winter Sport"	Skiing, snowboarding, snowtubing, bobsleighing, dog-sledding, luging, ice skating, ice hockey, glacier walking, ice climbing, ice fishing or snowmobiling.

BENEFITS

Section 1 – Top-up Coverage on Medical Expenses during the Journey

In the event that You suffer from an Injury or Sickness while engaging in a Specific Winter Sport during the Journey, which incurs Eligible Expenses during the Journey outside Hong Kong or requires follow-up medical treatment in Hong Kong (i.e. in addition to the medical treatment You first received during the Journey outside Hong Kong), provided that benefits are payable for any such Eligible Expenses under Subsection 2.1.2 "Medical Expenses during the Journey – Other Injury / Sickness" and/or subsequent "Follow-up Medical Expenses in Hong Kong" under Subsection 2.1 of this Policy, We will reimburse You the Eligible Expenses incurred:

a) During the Journey:
In excess of the maximum benefit amount for Subsection 2.1.2 "Medical Expenses during the Journey – Other Injury / Sickness" under this Policy, up to the additional maximum benefit amount as stated in the "Winter Sports Extra Benefit – Benefit Schedule" below; and/or

b) For Follow-up Medical Expenses in Hong Kong:
In excess of the sub-limit for "Follow-up Medical Expenses in Hong Kong" under Subsection 2.1 "Medical Expenses during the Journey" of this Policy, up to the additional sub-limit as stated in the "Winter Sports Extra Benefit – Benefit Schedule" below.

Condition applicable to Section 1:

Winter Benefit does not apply to the treatment received from Chinese Medicine Practitioner (including general practice, bone-setting and acupuncture), registered physiotherapist and/or chiropractic doctor.

Exclusion applicable to Section 1:

In addition to GENERAL EXCLUSIONS of this Policy, We will not pay any claims arising from off-piste skiing.

Section 2 – Ski Pass / Ski Lift Pass Fee

In the event that You are certified by a Physician as being unfit to engage in any Specific Winter Sport due to Injury sustained or Sickness contracted during the Journey, We will reimburse the unused and non-refundable part of any pre-paid ski pass and/or ski lift pass which have been paid for the Specific Winter Sport prior to the commencement of Your Journey and for which You are liable, up to the maximum benefit amount and subject to the daily limit as stated in the "Winter Sports Extra Benefit – Benefit Schedule" below. The amount of reimbursement payable by Us will be calculated in proportion to the number of days of such ski pass and/or ski lift pass unused by You.

Exclusion applicable to Section 2:

In addition to GENERAL EXCLUSIONS of this Policy, We will not pay any claims where a written medical report has not been obtained from a Physician confirming that Your Injury or Sickness prevented You from engaging in a Specific Winter Sport.

Section 3 – Piste Closure

In the event that a pre-booked ski resort is completely closed due to lack of snow or excess of snow, or adverse weather condition, and You are prevented from engaging in any Specific Winter Sport at the piste of such resort for more than twenty-four (24) consecutive hours during the Journey, We will pay You a daily allowance for each twenty-four (24) consecutive hours of such closure up to the maximum benefit amount as stated in the "Winter Sports Extra Benefit – Benefit Schedule" below.

Section 4 – Loss of or Damage to Winter Sports Equipment

4.1 Winter Sports Equipment
We will pay You up to the maximum benefit amount stated in the "Winter Sports Extra Benefit – Benefit Schedule" for accidental loss, theft of or damage to any winter sports equipment owned by You for use in a Specific Winter Sport during the Journey. If any damaged article of winter sports equipment proven to be beyond economical repair, a claim will be dealt with as if such article was lost. We may make payment or, at Our option, reinstate or repair the winter sports equipment as We may elect (less wear and tear, depreciation in value, and such depreciation shall be applied at sole discretion of Us).

4.2 Hired Winter Sports Equipment
In the event that any sports equipment hired by You for use in a Specific Winter Sport is accidentally lost, stolen or damaged during the Journey and You are liable to pay the hiring company for such loss of or damage to the hired winter sports equipment, We will reimburse the reasonable cost of replacement of such article which is paid by You to the hiring company, subject to the maximum benefit amount as stated in the "Winter Sports Extra Benefit – Benefit Schedule" below. You must keep all receipts for the winter sports equipment that You hire.

