

Avo Insurance Company Limited

Unit 3701, 3705-6, 37/F, 118 Connaught Road West,
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Avo Travel Protection (Upgraded) Policy – Pre-wedding Photoshoot and Wedding Extra Benefit

Pre-wedding Photoshoot and Wedding 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 Pre-wedding Photoshoot and Wedding 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:

"Insured Guest"	Your invited guest(s) who attend(s) at Your Wedding and/or Wedding Reception Overseas.
"Wedding"	Any ceremony that creates a contract of marriage that is legally enforceable within Hong Kong or the destination that You travel to, and in which You participate as the bride or groom.
"Wedding Attire"	Clothing, shoes and wedding accessories (including jewellery) of the bride or the groom, of a formal nature, worn or to be worn by the bride or the groom at the Wedding, Wedding Reception or Wedding Photo or Video Shoot, whether hired or owned by You.
"Wedding Photo or Video Shoot"	The taking of photographs or videos to celebrate a Wedding either at or before the Wedding ceremony or at the Wedding Reception.
"Wedding Reception"	A social gathering, including but not limited to a banquet, held following a Wedding ceremony at which the Wedding is celebrated.
"Wedding Service Provider"	The provider of pre-wedding photography, and the provider of services traditional to the celebration of a Wedding: including the providers of professional photography and/or professional video operation, floral arrangements, hired cars or transport, toastmaster, venue, wedding cake, Wedding Attire, catering, DJ/disco, band/musician or paid entertainment contracted by You to provide services at the Wedding.

BENEFITS

Section 1 – Cancellation or Postponement

If You have to unavoidably cancel or postpone Your Overseas pre-wedding photoshoot and/or Wedding due to Serious Bodily Injury or Serious Sickness occurring to You within thirty (30) days before the departure date of the scheduled Insured Trip, We will reimburse You up to the maximum Benefit Amount as stated in the Benefit Schedule below for:

- a) the loss of all irrecoverable expenses You have incurred for pre-wedding photoshoot, Wedding Reception catering services, entertainment expenses, Wedding accommodation, transport, Wedding flowers, photographs, Wedding Attire hire and Travel Arrangement for the honeymoon that have been booked but not used; and
- b) any administration expenses incurred to postpone pre-wedding photoshoot and/or Wedding.

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**Conditions applicable to Section 1:**

1. The benefit of this Section will cease automatically once the Insured Trip is commenced.
2. Once a claim is made under this Section, no other benefits under this extra benefit shall be payable in respect of the same Insured Trip.

Exclusions applicable to Section 1:

In addition to GENERAL EXCLUSIONS, We will not pay any claims for:

1. any loss which will be paid or refunded by any existing insurance scheme, a government program, accommodation operator, transportation company, travel agent or any other source;
2. any loss directly or indirectly arising from Your failure to notify the Wedding Service Provider of the need to cancel or postpone the pre-wedding photoshoot and/or Wedding immediately if it is found necessary to do so; or
3. any loss where a written medical report has not been obtained from a Registered Medical Practitioner confirming that Your Serious Bodily Injury or Serious Sickness prevented You from engaging in the Overseas pre-wedding photoshoot and/or Wedding.

Section 2 – Closed Down of Wedding Service Providers

In the event that the scheduled Insured Trip is taken by You to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot Overseas, and a Wedding Service Provider arranged and/or paid by You to provide services in relation to such Wedding, Wedding Reception and/or Wedding Photo or Video Shoot becomes insolvent after the issue date of this Policy and is unable to provide the services, We will reimburse for the unused and non-refundable part of any payment made by You and for which You are liable in relation to such services, up to the maximum Benefit Amount as stated in the Benefit Schedule below.

Exclusion applicable to Section 2:

In addition to GENERAL EXCLUSIONS, We will not pay any claims for:

1. any loss in relation to services provided by a service provider other than a Wedding Service Provider as defined herein;
2. any loss which will be paid or refunded by any existing insurance scheme, a government program, accommodation operator, transportation company, travel agent or any other source;
3. any event or circumstance which is existing or announced before (i) the time of application for this insurance or (ii) You entered into a contractual agreement for the related services with the Wedding Service Provider, whichever is earlier; or
4. any costs where no written contractual agreement exists between You and the Wedding Service Provider.

