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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.

AvoDynamics Sports Protection - Benefit Schedule					
Benefits		Maximum Benefit Amount per Insured Person per Period of Insurance (HK\$)			
		Day Pass	Season Pass	Annual Pass	Annual Pass Plus
Section 1 – Sports Related Injury Benefits		100,000	300,000	300,000	500,000
1.1	Accidental Death and Permanent Disablement	100,000	300,000	300,000	500,000
1.2	Coma	50,000	150,000	150,000	250,000
1.3	Cardiac Arrest	50,000	150,000	150,000	250,000
1.4	Exertional Heat Stroke	5,000	5,000	15,000 (5,000 per accident, up to 3 accidents)	30,000 (7,500 per accident, up to 4 accidents)
1.5	Ligament Tear or Tendon Rupture	10,000	10,000	10,000	20,000
1.6	Frist Time Bone Fracture	10,000	10,000	10,000	20,000
1.7	First Time Dislocation	N/A	3,000	3,000	6,000
Section 2 – Accidental Hospitalization Medical Expenses		5,000	20,000	20,000	40,000
	• Including Follow-up Outpatient Consultation Expenses in Hong Kong	1,000 (daily limit: 300)	5,000 (daily limit: 300)	5,000 (daily limit: 300)	10,000 (daily limit: 500)
Section 3 – Membership and Subscription Fees		N/A	N/A	5,000	8,000
Section 4 – Unexpected Mobile Data Roaming Charge		N/A	N/A	1,000 (250 per bill, up to 4 bills)	1,500 (300 per bill, up to 5 bills)
Section 5 – Personal Liability EXCESS: HK\$1,000 for each and every loss		200,000	500,000	500,000	1,000,000