

Avo Insurance Company Limited

Unit 3701, 3705-6, 37/F, 118 Connaught Road West,
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Avo Travel Protection (Upgraded) Policy – Amateur Competition Extra Benefit

Amateur Competition Extra Benefit

The following 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 Amateur Competition Extra Benefit, will remain unchanged and continue in full force. Unless otherwise specified, terms used in this extra benefit shall have the same meanings assigned to such terms in the Policy. This extra benefit only applied in consideration of payment of additional premium and if it is shown on Your Policy Schedule.

DEFINITIONS

Certain words in this extra benefit have specific meanings, which are given below:

“Athlete” A person who competes in sport which is physical in nature, and received from third party any form of remuneration, income, sponsorship, subsidy, scholarship and/or allowance on a recurrent basis for participating in training and/or preparation for competition.

“Competition” Any Covered Sport activity that:

- a) is open to general public, or is organized or sponsored by schools, commercial organizations or non-profit-making organizations registered with the local government;
- b) has designated routes or area of competition;
- c) wholly takes place up to an altitude of two thousand meters (2,000m) above the sea level; and
- d) has paramedic services available on site.

“Covered Sport” Any sports activities as listed in the Table of Covered Sport below:
Table of Covered Sport

Type	Sports		
Ball games	Any type		
Land sports	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 1. Hiking 2. Rock climbing 3. Running (≤50km) 4. High jump 5. Long jump 6. Triple jump 7. Hurdles </td> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 8. Discus 9. Javelin 10. Shot put 11. Hammer throw 12. Pole Vault 13. Skateboarding 14. Triathlon </td> </tr> </table>	<ol style="list-style-type: none"> 1. Hiking 2. Rock climbing 3. Running (≤50km) 4. High jump 5. Long jump 6. Triple jump 7. Hurdles 	<ol style="list-style-type: none"> 8. Discus 9. Javelin 10. Shot put 11. Hammer throw 12. Pole Vault 13. Skateboarding 14. Triathlon
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Water sports	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 1. Swimming (≤10km) 2. Diving 3. Canoeing 4. Windsurfing 5. Surfing 6. Artistic swimming 7. Water skiing </td> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 8. Wakeboarding 9. Wakesurfing 10. Snorkelling 11. Rowing Boats (including Dragon Boat) 12. Aqua bike </td> </tr> </table>	<ol style="list-style-type: none"> 1. Swimming (≤10km) 2. Diving 3. Canoeing 4. Windsurfing 5. Surfing 6. Artistic swimming 7. Water skiing 	<ol style="list-style-type: none"> 8. Wakeboarding 9. Wakesurfing 10. Snorkelling 11. Rowing Boats (including Dragon Boat) 12. Aqua bike
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Extreme sports	<ol style="list-style-type: none"> 1. BMX freestyle 2. Scooters freestyle 		
Others	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 1. Yoga 2. Cycling 3. Dancing 4. Aerobics 5. Ice skating 6. Roller skating 7. Gym workout </td> <td style="width: 50%; border: none;"> <ol style="list-style-type: none"> 8. Archery 9. Gymnastics 10. Fishing 11. Fencing 12. Orienteering 13. Rope skipping 14. Pilates </td> </tr> </table>	<ol style="list-style-type: none"> 1. Yoga 2. Cycling 3. Dancing 4. Aerobics 5. Ice skating 6. Roller skating 7. Gym workout 	<ol style="list-style-type: none"> 8. Archery 9. Gymnastics 10. Fishing 11. Fencing 12. Orienteering 13. Rope skipping 14. Pilates
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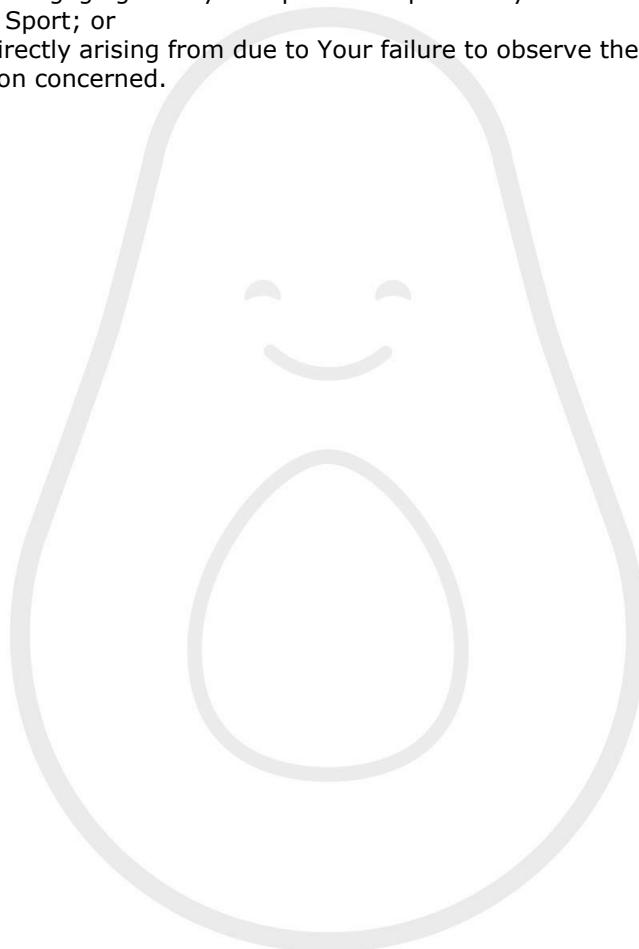
BENEFITS

