

Avo Insurance Company Limited

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AvoCare – outpatient service

AVO-101 – AvoCare – outpatient service

The following terms and conditions (“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 AvoCare – outpatient service, will remain unchanged and continue in full force. Unless otherwise specified, terms used in AvoCare shall have the same meanings assigned to such terms in the Policy. AvoCare only applies in consideration of payment of additional premium and if it is shown on Your Policy Schedule.

DEFINITIONS

Certain words in AvoCare – outpatient service have specific meanings, which are given below:

“Avo Website”	https://www.heyavo.com
“AvoCare Client Portal”	The webpage of Avo Website that allows You to check the Network Doctor list and generate verification code and payment code.
“Network Doctor(s)”	The designated doctors listed in “AvoCare – Find a Doctor” in AvoCare Client Portal.
“Service(s)”	The outpatient service provided by the Network Doctor at special rates including but not limited to general practitioner consultation, specialist consultation, Chinese medicine practitioner consultation, acupuncture treatment, bone-setting treatment, chiropractic treatment and dental consultation.
“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.

USE OF SERVICE

1. You should login the AvoCare Client Portal account through Avo Website to use the Service. Our AvoCare confirmation notice together with the login credentials will be sent to You by email after successful enrolment of the AvoCare.
2. By presenting the verification code and payment code which are generated from AvoCare Client Portal to the Network Doctor, You can use the outpatient service provided by the Network Doctor at special rates. Service type and fee of the outpatient services are subject to the details on AvoCare Client Portal.
3. You are required to present the payment code to Network Doctors and settle the outpatient fee after consultation. Final fee will be subject to the latest fee provided by the Network Doctor. Network Doctors reserve the right to charge extra fee for medication if, in the professional medical opinion of Network Doctors, specific prescription is required. You could contact the Network Doctor on the details of Service, including but not limited to the fee and reservation.
4. By using the Service, You authorize the Network Doctors to submit the medical records including but not limited to the diagnosis, date of consultation and total amount paid for the Service, to Us for the purposes of policy administration and data analysis.
5. The Service is provided by MediConCen Limited (“MediConCen”) (<https://www.medicencen.com/>). We are not the service supplier of the Service. We give no representation, warranty and guarantee of whatsoever nature (whether express or implied) to any person on or in connection with the Service and shall have no liability relating to any

aspect of the Service by MediConCen, including but not limited to service quality or diagnosis result or consultation service provided by MediConCen and/or collection and use of the service user's personal data by MediConCen. Should there be any dispute or complaint or claim (if any) with regards to the Service, You should make such demand or complaint or claim directly to MediConCen.

6. We will have no legal liability or responsibility for any loss or damage including but not limited to property or bodily injury to any person, howsoever arising from or in respect of any use of the Service.
7. Some Services may not be available at all times or in some locations or to certain age groups. We will not be liable to You for any Services not being available to You.
8. You use the Services at Your own risk. The Services may not be suitable for all customers. You must use Your best endeavors to ensure Your own safety while using the Services and to avoid harm to yourself.
9. AvoCare does not constitute medical advice and is not a substitute for medical advice or treatment. You should consult Your doctor or the appropriate professionals independent of the Service in relation to Your personal circumstances including any health or medical condition prior to using any of the Services.
10. Your AvoCare is for Your personal use only and is not transferrable to any other person.

CONDITIONS

1. **CHANGES TO TERMS AND CONDITIONS**
We have the sole discretion to, in whole or in part, with or without notice, at any time unilaterally change any aspect of AvoCare and terminate, suspend, cancel or revoke AvoCare. Any revisions of the Terms and Conditions shall be effective as at the date of publication on the Avo Website.
2. **ENTITLEMENT TO AVOCARE**
AvoCare is provided in association with certain insurance policy underwritten by Us. If such insurance policy is terminated or expired, Your AvoCare will be terminated automatically. If there are any inconsistencies between these Terms and Conditions and the provisions of such insurance contract, the latter shall prevail.
3. **NO WARRANTY**
We make no express or implied representation or warranty regarding the completeness, accuracy, reliability, suitability or currency of the information provided by Us or Our partners under AvoCare.

The logo for Avo, featuring the word "avo" in a lowercase, rounded, sans-serif font. The letters are light gray and are centered at the bottom of the page. A large, faint watermark of the Avo logo is visible in the background of the page.



