

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 which apply to the Benefit(s) you have chosen. You must read this Benefit Schedule together with Your Policy and Policy Schedule.

Avo GBA Travel Protection (Upgraded) - Benefit Schedule		
Benefits	Maximum Benefit Amount per Insured Person per Insured Trip (HK\$)	
	Lite	Plus
Section 1 - Personal Accident Benefits		
Personal Accident	150,000	250,000
<ul style="list-style-type: none"> Adult (18 to 80 years of age) Child (under 18 years of age) 	150,000 75,000	250,000 125,000
Section 2 - Emergency Medical & Related Expenses		
Medical Expenses Incurred Overseas	150,000	250,000
Including: -		
Follow-up Medical Expenses incurred in Hong Kong		
<ul style="list-style-type: none"> Bodily Injury Sickness 	5,000 1,000	20,000 4,000
Follow-up for Chinese medicine practitioners: Chinese herbalist; Chinese bonesetter or acupuncturist (daily limit: \$150)	750	1,500
Section 3 - Worldwide Emergency Assistance Services		
3.1. Emergency Medical Evacuation and/or Repatriation	250,000	500,000
3.2. Repatriation of Mortal Remains or Ashes	N.A.	50,000
3.3. Hospital Deposit Guarantee	39,000	39,000
3.4. 24-hour Worldwide Emergency Assistance and Referral Services	Applicable	Applicable
Section 4 - Personal Belongings		
4.1. Loss of or Damage to Personal Baggage or Effects		1,000
<ul style="list-style-type: none"> each item, set or pair limit 	N.A.	1,000
4.2. Loss of Travel Documents	N.A.	1,000
Section 5 - Trip Cancellation, Interruption or Delay		
5.1. Loss of Deposit or Cancellation Charges		5,000
<ul style="list-style-type: none"> cancellation charges of high-speed rail cancellation charges of other transportation 	N.A.	50% of actual ticket price 1,000
Including: -		
a) Redeemed Travel Arrangement		1,000
b) Missed Events		1,000
5.2. Trip Re-arrangement (full 12-hour period of delay)	N.A.	1,000
5.3. Travel Delay Allowance (full 6-hour period of delay) (each full 6-hour period of delay limit: \$250)	N.A.	1,000
5.4. Extra Pet Accommodation Expenses (full 6-hour period of delay)	N.A.	1,000
Section 6 - Personal Liability		
	N.A.	500,000