



Avo Accident Protection | iProtect Policy

Welcome to the Avo family! This document (hereinafter known as “this Policy”) contains Avo Accident Protection | iProtect Policy terms and conditions. Please read it carefully with the Policy Schedule and Endorsements (if any) to ensure that You fully understand what cover is being provided.

We agree to provide insurance to You subject to the definitions, exclusions, limitations, conditions and terms contained herein, endorsed hereon, or attached hereto this Policy. To be eligible for insurance under this Policy, an Insured Person will be named in the Policy Schedule.

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Supplement(s) (if any)



PART 1 – BENEFITS

We will pay You or Your legal estate the percentage of the Benefit Amount based on the Bodily Injury described in the *Compensation Table 1* as below up to the maximum benefit amount as stated in the Policy Schedule, if You sustain a Bodily Injury caused by an Accident during the Period of Insurance directly and solely resulting in the death or leading to Permanent Disablement within three hundred and sixty-five (365) consecutive days from the date of Accident.

Compensation Table 1

Bodily Injury	% of the benefit amount
1. Accidental death	100%
2. Permanent Total Disablement	100%
3. Permanent and incurable paralysis of all Limbs	100%
4. Permanent total Loss of Sight in both eyes	100%
5. Permanent total Loss of Sight in one eye	50%
6. Loss of or permanent total Loss of Use of two Limbs	100%
7. Loss of or permanent total Loss of Use of one Limb	50%
8. Permanent Loss of Speech and Loss of Hearing	100%
9. Permanent Loss of Speech	50%
10. Permanent total Loss of Hearing in both ears	100%
11. Permanent total Loss of Hearing in one ear	50%
12. Third Degree Burns - % of surface areas	
a) Head: >12% or body: >20%	100%
b) Head: >8% to 12% or body: >15% to 20%	75%
c) Head: 5% to 8% or body: 10% to 15%	50%

Conditions:

1. If You suffer more than one of the Bodily Injuries listed above in the same Accident, We will pay You or Your legal estate the one Bodily Injury with the largest benefit amount (i.e. the highest percentage of the benefit amount shows in the *Compensation Table 1* as above).
2. The severity of Your Bodily Injury must be certified by a Medical Practitioner with medical reports and full diagnosis.
3. Any body part which was partially disabled prior to a Bodily Injury covered under this Policy and subsequently becomes totally disabled as a result of such Bodily Injury, the percentage of benefit amount payable shall be determined by Us. However, no benefit shall be payable in respect of any loss of a body part which was permanently disabled prior to the Bodily Injury.

Extensions:

1. **Exposure**
If following an Accident and You are unavoidably exposed to violent and severe or prolonged weather conditions and as a direct result of such exposure suffers death. We will pay the Accidental death benefit to Your legal estate.
2. **Disappearance**
If You are declared as missing because of the sinking, crashing, wrecking or disappearance of the public transportation in which You was a fare-paying passenger at the time of Accident, We will presume that You have suffered Accidental death if the body is not found within three hundred and sixty-five (365) consecutive days from the date of Accident. We will pay the Accidental death benefit to Your legal estate, subject to the signing of an undertaking by Your legal estate that such payment shall be refunded to Us if it is later discovered that You are found to be living.
3. **Robbery or Attempted Theft**
We will extend to cover Your death arising from robbery or attempted thefts, provided always that this extension does not apply if the event is caused or facilitated by the recklessness or willful act by You or Your family members.
4. **Victim in Strike, Riot or Civil Commotion**
We will extend to cover Your death in the event of that You are being innocent victim in strike, riot or civil commotion. If You are actively participating in such event, this extension becomes null and void.