Notwithstanding GENERAL EXCLUSIONS 7.b) and 7.c) of this Policy, We will extend to cover You under this Policy while You are taking part in the capacity as an amateur in any Competition of the Covered Sport Overseas during the Insured Trip.

Exclusions:

In addition to all related exclusions and GENERAL EXCLUSIONS of this Policy, We will not pay any claims for:

1. any loss whilst You are engaging in any Competitions specifically in relation to Your specialization as an Athlete of the Covered Sport; or
2. any loss directly or indirectly arising from due to Your failure to observe the rules or regulations governing the amateur Competition concerned.



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Avo 旅遊保障 (升級版) 保單 – 業餘比賽附加保障

業餘比賽附加保障

以下條款及細則附加於本保單並構成本保單的一部分。除業餘比賽附加保障所作補充或修改的條款之外，所有本保單之條款、條件及不保事項將維持不變。除非另有說明，本附加保障所使用的詞彙與本保單所定義的詞彙具有相同含意。當收妥額外保費後及列明於你的保單列表上，本附加保障才會適用。

釋義

就本附加保障而言，以下詞語具有特定含義：

「**運動員**」 參與性質上為體能性的體育競賽的人士，並因進行訓練及 / 或比賽準備而經常性地由第三方獲取任何形式的薪酬、收入、贊助、補助、獎學金及 / 或津貼。

「**比賽**」 任何符合以下條件的**受保運動**：

- a) 開放予公眾或由學校、商業機構或經由當地政府已註冊的非牟利機構舉辦或贊助；
- b) 有指定路線或比賽場地；
- c) 整項活動於不高於海拔二千 (2,000) 米內進行；及
- d) 現場須提供急救護理服務。

「**受保運動**」 於以下**受保運動**列表所列出的任何體育活動：

受保運動表

類別	體育														
球類運動	任何種類														
陸上運動	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">1. 遠足</td> <td style="width: 50%;">8. 鐵餅</td> </tr> <tr> <td>2. 攀岩</td> <td>9. 標槍</td> </tr> <tr> <td>3. 跑步(≤50km)</td> <td>10. 鉛球</td> </tr> <tr> <td>4. 跳高</td> <td>11. 鏈球</td> </tr> <tr> <td>5. 跳遠</td> <td>12. 撐竿跳高</td> </tr> <tr> <td>6. 三級跳</td> <td>13. 滑板</td> </tr> <tr> <td>7. 跨欄</td> <td>14. 三項鐵人</td> </tr> </table>	1. 遠足	8. 鐵餅	2. 攀岩	9. 標槍	3. 跑步(≤50km)	10. 鉛球	4. 跳高	11. 鏈球	5. 跳遠	12. 撐竿跳高	6. 三級跳	13. 滑板	7. 跨欄	14. 三項鐵人
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保障

儘管有一般不保事項 7.b) 及 7.c) 規定，*我們*將延伸本保單保障 *你*以業餘身份在*受保旅程*期間參與任何*受保運動*的*海外比賽*。

不保事項：

除本保單之所有相關不保事項及一般不保事項外，*我們*亦不會支付以下賠償：

1. 任何 *你*以*受保運動*的專項*運動員*身份參與*比賽*之損失；或
2. 任何 *你*未有遵守有關業餘*比賽*的規則或規定而造成的損失。