AvoCare – 門診服務

AVO-101 – AvoCare – 門診服務

以下條款及細則（「**條款及細則**」）附加於本保單並構成本保單的一部分。除 AvoCare – 門診服務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，AvoCare 所使用的詞彙與本保單所定義的詞彙具有相同含意。當收受額外保費後及列明於**你的**保單列表上，AvoCare 才會適用。

釋義

AvoCare – 門診服務中某些詞語具有特定含義，如下所示：

「 Avo 網站 」	https://www.heyavo.com
「 AvoCare 客戶網站 」	Avo 網站 的網頁，可讓 你 檢查 網絡醫生 列表及產生驗證代碼和付款代碼。
「 網絡醫生 」	AvoCare 客戶網站 的「AvoCare – 尋找醫生」中列出的指定醫生。
「 服務 」	網絡醫生 以驚喜價提供的門診服務，包括但不限於普通科門診、專科門診、中醫門診、針灸治療、跌打治療、脊醫治療及牙科門診。
「 我們 」、「 我們的 」或 「 Avo 」	安我保險有限公司。
「 你 」、「 你的 」或「 受保人 」	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。

服務使用

1. **你**應透過**Avo 網站**登入**AvoCare 客戶網站**賬戶以使用**服務**。在成功登記AvoCare後，**我們的**AvoCare門診服務確認通知連同登錄憑證將通過電子郵件發送給**你**。
2. **你**需向**網絡醫生**出示於**AvoCare 客戶網站**中產生的驗證代碼及付款代碼，便可以驚喜價使用**網絡醫生**提供的門診服務。**服務**種類及費用可參閱**AvoCare 客戶網站**。
3. **你**需在診症後向**網絡醫生**出示付款代碼，並繳付門診費用，最終費用會以**網絡醫生**所提供的最新費用為準。若就**網絡醫生**的專業醫學意見，需要特定的處方，**網絡醫生**保留收取額外費用的權利。**你**可就服務詳情，包括但不限於費用和預約，聯絡**網絡醫生**。
4. **你**使用**服務**即代表授權**網絡醫生**遞交客戶的醫療紀錄包括但不限於診斷結果、診症日期及服務支付總額，交予**我們**作保單管理及數據分析用途。
5. **我們**並非服務供應商，服務由醫結有限公司（「**醫結**」）(<https://www.mediconcen.com/>)提供，**我們**不會就服務向任何人士作出任何性質之表述、保證及擔保（不論明確或含隱的）。**我們**對**醫結**所提供之服務，包括但不限於其服務質素或診斷結果或諮

詢服務及其於收集及使用服務使用者的個人資料並不承擔任何責任。對於服務所引起的任何爭議或投訴或索償（如有），*你*應直接向醫結提出此類要求或投訴或索償。

6. 因使用 *服務* 而直接或間接造成的損失或損毀，包括但不限財物或人身傷害，*我們* 概不承擔任何法律責任。
7. 有些 *服務* 可能會不時不能使用，或因為 *你* 身處某些地區或不屬某些年齡層而不能使用。如 *你* 因以上限制而不能使用任何服務，*我們* 將不承擔任何責任。
8. *你* 需要自行承擔使用 *服務* 的風險。*服務* 可能並不適合所有客戶。*你* 在使用服務時必須盡力確保自己的安全並避免對自己造成傷害。
9. AvoCare 不會構成醫療建議，並且不能替代醫療建議或治療。*你* 應就你的個人情況（包括任何健康或醫療狀況）諮詢醫生或獨立於 *服務* 的適當專業人員。
10. *你的* AvoCare 僅供 *你* 個人使用，不能轉讓予其他人士。

條款

1. 條款及細則變更

我們 可以隨時，在作或不作通知的情況下，自行決定全部或部分更改 AvoCare 的任何方面及終止、暫停、取消或撤銷 AvoCare。本條款及細則的任何修訂將自 *Avo* 網站上發佈之日起生效。

2. 使用 AvoCare 的權利

AvoCare 與 *我們* 承保的某些保險單聯合提供。如該保單終止或過期，*你的* AvoCare 將自動終止。如本條款及細則與該保單合約中的條文有任何不一致之處，則以後者為準。

3. 沒有保證

對於 *我們* 或 *我們的* 合作夥伴根據 AvoCare 提供的資料的完整性、準確性、可靠性、適用性或時效性，*我們* 不作任何明示或暗示的陳述或保證。



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