PART 2 – DEFINITIONS

As You read Your Policy, be aware that certain words in this Policy have specific meanings, which are given below:

"Accident" or "Accidental"	A sudden and unforeseen event that happens unexpectedly and causes Bodily Injury to the Insured person.
"Age" or "Aged"	Age at last birthday.
"Bodily Injury"	A physical injury or physical injuries caused solely and independently by an Accident.
"Extreme Sports"	A sport or activity that presents a high level of inherent danger (that is, involving exceptional speed and height, high level of expertise, exceptional physical exertion or highly specialized gear or stunts) such as marathon, biathlons, triathlons, stunt riding, scuba diving to a depth greater than thirty (30) meters below sea level, big wave surfing, canoeing down rapids, winter activities like bobsleighbing or snowboard jumping stunts, cliff jumping, trekking at an altitude greater than five thousands (5,000) meters above sea level, expeditions, treks, equipped mountaineering or activities that expose You to extreme environment or use of specialized gear of equipment etc.

"Hong Kong"	The Hong Kong Special Administrative Region or the HKSAR of the Peoples' Republic of China.
"Loss of Hearing"	The entire, permanent and irrecoverable Loss of Hearing rendering You absolute deaf in one or both ears which is/are beyond the remedy by surgical or other treatment.
"Loss of Limb"	The permanent and irrecoverable loss by physical severance at or above the wrist or ankle joint.
"Loss of Sight"	The entire, permanent and irrecoverable Loss of Sight in one or both eyes rendering You absolutely blind which is beyond the remedy by surgical or other treatment.
"Loss of Speech"	The disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in aphasia.
"Loss of Use"	Total functional disablement.
"Medical Practitioner"	A person other than the Insured Person, or his/her immediate family member, qualified by degree in western medicine and legally authorized by the government in the geographical area of his/her practice to render medical and surgical services.
"Period of Insurance"	The period during which the cover under this Policy is effective, as specified in the Policy Schedule.
"Permanent Disablement"	A Bodily Injury which: a) falls into one of the Bodily Injuries listed in the <i>Compensation Table 1</i> ; and b) having lasted for a continuous period of three hundred and sixty-five (365) days from the date of the Accident, with no hope of improvement at the end of that period.
"Permanent Total Disablement"	a) Totally prevents You from working in any occupation or attending to any business whatsoever or if You have no business or occupation, from attending to Your usual duties; and b) Having lasted for a continuous period of three hundred and sixty-five (365) days from the date of the Accident, with no hope of improvement at the end of that period.
"Policy Holder"	A person who holds a valid Hong Kong Identity Card and is aged between eighteen (18) to seventy-five (75) of his/her age last birthday on the issuance date of this Policy.
"Third Degree Burns"	The skin has been damaged or destroyed to its full depth and damage to the tissue beneath.
"Terrorism"	Including but not limited to any act or threat of force, violence or any act harmful to human life, tangible or intangible property or infrastructure by any person(s) or group(s) of persons whether acting alone or on behalf of or in connection with any organization or government for political, religious or ideological purposes with the intention or effect to influence any government and/or to put the public or any section of the public in fear. An act of Terrorism must be confirmed and announced to the public by the relevant government.
"We", "Our", "Us" or "Avo"	Avo Insurance Company Limited.
"You", "Your" or "Insured Person"	The person named in the Policy Schedule as Insured Person and must hold a valid Hong Kong Identity Card. For the Insured Person aged below eleven (11) and without holding Hong Kong Identity Card, holding a birth certificate issued by the Immigration Department of the Hong Kong Special Administrative Region shall be accepted by Us.

PART 3 – GENERAL EXCLUSIONS

No benefit will be payable if the loss is caused directly or indirectly as a result of or in connection with:

1. any kind of sickness or disease or a consequence of any kind of disease;
2. You participating in any illegal or unlawful acts;
3. participating in any kind of racing, riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity such as a jockey or where You would or could earn income or remuneration from engaging in such sport;
4. participating in any Extreme Sports;
5. suicide, attempted suicide, intentional self-injury, insanity, mental or nervous disorders, or psychiatric disorder;
6. any Bodily Injury caused under the influence of alcohol, medication or drugs other than those as prescribed by a Medical Practitioner;
7. any conditions or complications arising from abortion, miscarriage, pregnancy or childbirth;
8. engaging in service or duty with the police or any armed force service, fire service, naval, military or air force service or operations;
9. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, mutiny, riot or civil commotion assuming the proportions of or amounts to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority; or any act of the Insured Person participating directly in strike, riot or civil commotion or acting on behalf of or in connection with any organization the objects of which are to include the overthrow in or influencing of any de jure or de facto government by any violent means;
10. any acts of Terrorism;
11. any nuclear reaction or contamination, ionizing rays or radioactivity; or
12. You are engaged in duty for occupations involving:
 - a) the use of machinery, requiring high degree of physical exertion, working in a hazardous working environment or working at a height of greater than ten (10) feet from ground or floor level, such as a machinery operator or repairer, an installer, repairer or a maintenance worker of lifts or escalators, a curtain wall cleaner, a landscaping worker, a arborist, a carpenter,

