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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.

Avo Travel Protection (Upgraded) - Benefit Schedule			
Benefits		Maximum Benefit Amount per Insured Person per Insured Trip (HK\$)	
		Lite	Plus
Section 1 - Personal Accident Benefits			
Personal Accident		300,000	500,000
<ul style="list-style-type: none"> Adult (18 to 80 years of age) Child (under 18 years of age) 		300,000 150,000	500,000 250,000
Section 2 - Emergency Medical & Related Expenses			
2.1.	Medical Expenses Incurred Overseas Including: - Follow-up Medical Expenses incurred in Hong Kong <ul style="list-style-type: none"> Bodily Injury Sickness Follow-up for Chinese medicine practitioners: Chinese herbalist; Chinese bonesetter or acupuncturist (daily limit: \$150)	500,000 100% 10% 1,500	1,000,000 100% 10% 1,500
2.2.	Trauma Counselling Expenses (daily limit: \$1,000)	8,000	15,000
2.3.	Mobility Extension	2,500	5,000
2.4.	Hotel Accommodation for Convalescence and Transportation Expenses	2,500	5,000
2.5.	Hospital Daily Allowance (daily limit: \$500)	2,500	5,000
Section 3 - Worldwide Emergency Assistance Services			
3.1.	Emergency Medical Evacuation and/or Repatriation	2,000,000	2,000,000
3.2.	Repatriation of Mortal Remains or Ashes	1,000,000	2,000,000
3.3.	Hospital Deposit Guarantee	39,000	39,000
3.4.	Compassionate Visit	10,000	20,000
3.5.	Return of Unattended Dependent Child(ren)	10,000	20,000
3.6.	24-hour Worldwide Emergency Assistance and Referral Services	Applicable	Applicable
Section 4 - Personal Belongings			
4.1.	Loss of or Damage to Personal Baggage or Effects <ul style="list-style-type: none"> each item, set or pair limit 	10,000 2,000	20,000 2,000
4.2.	Loss of Personal Money	2,000	3,000
4.3.	Loss of Travel Documents	5,000	10,000
4.4.	Emergency Cash to Purchase Essential Items	1,000	2,000

Benefits		Maximum Benefit Amount per Insured Person per Insured Trip (HK\$)	
		Lite	Plus
Section 5 - Trip Cancellation, Interruption or Delay			
5.1.	Loss of Deposit or Cancellation Charges	20,000	40,000
	Including: - a) Redeemed Travel Arrangement b) Missed Events	1,000 2,000	3,000 4,000
5.2.	Trip Cut Short	10,000	30,000
5.3.	Trip Re-arrangement (full 12-hour period of delay)	5,000	10,000
5.4.	Extra Accommodation Expenses (full 6-hour period of delay)	2,000	2,000
5.5.	Travel Delay Allowance (full 6-hour period of delay) (each full 6-hour period of delay limit: \$250)	1,000	2,000
5.6.	Baggage Delay Lump Sum Allowance (full 6-hour period of delay)	500	1,000
5.7.	Compulsory Quarantine Daily Allowance (daily limit: \$500)	5,000	10,000
5.8.	Extra Pet Accommodation Expenses (full 6-hour period of delay)	1,000	2,000
Section 6 - Overseas Rental Vehicle Excess Protection		5,000	10,000
Section 7 - Personal Liability		2,000,000	2,000,000

