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

These terms and conditions 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 the Free COVID-19 Extension, remain unchanged and continue in full force. Unless otherwise specified, terms used in this extension shall have the same meanings assigned to such terms in the Policy.

Notwithstanding GENERAL EXCLUSION NO. 15 and GENERAL CONDITION NO. 5 of this Policy (i.e. We regard COVID-19 as the “known event” effective from 30th January 2020 and all claims directly or indirectly related to the COVID-19 will not be covered for the policies issued on or after 30th January 2020), We extend to cover the below Sections of this Policy if You contract the COVID-19 during the Insured Trip:

Policy Terms and Conditions	Lite	Plus
Part 2 Section 2.1 - Medical Expenses Incurred Overseas and Follow-up Medical Expenses	✓	✓
Part 2 Section 3 - Worldwide Emergency Assistance Services	✓	✓
Part 4 Clause 26 - Automatic Extension (For single trip plan only)	Up to 10 days	Up to 10 days

provided that:

1. We do not regard COVID-19 as Infectious Disease;
2. You have received two doses of COVID-19 vaccine approved by the HKSAR government (except aged 12 or below);
3. the period of the Insured Trip does not exceed ninety (90) days; and
4. You have been diagnosed with the COVID-19 Overseas.





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

本條款及細則附加於本保單並構成本保單的一部分。除「2019 冠狀病毒病免費延伸保障」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。

儘管本保單一般不保事項第 15 條及一般條款第 5 條有所規定（即 **我們** 由 2020 年 1 月 30 日起將 2019 冠狀病毒病視為「已知情況」，對於 2020 年 1 月 30 日或以後簽發的保單，所有直接或間接與 2019 冠狀病毒病有關的賠償將不獲受保），**我們** 現延伸保障 **你在受保旅程** 期間患上 2019 冠狀病毒病而引致與以下章節相關的索償：

保單條款及細則	Lite	Plus
第二部分 第 2.1 節 – 海外支出之醫療費用及覆診醫療費用	✓	✓
第二部分 第 3 節 – 全球緊急支援服務	✓	✓
第四部分 第 26 條 – 自動延期保障 (只適用於單次旅遊計劃)	最長 10 日	最長 10 日

前提是：

1. **我們** 不會將 2019 冠狀病毒病視為 **傳染病**；
2. **你** 已接種兩劑獲香港政府認可的新冠疫苗（十二（12）歲或以下除外）；
3. **受保旅程** 之日數不得超過九十（90）天；及
4. **你** 在 **海外** 確診感染 2019 冠狀病毒病。

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