- a metal worker or welder, a delivery worker, a catering worker (including but not limited to chef, kitchen worker and waiter/waitress), a baker, a plumber or an electrician, a petrochemical workers, , a diver or any person working with compressed air, an underground worker involved in fitting gas, water or electrical appliances, a detective, a bodyguard or a professional cash carrier in the security company;
- b) the work on a construction site for construction, maintenance, demolition or scaffolding;
- c) underground work or mining;
- d) ammunitions, explosives or fireworks such as an explosive worker or a firework factory worker;
- e) the loading or unloading of goods such as a stevedore;
- f) the work in an entertaining or gambling establishment such as a night club worker, mah-jong club worker, entertainer, acrobats, circus trainer, stuntman, or animal trainer;
- g) the act of flying other than a fare paying passenger on a regular scheduled airline or licensed chartered aircraft; driving such as a bus, light bus, taxi, truck, light good vehicles or container truck driver; or being abroad an ocean-going vessel as a ship crew; or
- h) the work in war zones or regions of conflicts such as a reporter or foreign correspondent worker.

PART 4 – GENERAL CONDITIONS

1. **POLICY CONTRACT**
This Policy is a contract between You and Us. It contains this Policy Wordings, the Policy Schedule and any Endorsements. No agent or other person has the authority to change or waive any provision of this Policy. Any changes to the terms and conditions of this Policy is only valid if We have given Our approval in writing, and issue official Endorsement(s).
2. **AGE LIMIT and ELIGIBILITY**
Any person who is aged between zero (0) and seventy-five (75) and who has successfully purchased the Accident Protection Service Package in Hong Kong through Our designated webpage.
3. **VALIDATION**
The insurance under this Policy shall apply to all applicants of the Accident Protection Service Package. The definitive cover for the Insured Person shall begin as soon as the applicant has successfully purchased the Accident Protection Service Package through Our digital platform and the Policy is issued.
4. **GEOGRAPHICAL LIMITS**
The insurance under this Policy shall apply twenty-four (24) hours a day anywhere in the world unless otherwise endorsed or amended.
5. **NON-CANCELLATION**
This Policy is non-cancellable if there is any claim made.
6. **GOVERNING LAW**
This Policy is issued in Hong Kong and shall be governed and construed in accordance with the laws of Hong Kong Special Administrative Region.
7. **Prohibition on Trust or Assignments**
This Policy is not assignable and You warrants that this Policy is not subject to a trust and will not be made subject to a lien or charge.
8. **INCORRECT OR CHANGE IN INFORMATION**
If at any point in time, You become aware that any information declared to Us is incorrect or has been changed, You must notify Us immediately. We will assess the new details provided and may issue endorsement; cancel the coverage or offer to provide the coverage on different terms. You must inform Us as soon as is reasonably practicable of any alteration in Your activities which increases the risk of a claim being made under the Policy.
9. **CHANGE OF OCCUPATION**
When You have changed Your job or job duties in the occupation at the time of application or You engage in additional occupation, You must notify Us of such change in writing immediately, and We have the right to adjust the benefits payable under this Policy and/or change the terms and conditions of this policy at Our absolute discretion.
10. **MISSTATEMENT OF AGE**
In the event Your age has been misstated inadvertently and if, according to the correct age, no insurance will be provided under this Policy, or would have ceased prior to the acceptance of each premium or premium(s), and provided that We have not made any claim payment under this Policy, then our liability, under all circumstances, shall be limited to the refund of the relevant premiums.
11. **CLERICAL ERROR**
Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
12. **MISREPRESENTATION OR NON-DISCLOSURE**
If You make a statement during the application of the Policy (verbal or written) or in connection with any claim knowing the statement is false or fail to act in utmost good faith, We will not be liable for any claim and all covers under this Policy shall cease immediately.
13. **DUPLICATE INSURANCE**
If You are covered under more than one (1) Avo Accident Protection | iProtect Policy underwritten by Us and claim for the same benefit, Our maximum liability for You under all related policies shall not exceed HK\$100,000 in aggregate and each policy shall bear a proportionate share of the total loss amount.
14. **NOTICE OF CLAIM**
You must give written notice of claim to Us within thirty (30) days after the occurrence of any event likely to give rise to a claim under this Policy or as soon thereafter as is reasonably possible. In the event of Accidental death or You are declared as missing, immediate notice must be given to Us by Your legal estate. All claims shall be made together with satisfactory proof furnished to

