

**Avo Insurance Company Limited**

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**Avo China Protection (Upgraded) Policy – Free COVID-19 Extension**

Avo China Travel Protection (Upgraded) Policy – Free COVID-19 Extension ("this Extension") shall be attached to and form part of the Policy. All other terms, conditions and exclusions of the Policy, except as supplemented or amended by this Extension, shall remain unchanged and continue in full force. To the extent that any provision of this Policy is inconsistent with any provision of this Extension, the provisions of this Extension shall prevail.

Notwithstanding GENERAL EXCLUSION 16.c) of this Policy, it is hereby noted and agreed that if You are Diagnosed with COVID-19 during Insured Trip Overseas, We will:

1. provide coverages under Section 2.1 – Medical Expenses Incurred Overseas and Section 3 – Worldwide Emergency Assistance Services under Part 2 of this Policy; and
2. extend Your insurance cover for up to a maximum of ten (10) calendar days or until the time when You arrive at any immigration counter in the territory of Hong Kong, whichever is the earliest,

provided that:

1. You have received at least two (2) doses of COVID-19 vaccine as recognised by the government of Hong Kong (not applicable to Insured Person(s) aged twelve (12) or below);
2. no benefit will be paid for COVID-19 related testing expenses, unless You are Diagnosed with COVID-19;
3. no benefit will be paid for any confinement or quarantine;
4. the period of the Insured Trip does not exceed ninety (90) days; and
5. this Extension shall not cover any losses or expenses related to any other pandemic or epidemic.

For the purpose of this Extension, "Diagnosed" means the definitive diagnosis made by a Registered Medical Practitioner attending You based on specific evidence including but not limited to viral or bacterial culture, pathological or laboratory evidence used in arriving at such diagnosis and accepted by Us.



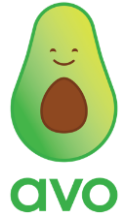
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**Avo 中國內地旅遊保障 (升級版) 保單 – 2019 冠狀病毒病免費延伸保障**

Avo 中國內地旅遊保障 (升級版) 保單 – 2019 冠狀病毒病免費延伸保障 ( " 本延伸保障 " ) 附加於本保單並構成本保單的一部分。除 **本延伸保障** 中所作補充或修改的條款之外，所有本保單之條款、條件和不保事項將維持不變。除非另有說明，**本延伸保障** 所使用的詞彙與本保單所定義的詞彙具有相同含意。如 **本延伸保障** 的任何規定條款與保單之條款不一致，應以 **本延伸保障** 的條款為準。

儘管本保單一般不保事項第 16.c ) 條有所規定，如 **你在受保旅程期間被診斷患上 2019 冠狀病毒病**，我們將：

1. 提供第 2.1 節 – **海外支出之醫療費用** 及第 3 節 – 全球緊急支援服務下的保障；及
2. **我們將自動將保障期限延續最多十 ( 10 ) 天，或直至你到達香港入境事務處櫃檯為止，以較早者為準。**

前提是：

1. **你已接種兩 ( 2 ) 劑獲香港政府認可的 2019 冠狀病毒病疫苗 ( 十二 ( 12 ) 歲或以下除外 ) ；**
2. **除非你被診斷感染 2019 冠狀病毒病，否則我們不會支付與 2019 冠狀病毒病相關的檢測費用；**
3. **我們不會支付與強制隔離或隔離有關的保障；**
4. **受保旅程之日數不得超過 九十 ( 90 ) 天；及**
5. **本延伸保障** 不包括與任何其他流行病有關的任何損失或費用。

就 **本延伸保障** 而言，「診斷」是指由 **你的主診註冊醫生** 根據特定證據做出的最終診斷，包括但不限於以病毒或細菌培養、病理學或實驗室證據做出診斷，並被 **我們** 接受。

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