Conditions applicable to Section 4:

1. In the event of loss of or damage to any article which is a part of a pair and set, the measure of loss of or damage to such article shall be a reasonable and fair proportion of the total value of the pair and set, and will not be construed to total loss of the pair and set.
2. Upon any payment being made under this Section 4, We shall be entitled to take and retain the benefit and value of any recovered or damaged property and to deal with salvage at Our absolute discretion.

Section 5 – Hire of Winter Sports Equipment

In the event that any sports equipment owned by You for use in a Specific Winter Sport is accidentally lost, stolen or damaged and for which can be covered under Section 4 of Winter Benefit, or Your check-in sports equipment for use in a Specific Winter Sport is delayed in transit by the Public Conveyance at the scheduled destination for more than twelve (12) consecutive hours and it is not caused by You, We will reimburse the necessary cost for You to hire replacement equipment for the same Specific Winter Sport for use during the Journey, up to the maximum benefit amount as stated in the "Winter Sports Extra Benefit – Benefit Schedule" below.

Exclusions applicable to Section 4 and Section 5:

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

1. any loss of or damage to sports equipment while in use;
2. any loss not reported to the local police within twenty-four (24) hours upon discovery of the loss and such local report is not obtained;
3. loss or damage to any sports equipment while in the custody of a hotel or Public Conveyance carrier, unless You report immediately in writing to such hotel or Public Conveyance carrier within twenty-four (24) hours upon discovery and obtain their written confirmation stating the cause of loss or a "Property Irregularity Report" if incurred on an airline flight;
4. loss of or damage to any sports equipment when it is left behind or unattended in a Public Conveyance or vehicle of any other kind or in a public place or as a result of Your failure to take due care and precautions for the safeguard and security of such sports equipment, unless the claim relates to skis, poles or snowboards and You have taken all reasonable care to protect them by leaving them in a ski rack during the opening hours of a pre-booked ski resort;
5. loss of or damage to any sports equipment which is either separately mailed or shipped by You, or intentionally arranged to be carried by a Public Conveyance other than the one You are on board;
6. any unexplained loss or mysterious disappearance;
7. loss or damage caused by normal wear and tear (including but not limited to scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works), moth, vermin or inherent vice, gradual deterioration or mechanical or electrical breakdown or derangement;
8. loss or damage caused by faulty material, workmanship or design, cleaning, repairing or restoring process, atmospheric or climatic changes;
9. any loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other officials;
10. damage to any property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred by You;
11. any loss in relation to sports equipment for which You are unable to provide receipts or reasonable proof of ownership and/or age;
12. any claims for which the receipts submitted are not under Your name;
13. any claim for damaged property unless You can produce the property for inspection by Us;
14. any delay the cause of which exists or is known to exist, or an announcement contemplating such cause of delay (such as information about the hoisting of any typhoon signal) has been made by the carrier, tour operator, the observatory or the authorities before the issuance of the Policy;
15. any delay which is caused by detention or confiscation by customs or other law enforcing officials; or
16. any loss for which You are also claiming under Subsection 4.1 "Loss of or Damage to Personal Baggage" for the same cause.

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Winter Sports Extra Benefit - Benefit Schedule

Benefits	Maximum benefit amount per Insured Person per Journey (HKD)
Section 1 – Top-up Coverage on "Medical Expenses during the Journey"	
a) Medical Expenses during the Journey – Other Injury / Sickness	200,000 (additional)
b) Follow-up Medical Expenses in Hong Kong	20,000 (additional)
Section 2 – Ski Pass / Ski Lift Pass Fee (daily limit: HKD500)	**5,000**
Section 3 – Piste Closure (daily limit: HKD500)	**3,000**
Section 4 – Loss of or Damage to Winter Sports Equipment	**5,000**
Section 5 – Hire of Winter Sports Equipment	**2,000**

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Avo 全球暢行旅遊保障 – 冬季運動附加保障

冬季運動附加保障

以下條款及細則附加於本保單並構成本***保單***的一部分。除冬季運動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的條款及細則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：