Us and without expense to Us. If the supporting documents of a claim are in a language other than Chinese or English, a certified translation of the documents in Chinese or English must furnish to us. We shall not accept liability for any claim if the required information is not received within sixty (60) days from the issue date of any written request from Us requesting such further information, and the claim is thereafter deemed to be abandoned.

15. TO WHOM BENEFITS PAYABLE

Any payment of claim shall be payable to You or Your legal estate. For Insured Person aged below eighteen (18), all indemnities payable shall be made to his/her parents or his/her legal guardian.

16. TERMINATION OF THIS POLICY

This Policy shall terminate on the earliest of the following:

- a) upon payment of 100% maximum benefit amount to You or Your legal estate under Part 1;
- b) when you have attained the age of seventy-six (76);
- c) when We or You cancel(s) this Policy according to GENERAL CONDITION 25. CANCELLATION; or
- d) this Policy ceases pursuant to GENERAL CONDITION 12. MISREPRESENTATION OR NON-DISCLOSURE.

If this Policy is terminated, the termination shall be effective at 00:00 of the effective date of termination and insurance under this Policy will cease to be in force.

17. COLLECTION OF PERSONAL DATA

You agreed that all personal data collected and held by Us will be used according to Our Privacy Policy which is available at Our website.

18. DEALING WITH DISPUTES

If any disputes on this Policy that We cannot resolve, We agree to resolve the dispute by mediation. If mediation fails, the dispute can be determined by arbitration by a single arbitrator. If the parties fail to agree upon the choice of arbitrators, then the choice shall be referred to the Chairman for the time being of Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. We disclaim liability to the Policy Holder and/or the Insured Person for any claim under this Policy and such claim shall not be made within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration then the claim shall for all purposes be deemed to have been abandoned and shall not be recoverable.

19. PREMIUM

The consideration for this Policy is the payment of premium on the date this Policy is issued. We agree to waive premium payment on this Policy alone.

20. CURRENCY

All premiums and benefits payable are in Hong Kong Dollars.

21. LANGUAGE

The Chinese version of this Policy is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

22. RIGHTS OF THIRD PARTIES

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

23. SANCTION

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefits under this Policy if the loss or expense reimbursed or paid by Us would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom and United States of America or any jurisdiction applicable to Us.

24. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

25. CANCELLATION

We may cancel this Policy at any time by sending You fourteen (14) days' advance written notice to the latest address or Your latest email address on Our file. The cancellation will not prejudice any claim originating prior to cancellation of this Policy. Any notice so served shall be deemed received by You as follows:

- a) If sent by post, two (2) working days after posting; or
- b) If sent by email, on the date and time transmitted.

You can cancel this Policy at any time by giving prior written notice to Us, provided no claim has been made or paid prior to the cancellation of this Policy. Our liability under this Policy shall cease upon receipt of Your written cancellation instruction and there will be no reinstatement of policy.



