

Avo Insurance Company Limited

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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.

Worldwide Carefree 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			
	<ul style="list-style-type: none"> Adult (18 to 80 years of age) Child (under 18 years of age) 	375,000 125,000	750,000 250,000	
1.2	Other Accidents			
	<ul style="list-style-type: none"> Adult (18 to 80 years of age) Child (under 18 years of age) 	250,000 125,000	500,000 250,000	
Section 2 – Medical Expenses Benefit (inclusive of 2.1, 2.2, 2.3, 2.4 and 2.5)		550,000	1,200,000	
2.1	Medical Expenses during the Journey:			
2.1.1	Injury caused by Accident on Public Conveyance	550,000	1,200,000	
2.1.2	Other Injury / Sickness	275,000	600,000	
	Sub-limits:			
	<ul style="list-style-type: none"> Room and board (per day) Follow-up medical expenses in Hong Kong <ul style="list-style-type: none"> Including treatment expenses incurred through Chinese medicine practitioner (including bone-setting and acupuncture), physiotherapist and/or chiropractic doctor (per visit per day: HKD150) 	1,000 50,000 1,500	3,000 100,000 1,500	
2.2	Hotel Accommodation for Convalescence and Transportation Expenses (daily limit for hotel accommodation: HKD500)	3,000	10,000	
2.3	Overseas Hospital Daily Allowance (daily limit: HKD500)	2,000	5,000	
2.4	Trauma Counselling Expenses (daily limit: HKD1,000)	5,000	15,000	
2.5	Translation Service (daily limit: HKD300)	2,000	5,000	
Section 3 – Worldwide Emergency Assistance Services¹				
3.1	Emergency Medical Evacuation and/or Repatriation	800,000	1,600,000	
3.2	Repatriation of Mortal Remains or Ashes	800,000	1,600,000	
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 Sub-limits: <ul style="list-style-type: none"> Each item, set or pair Mobile phone, smartwatch, tablet computer or laptop computer (one unit per Insured Person per period of insurance) 	9,000 2,000 Not Covered	20,000 2,000 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)	4,000	10,000
4.4	Emergency Cash to Purchase Essential Items	1,000	2,000
Section 5 – Trip Cancellation or Interruption (inclusive of 5.1, 5.2, 5.3, 5.4 and 5.5)		30,000	55,000
5.1	Loss of Deposit or Cancellation Charges Limits: Due to - <ul style="list-style-type: none"> Death of Insured Person, Immediate Family Member, Close Business Partner, Foreign Domestic Helper or Travel Companion Other insured events³ Natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion at the planned destination Sub-limits: <ul style="list-style-type: none"> Redeemed Travel Arrangement Missed Events 	30,000 15,000 10,000 1,000 2,000	55,000 35,000 20,000 3,000 4,000
5.2	Trip Curtailment	10,000	30,000
5.3	Trip Re-routing (for delay at least 6 consecutive hours) (daily limit for accommodation expenses: HKD500)	1,500	3,500
5.4	Special Allowance – Closure of Designated Service Providers	Not Covered	2,000
5.5	Cancellation of Local Tour ⁴	Not Covered	2,000
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.
4. Due to (1) bankruptcy of Local Tour Operator or (2) closure of tourist spot due to unpredictable serious destruction.

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