「***特定冬季運動***」 滑雪、單板滑雪、管道滑雪、長雪橇、狗拉雪橇、無舵雪橇、溜冰、冰上曲棍球、冰川行、攀冰、冰上釣魚或雪上摩托車。

保障

第 **1** 節 – 額外旅程期間醫療費用

若***你***在***旅程***期間因進行***特定冬季運動***而***受傷***或感染***疾病***，並且在***香港***境外產生***符合索償資格的費用***或需在***香港***接受覆診治療（即***你***就有關***疾病***或***受傷***於***旅程***期間在***香港***境外接受首次治療後的治療），而任何該有關***符合索償資格的費用***及／或覆診醫療費用的賠償會在本***保單***分項 2.1.2「旅程期間醫療費用 - 因其他意外事故導致受傷／疾病」及/或分項 2.1 「返港後的覆診醫療費用」中支付，***我們***將支付***你***以下***符合索償資格的費用***：

a) ***旅程***期間醫療費用：
在本***保單***分項 2.1.2 「旅程期間醫療費用 - 因其他意外事故導致受傷／疾病」所列的最高賠償額以外，賠償額將額外增加以下「冬季運動附加保障 - 保障列表」中「因其他意外事故導致受傷／疾病」保障所列的最高賠償額；及／或

b) 返港後的覆診醫療費用：
在本***保單***分項 2.1「返港後的覆診醫療費用」所列的最高分項限額以外，分項限額將額外增加以下「冬季運動附加保障 - 保障列表」中「返港後的覆診醫療費用」所列的最高分項限額。

條款只適用於第 **1** 節：

本保障之「額外返港後的覆診醫療費用」不適用於***中醫***(包括普通科、跌打和針灸)、物理治療師及/或脊醫。

不保事項只適用於第 **1** 節：

除本***保單***一般不保事項外，***我們***亦不會支付任何因參與偏離滑雪道之滑雪活動所引起的損失。

第 **2** 節 – 滑雪通行證／滑雪纜車通行證費用

如經***醫生***證實***你***在***旅程***期間因***受傷***或感染***疾病***而不適宜進行任何***特定冬季運動***，***我們***將賠償***你***已支付及須支付而未曾使用並無法退回之預付滑雪通行證及/或滑雪纜車通行證費用，惟費用不得超過以下「冬季運動附加保障 - 保障列表」所列的最高賠償額及每日限額。我們應支付的賠償金額將根據***你***未使用的滑雪通行證及/或滑雪纜車通行證的天數按比例計算。

不保事項只適用於第 **2** 節：

除本***保單***一般不保事項外，***我們***亦不會支付任何未有從***醫生***獲得書面醫療報告以確認***你***因***受傷***或感染***疾病***而無法進行***特定冬季運動***之損失。

第 **3** 節 **–** 滑雪道關閉

如因缺乏積雪或積雪過多、或惡劣天氣導致預訂的滑雪場完全關閉，而在此期間***你***超過連續二十四（24）小時無法在***旅程***中於該滑雪場的滑雪道進行任何***特定冬季運動***，***我們***將為每整二十四（24）小時向***你***支付每日現金津貼，惟不得超過以下「冬季運動附加保障 - 保障列表」所列的最高***賠償額***。

第 **4** 節 **–** 遺失或損毀的冬季運動裝備

4.1 冬季運動裝備

我們將賠償***你***擁有的***特定冬季運動***裝備在***旅程***期間的***意外***遺失、被盜或損毀，惟不得超過以下「冬季運動附加保障 - 保障列表」所列的最高賠償額。如任何***你***擁有已損毀的裝備的維修費用已證實並不符合經濟效益，有關索償將視作損失整件裝備處理。***我們***有權根據運動裝備的損耗及折舊程度賠償其重估價值或維修該物品。

4.2 租借的冬季運動裝備

如你租借的***特定冬季運動***裝備在***旅程***期間***意外***遺失、被盜或損毀，而需要賠償給租借公司。***我們***將支付你向租借公司更換該運動裝備的合理費用，惟不得超過以下「冬季運動附加保障 - 保障列表」所列的最高賠償額，但***你***必須保留租借冬季運動裝備的所有收據。