Avo 意外保障保單

歡迎來到 Avo 大家庭！本文件（以下稱為「本保單」）包含**你的**Avo 意外保障保單條款及細則。請把本保單連同保單列表及批註（如有）一併仔細閱讀，並確保**你**完全理解**我們**提供的保障。

我們同意根據本保單或批註內的釋義、不保事項、限制、條款及細則向**你**提供的保障。**受保人**將列明於保單列表內，以符合本保單的保險資格。

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補充文件（如適用）

第一部分 - 保障

如你在保障期限內因意外而身體受傷，於意外發生當日起計連續三百六十五（365）天內因該身體受傷在直接及並無其他原因下導致死亡或永久殘廢，我們將根據以下賠償表1所列的身體受傷賠償額百分比向你或你的合法遺產承繼人作出賠償，但以保單列表所載之最高賠償額為上限。

賠償表 1

身體受傷	賠償額百分比
1. 意外死亡	100%
2. 永久完全殘廢	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 雙眼永久完全失明	100%
5. 單眼永久完全失明	50%
6. 喪失任何兩肢或任何兩肢永久完全喪失功能	100%
7. 喪失任何單肢或任何單肢永久完全喪失功能	50%
8. 永久喪失說話能力及失聰	100%
9. 永久喪失說話能力	50%
10. 雙耳永久完全失聰	100%
11. 單耳永久完全失聰	50%
12. 三級燒傷- 佔身體表面面積的百分比	
a) 頭部：>12% · 或身體：>20%	100%
b) 頭部：>8% 至 12% · 或身體：>15% 至 20%	75%
c) 頭部：5% 至 8% · 或身體：10% 至 15%	50%

條款：

- 如在同一意外中遭受多於一項上述所列的身體受傷，我們將向你或你的合法遺產承繼人支付最高賠償額的一項身體受傷（即以上賠償表1中所列賠償額的最高百分比）。
- 你的身體受傷嚴重程度必須由醫生撰寫並詳細列出診斷結果的醫療報告證明。
- 倘身體受傷前局部身體部位已傷殘，而在該身體受傷後變成完全傷殘，我們會決定賠償額百分比作為賠償該身體受傷所導致的傷殘部份。而於身體受傷前已永久喪失功能的身體部位，則不會獲得任何賠償。

延伸保障：

- 暴露**
如你因意外而不可避免地暴露於猛烈和惡劣或持久的天氣狀況之中，並因此直接導致身故，我們將向你或你的合法遺產承繼人支付意外身故保障賠償。
- 失蹤**
如你因搭乘的公共交通工具於意外發生時沉沒、墜毀、破壞或失蹤而被宣佈為失蹤，並由意外發生日起計連續三百六十五（365）天內仍無法尋獲你的身體，我們將推定你遭遇意外身故，並向你或你的合法遺產承繼人作出意外身故保障的賠償，但你的合法遺產承繼人須簽署承諾書，倘若其後發現你仍生還，將退回此項賠償給我們。
- 搶劫或被企圖盜竊**
我們將延伸因搶劫或被企圖盜竊而導致身故的保障，但如該事件是由你或你的家庭成員的魯莽或蓄意行為引致或促成的，則本延伸保障不會適用。
- 罷工、騷亂或暴亂的受害者**
如你是罷工、騷亂或暴亂中的無辜受害者，並導致身故，我們將延伸身故保障。如你是主動參與此事件，則本延伸保障變成無效。