Section 3 – Loss of or Damage to Wedding Attire

In the event that the Insured Trip is taken by You to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot Overseas, and Your owned or hired Wedding Attire is worn or brought along by You is accidentally lost, stolen or damaged during the Insured Trip, We will decide whether to replace, repair or pay a cash equivalent for the lost, stolen or damaged items, up to the maximum Benefit Amount and subject to each item, set or pair limit as stated in the Benefit Schedule below. In assessing the claim payable, We will take into consideration of wear, tear and depreciation factors.

Conditions applicable to Section 3:

1. The indemnity for each item or set or pair of any articles of Wedding Attire shall be limited to each item, set or pair limit of the Wedding Attire as stated in the Benefit Schedule below. All related accessories shall be treated as part of one article;
2. In case of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles will be the ratable proportion of the total value of the set at the limit applicable to each item or set or pair, and in no event such loss or damage be construed to mean total loss of the set.
3. If any damaged article of Wedding Attire is proven to be damaged beyond economic repair, a claim for it will be dealt with as if the article has been lost.

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**Exclusions applicable to Section 3:**

In addition to GENERAL EXCLUSIONS, We will not pay any claims for:

1. loss not reported to the local police within twenty-four (24) hours upon discovery of the loss and such local report is not obtained;
2. loss or damage while in the custody of a hotel or Public Transportation company, unless You report immediately in writing to such hotel or Public Transportation company within twenty-four (24) hours after the incident and obtain their written confirmation stating the cause of loss or a Property Irregularity Report if incurred in airline;
3. loss of or damage to any items when it is left unattended in a Public Transportation or vehicle of any other kind or in a public place or as a result of Your failure to take due care and precautions for the safe guard and security of such items;
4. loss of or damage to any items which is either separately mailed or shipped by You, or intentionally arranged to be carried by a transportation other than the one You are on board;
5. unexplained loss or mysterious disappearance;
6. normal wear and tear (including scratches, discoloration, stains, tears or dents to the surface of the item which does not affect how it works), moth, vermin or inherent vice, gradual deterioration or mechanical or electrical breakdown or derangement;
7. faulty material, workmanship or design, cleaning, repairing or restoring process, atmospheric or climatic changes;
8. loss of or damage to property that has been reimbursed by a Public Transportation company, a hotel, any third party or another insurance policy;
9. any loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other authorities or government official;
10. loss of damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred by You; or
11. any claims for which the receipts submitted are not under Your name.

Section 4 – Loss of Marriage Certificate

In the event that the Insured Trip is taken by You to hold a Wedding, a Wedding Reception and/or attend a Wedding Photo or Video Shoot Overseas, and Your marriage certificate from the Wedding is lost as a direct result of theft, robbery, burglary or Accident during the Insured Trip, We will reimburse You for the replacement cost of such lost marriage certificate charged by the issuing body, up to the maximum Benefit Amount as stated in the Benefit Schedule below.

Exclusions applicable to Section 4:

In addition to GENERAL EXCLUSIONS, We will not pay any claims for:

1. loss not reported to the local police within twenty-four (24) hours upon discovery of the loss and such local report is not obtained;
2. loss of or damage to the marriage certificate when it is left unattended in a Public Transportation or vehicle of any other kind or in a public place or as a result of Your failure to take due care and precautions for the safe guard and security of such marriage certificate; or
3. unexplained loss or mysterious disappearance.

Section 5 – Personal Liability of Invited Guests

In the event that the Insured Trip is taken by You to hold a Wedding or Wedding Reception Overseas, and negligence of any Your Insured Guest directly results in:

- a) death of or Bodily Injury to a third party at the Wedding or Wedding Reception; or
- b) Accidental loss of or damage to property of a third party at the Wedding or Wedding Reception,

We will indemnify the Insured Guest for any resulting legal liability that You incurred towards such third party, up to the maximum Benefit Amount as stated in the Benefit Schedule below.

