

**Avo Insurance Company Limited**

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**Avo GBA Travel Protection (Upgraded) Policy – COVID-19 Extension**

**COVID-19 Extension**

These 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 the 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 regarded COVID-19 as a “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), in consideration of an additional premium being paid by You, We hereby agreed to continue to cover the below Sections of this Policy if You contract the COVID-19 during the Insured Trip in the Designated Destinations.

1. Section 2 - Emergency Medical & Related Expenses; and
2. Section 3 - Worldwide Emergency Assistance Services

Provided that:

1. The maximum period of the Insured Trip cannot exceed thirty (30) days.
2. We only cover all related claims if You have been first diagnosed with the COVID-19 in the Designated Destinations.

**DEFINITION**

For the purpose of this extension, certain word has specific meaning which is given below:

“Designated Destinations”

Guangdong-Hong Kong-Macao Greater Bay Area which comprises the Macao Special Administrative Region, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in the Guangdong Province of the People’s Republic of China, but excluding Hong Kong.



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**Avo 大灣區旅遊保障 (升級版) 保單 – 新型冠狀病毒延伸保障**

**新型冠狀病毒延伸保障**

本條款及細則附加於本保單並構成本保單的一部分。除「新型冠狀病毒延伸保障」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 日起將新型冠狀病毒視為「已知情況」，對於 2020 年 1 月 30 日或以後簽發的保單，所有直接或間接與新型冠狀病毒有關的賠償將不獲受保)，在 **你** 繳付附加保費的情況下，**我們** 特此同意保障 **你在受保旅程期間於指定目的地** 患上新型冠狀病毒的有關賠償，此延伸保障適用於以下章節：

1. 第 2 節 – 緊急醫療及相關費用；及
2. 第 3 節 – 全球緊急支援服務。

前提是：

1. **受保旅程**之保險日數不得超過三十 (30) 天。
2. 如 **你在指定目的地** 首次確診感染新型冠狀病毒，**我們** 才會保障所有相關賠償。

**釋義**

就本延伸保障而言，以下詞語具有特定含義：

「**指定目的地**」 粵港澳大灣區，包括中華人民共和國當中的澳門特別行政區及廣東省內的廣州、深圳、珠海、佛山、惠州、東莞、中山、江門、肇慶九市，但 **香港** 除外。