第二部分 - 釋義

在閱讀 **你的** 保單時，請注意本保單中某些詞語具有特定含義，如下所示：

- 「**意外**」或「**意外的**」 不可預見及不可預料並導致**身體受傷**之突發事件。
- 「**年齡**」 上一個生日時的年歲。
- 「**身體受傷**」 純粹因**意外**而非其他事故所蒙受之身體損傷。
- 「**極限運動**」 其性質存有高度的危險性（即涉及極高的速度及高度、高水平的專業知識、超乎正常的體力運用、使用專門工具或特技）的運動或活動，例如馬拉松、冬季兩項競賽、三項全能運動、特技騎乘、在三十（30）米水深以下水肺潛水、衝巨浪、獨木舟激流、冬季活動如滑大雪橇，滑雪或單板滑雪跳躍或特技表演、跳懸崖、在海拔五千（5,000）米以上進行高山遠足、探險、跋涉、附有裝備之登山運動或使**你**暴露於極端環境下進行、或需使用特別器材或工具的活動等。
- 「**香港**」 中華人民共和國香港特別行政區。
- 「**失聰**」 單耳或雙耳永久及完全無法復原地失去聽覺能力，並不可以手術或其他治療方法補救。
- 「**喪失肢體**」 手腕或以上、腳踝或以上的肢體永久及無法復原的分離。
- 「**失明**」 單眼或雙眼完全喪失及永久無法復原地喪失視力，並不可以手術或其他治療方法補救。
- 「**喪失說話能力**」 無法發出說話所需的四種語音中其中的三種，例如唇音、牙槽唇音、硬顎音及軟顎音，或完全失去聲帶，或大腦控制說話的中樞受損而導致語言失能症。
- 「**喪失功能**」 完全機能性傷殘。
- 「**醫生**」 除**你**或**你的直系親屬**以外，擁有西方醫藥學位及已獲得政府准許在其執業的地區合法提供醫療及外科服務的人士。
- 「**保障期限**」 於保單列表中所列明的保障有效期限。
- 「**永久殘廢**」 **身體受傷**是：
a) 屬於賠償表 1 中列出的其中一項**身體受傷**；及
b) 自**意外**發生之日起計持續三百六十五（365）天，並於此段時間終結時沒有好轉之跡象。
- 「**永久完全殘廢**」 a) 使**你**完全不能從事任何職業或從事任何業務，若**你**沒有從事任何工作或業務，則指完全不能進行一般日常生活活動；及
b) 自**意外**發生之日起計持續三百六十五（365）天，並於此段時間終結時沒有好轉之跡象。
- 「**保單持有人**」 於發出本保單時持有有效香港身份證，並年齡介乎十八（18）至七十五（75）歲的人士。
- 「**三級燒傷**」 皮膚已被破壞深入至皮下組織。
- 「**恐怖活動**」 包括但並不限於任何個人或團體，不論獨自行動或代表任何組織或與任何組織或政府有聯系，為了政治、宗教或意識形態目的，透過使用或威脅使用武力、暴力，或任何危害人類生命、有形或無形財產或基礎設施的行為，其目的或效果是影響任何政府及/或使公眾或任何部份公眾感到恐慌。任何**恐怖活動**必須經有關政府確認及向公眾宣佈。
- 「**我們**」、「**我們的**」 安我保險有限公司。
或「**Avo**」

「你」、「你的」或 其名字列於保單列表內為**受保人**的人士，並必須持有有效香港身份證。十一（11）歲以下並未持有香港身份證的受保人，**我們**將接受其持有香港特別行政區入境事務處簽發的出生證明。