條款只適用於第 **4** 節：

1. 如任何遺失或損毀的物品是包含在一組物品時，則該物品的損失或損毀應為該物品對或該套物品成正比的金額，亦不會理解為該組物品的全部損失。
2. 在支付第 4 節下的賠償後，我們有權收回和保留任何回收或受損財產的利益和價值，並由我們全權處理損餘。

第 **5** 節 **–** 租借冬季運動裝備

如***你***擁有的任何***特定冬季運動***裝備在***旅程***期間***意外***遺失、被盜或損毀並可受保於本附加保障第 4 節、或***你***已登記寄艙的運動裝備因***公共交通工具***機構處理不當而導致在原定目的地延誤超過連續十二（12）小時，而***你***不是造成延遲的原因，***我們***將賠償***你***在***旅程***期間租借同一***特定冬季運動***之替代裝備所需必要費用，惟不得超過以下「冬季運動附加保障 - 保障列表」所列的最高賠償額。

不保事項只適用於第 **4** 節及第 **5** 節：

除本***保單***一般不保事項外，***我們***亦不會支付以下賠償：

1. 任何運動裝備在使用中損失或損毀；
2. 發現遺失後二十四（24）小時內未向當地警方報案及未能提供有關報告的任何損失；
3. 在酒店或***公共交通工具***機構保管下的財物損失或損毀，除非發現事故後二十四（24）小時內以書面通知該酒店或***公共交通工具***機構並獲得其發出之書面確認說明損失原因，如該機構為航空公司，亦需獲得由該航空公司發出之財物紊亂報告；
4. 於無人看守下放置在***公共交通工具***或任何其他種類的車輛內或公眾地方的任何運動裝備，或因***你***未有採取適當措施予以安全保管其運動裝備而導致的任何損失或損毀，除非索償是與雪橇、滑雪杖或滑雪板有關，而***你***已採取一切合理措施，並在***你***預訂的滑雪場之開放時間內將有關裝備放在雪橇架中以保護它們則除外；
5. ***你***獨立郵寄或寄運、或蓄意安排經非其乘搭之***公共交通工具***托運之運動裝備的損失或損毀；
6. 任何原因未明的遺失或神秘消失；
7. 損耗（包括但不限於物品表面的刮擦、變色、污漬、撕裂或弄凹但不影響其操作）、蟲蛀、寄生蟲、固有缺陷、逐漸退化或機件或電子失靈或故障而導致的損失或損毀；
8. 有問題物料、手工或設計欠佳、清洗維修或翻新過程、大氣或氣候轉變而導致的損失或損毀；
9. 任何因遭受海關、有關公共機構或政府官員拖延、充公、扣留、徵用或銷毀而導致的損失或損毀；
10. 已獲第三者機構提供維修服務，使操作回復正常的物品，而且***你***無需承擔額外費用；
11. ***你***無法提供收據或擁有權的合理證明和/或物齡證明的任何運動裝備有關的任何損失；
12. 提交沒有***你的***姓名之收據的任何索償；

13. 任何損毀的個人財物，如***你***未能提供損毀的個人財物讓***我們***檢查其損壞程度；
14. 於生效日期前，引致延誤之原因已存在或已知其存在，或***公共交通工具***機構、旅遊承辦商、天文台或其他機構已就預期會導致延誤之原因作出公布（如颱風懸掛的消息）；
15. 因遭受海關或其他執法部門扣留或充公所引致的延誤；或
16. ***你***根據分項 4.1「遺失或損毀的個人行李」就同一原因索償的任何損失。

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冬季運動附加保障 - 保障列表

保障	最高賠償額 每名受保人每次受保旅程 （港元）
第 **1** 節 – 額外旅程期間醫療費用	
a) 因其他意外事故導致的受傷/疾病	200,000 （額外）
b) 返港後的覆診醫療費用	20,000 （額外）
第 **2** 節 – 滑雪通行證／滑雪纜車通行證費用 （每日限額：500港元）	**5,000**
第 **3** 節 – 滑雪道關閉 （每日限額：500港元）	**3,000**
第 **4** 節 – 遺失或損毀的冬季運動裝備	**5,000**
第 **5** 節 – 租借冬季運動裝備	**2,000**