第三部分 - 一般不保事項

如直接或間接因以下原因引致損失，將不會獲得賠償：

1. 任何疾病或任何因疾病而引起的後果；
2. **你**參與任何違法或非法行為；
3. 參與任何類型的競賽、以乘客或司機身份參與任何形式的賽車、或參與職業體育運動（例如騎師）或**你**可能或可以賺取收入或報酬的體育運動；
4. 參與任何**極限運動**；
5. 自殺、企圖自殺、蓄意的自我傷害、精神錯亂、精神或神經紊亂、或精神病；
6. 因受酒精或藥物、藥品影響引起的**身體受傷**。唯由**醫生**處方之藥物、藥品造成的影響除外；
7. 墮胎、流產、懷孕、分娩及所有與此相關的併發症；
8. 在警察或任何武裝部隊、消防、海軍、軍事或空軍部門或行動中擔任職務或值勤；
9. 戰爭、侵略、外敵入侵、敵對或類似戰爭的行動（不論宣戰與否）、內戰、叛亂、暴動或內亂升級或擴大至大規模叛變事件、軍事政變、起義、叛亂、革命、軍事篡權；或受保人直接參與罷工、騷亂、暴亂或代表任何組織或與之有關而行的任何行為，其目的包括以任何暴力推翻政府或影響任何法律上的政府；
10. 任何**恐怖活動**；
11. 核反應或污染、電離射線或放射性；或
12. **你**執行之職業或於職務期間涉及：
 - a) 使用機械、需要高度的體力勞動、在危險的工作環境中工作、或在距離地面或樓面高於十（10）尺的高度上工作，例如機械操作員或維修人員、安裝人員、維修人員或 電梯或自動扶梯的維修人員、幕牆清潔工、園藝工人、樹藝師、木匠、金屬工人或焊接工人、送貨工人、餐飲工人（包括但不限於廚師、廚房工人及侍應生）、麵包師傅、水管工人或電工、石油化工工人、潛水員或從事與壓縮空氣工作有關的任何人士、參與安裝煤氣、水或電力裝置的地下工人、偵探、保鏢或保安公司的專業現金承運人；
 - b) 在建築工地進行施工、維護、拆除或棚架的工作；
 - c) 地下工作或採礦；
 - d) 彈藥、炸藥或煙花，例如炸藥工人或煙花工廠工人；
 - e) 裝卸貨物，例如碼頭工人；
 - f) 在娛樂場所或賭博場所從事的工作，例如夜總會工作人員、麻將場所工作人員、演藝人員、雜技演員、馬戲團教練、特技演員或動物教練；
 - g) 飛行行為，但定期航空公司或經許可的包機的付費乘客除外；駕駛，例如駕駛巴士、小巴、的士、貨車、輕型貨車或貨櫃車的司機；或作為航海船上的船隊人員；或
 - h) 在戰區或衝突地區工作，例如記者或外國通訊員。

第四部分 - 一般條款

1. **保單合約**

本保單是**你**和**我們**之間的合約，包含本保單條文、保單列表及任何批註。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保單條款及細則的任何更改只有在**我們**以書面批准並向**你**發出**我們的**正式批註方才有效。
2. **年齡限制及申請資格**

任何**年齡**介乎零（0）至七十五（75）歲的人士，並於**香港**通過**我們**所指定之網頁成功購買意外保障綜合服務計劃。
3. **保單有效性**

本保單的保險應適用於意外保障綜合服務計劃之所有申請人。最終受保人的保障將於申請人通過我們的數碼平台成功購買意外保障綜合服務計劃及保單簽發後，即時生效。
4. **地理區域**

除非另行批准或修改，否則本保單的保險應在全球任何地方每天二十四（24）小時提供保障。

5. **不可取消**
如有任何索償，本保單不可取消。
6. **管轄法律**
本保單在 **香港** 簽發，並受香港特別行政區法律管轄和解釋。
7. **禁止信託或轉讓**
本保單不得轉讓及 **你** 必須保證本保單均不受信託、留置權或費用所約束。
8. **資料不正確或變更**
如 **你** 在任何時候發現向 **我們** 聲明的任何資料並不正確，**你** 必須立即通知 **我們**，因為這會影響 **你的** 保單是否仍然有效。**我們** 將評估 **你** 重新提交的資料並可能簽發批註、取消本保單、拒絕續保或提議以不同條款續保本保單。**你** 必須在合理可行的情況下，將任何會增加向本保單提出索償風險之活動更改盡快通知 **我們**。
9. **更改職業**
如 **你** 申請時職業或職業的工作性質有變，或 **你** 從事額外職業，**你** 必須盡快以書面形式通知 **我們**。**我們** 有權調整本保單的應付保障，以及在絕對酌情下更改本保單的條款與細則。
10. **年齡錯誤陳述**
如 **你的** 年齡不慎地被錯誤陳述，並如根據正確的年齡，本保單所提供的保障將變成無效、或保障在保費接受前已經停止，**我們** 不會就本保單支付任何賠償。在任何情況下，**我們的** 責任僅限於相關保費的退款。
11. **筆誤**
我們 的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。
12. **虛報或漏報資料**
若 **你** 就保單申請時的聲明（口頭或書面）或任何索償知情地作出虛假陳述、或未能遵行最高誠信，**我們** 概不就任何索償進行理賠責任，及本保單之所有保障亦即時停止生效。
13. **重複保險**
如 **你** 受到多於一份由 **我們** 承保的 Avo 意外保障保單所保障並就相同的保障提出索償，**我們** 在所有相關保單下對 **你** 的最高賠償責任總額不得超過 100,000 港元及每份保單應按比例承擔該賠償總額。
14. **索償通知**
你 必須在可能導致向本保單提出索償的任何事故發生後三十（30）天內或在合理可能的情况下儘快向 **我們** 發出書面的索償通知。萬一 **意外** 身故或 **你** 被宣佈失蹤，**你的** 合法遺產繼承人必須立即通知 **我們**。任何索償均須連同令 **我們** 滿意的證明文件一併提交及 **我們** 不會支付任何相關費用。如索償的證明文件是中文或英文以外的語言，**你的** 代表必須承擔費用，以獲得已認證的中文或英文譯本。如 **我們** 未能在提出書面要求的六十（60）天內收取所需索償資料，**我們** 將不會對任何索償承認責任，而該索償均被視作已被放棄。
15. **支付賠償對象**
任何賠償應支付給 **你** 或 **你的** 合法遺產繼承人。對於十八（18）歲以下的 **受保人**，所有賠償應支付給其父母或其合法監護人。
16. **保單終止**
本保單將在以下最早發生的情況下終止：
a) 當第一部分的 100% 最高保障額已賠償給 **你** 或 **你的** 合法遺產繼承人；
b) 當 **你** 已達到七十六（76）歲；
c) 當 **我們** 或 **你** 根據一般條款 25. 取消保單取消本保單；
d) 本保單根據一般條款 12. 虛報或漏報資料所述之情況而終止保障。
如本保單終止，則終止應在終止生效之日的 00:00 生效，及本保單的保障將不再有效。
17. **收集個人資料**
你 同意 **我們** 根據 **我們的** 隱私政策使用所有已收集及持有的個人資料，**你** 亦可透過瀏覽 **我們的** 網頁查閱有關隱私政策。

18. **處理糾紛**

若就本保單有任何無法解決的爭議，**我們**同意通過調解來解決爭議。如果調解失敗，爭議可由一位仲裁人仲裁決定。若立約方未能就仲裁人的選擇達成共識，則有關選擇權將交由當時的香港國際仲裁中心之主席作出決定。在本保單下享有任何索償權或訴訟權的先決條件是須先取得仲裁裁決。如**我們**拒絕就任何索償向**你**承認責任，而**你**又未在被拒之日起十二（12）個月內提出仲裁，則無論任何情況下，該索償均被視作已被放棄，及以後不可作出追討。

19. **保費**

本保單的考慮因素是在保單簽發日繳付保費，**我們**同意**你**僅就本保單無須繳付保費。

20. **貨幣**

所有保費及保障額均以港幣計算。

21. **語言**

此中文譯本只供參考之用，如中英文版本有任何分歧，以英文版本為準。

22. **第三者權利**

任何非本保單一方的個人或機構均不能根據《合約（第三者權利）條例》（香港法例第623章）強制執行本保單的任何條款。

23. **制裁條款**

我們不可提供任何保障及不會承擔任何賠償責任或提供任何賠償，若賠償該損失或費用可能使**我們**違反聯合國決議的任何制裁、禁令或限制，或歐洲聯盟、英國及美國所作出的貿易或經濟制裁、法律或法規或任何其他適用於**我們的**管轄權。

24. **遵守保單條文**

不遵守本保單中的任何條文將導致所有索償無效。

25. **取消保單**

我們可以向**你**發出十四（14）天書面通知取消本保單。通知將郵寄到**我們**記錄的最新地址或**你**最新的電郵地址。取消保單將不會損害在取消之前的任何索償。任何以下送達的通知均視為**你**已收到通知：

- a) 郵寄後2個工作天；或
- b) 如通過電子郵件發送，則在傳送的日期及時間。

你可隨時向**我們**發出提前書面通知以取消本保單，前提是在**保障期限**內未提出任何索償。**我們**於本保單下的賠償責任將在收到**你**取消保單的書面指示後終止及**我們**不會重訂保單。

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