You and/or the Insured Guest must:

- a) not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without Our prior written approval; and
- b) send Us any writ summons or other documents in connection with the claim immediately.

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**Exclusions applicable to Section 5:**

In addition to GENERAL EXCLUSIONS, We will not pay any claims for:

1. anyone who has caught any illness or disease from You;
2. any loss of or damage to the property of, or Bodily Injury to or death of, any person arising out of his/her employment by You or services she/he provided to You in connection with the Wedding or Wedding Reception (whether as a representative or employee of a Wedding Service Provider or otherwise);
3. the property under Your care, custody or control;
4. any liability of Insured Guest to Insured Guest;
5. death, Bodily Injury, property damage or legal liability to Your family, relatives, partner, Travel Companion or people who work for or with You;
6. legal costs or penalties resulting from any criminal proceedings;
7. any willful, malicious or unlawful act;
8. any liability assumed under contract;
9. Your employment, trade, business or profession;
10. Your ownership or occupation or use of any land, building or premises other than You are authorized to stay at a temporary residence during the Insured Trip;
11. Your owning, holding or using firearms, pet or animals, motorized vehicles, air or watercrafts, remote controlled motorized devices or bicycles;
12. punitive, aggravated or exemplary damages;
13. incident occurring outside the area reserved for the Wedding or Wedding Reception; or
14. liability arising from the ownership or use of fireworks or other pyrotechnic devices or effects.



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Pre-wedding Photoshoot and Wedding Extra Benefit - Benefit Schedule	
Benefits	Maximum Benefit Amount per Insured Person per Insured Trip (HK\$)
Section 1 – Cancellation or Postponement	20,000
Section 2 – Closed Down of Wedding Service Providers	20,000
Section 3 – Loss of or Damage to Wedding Attire <ul style="list-style-type: none">each item, set or pair limit	10,000 2,000
Section 4 – Loss of Marriage Certificate	2,000
Section 5 – Personal Liability of Invited Guests	2,000,000

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**Avo 旅遊保障 (升級版) 保單 – 婚紗攝影及婚禮附加保障****婚紗攝影及婚禮附加保障**

以下條款及細則附加於本保單並構成本保單的一部分。除婚紗攝影及婚禮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：

- 「**受保來賓**」 應**你**邀請前往**你的**海外婚禮或婚宴之來賓。
- 「**婚禮**」 **你**以新娘或新郎身份進行締結婚姻之任何儀式，並在**香港**或**你**前往之目的地附有法律效力。
- 「**婚禮服飾**」 新娘或新郎在**婚禮**、**婚宴**或**婚紗攝影或錄像拍攝**所穿著或將要穿著並具有正規性質之服裝、鞋及**婚禮**配飾（包括珠寶首飾），不論是**你**擁有的或租借的。
- 「**婚紗攝影或錄像拍攝**」 為結婚留念，在**婚禮**儀式上或之前、或在**婚宴**上進行的照片或錄像拍攝。
- 「**婚宴**」 在**婚禮**後慶祝結婚而舉行，包括但不限於宴會之社交聚會。
- 「**婚禮服務供應商**」 婚紗攝影之供應商，及為**婚禮**慶典提供傳統服務之供應商，傳統服務包括**你**承包在**婚禮**上提供服務之：專業攝影及/或專業錄像操作、插花、租用車輛或交通工具、主持人、場地、結婚蛋糕、**婚禮服飾**、餐飲、唱片騎師/的士高、樂隊/演奏者或已付娛樂服務。

保障**第 1 節 – 取消或延期**

若**你**在原定**受保旅程**出發日期前三十（30）天內，因蒙受**嚴重損傷**或患上**嚴重疾病**而無可避免地取消或延遲**海外**婚紗攝影及/或**婚禮**，**我們**將根據以下保障列表所列的最高**賠償額**為上限向**你**賠償：

- a) 所有**你**已支付及已預訂，但未曾使用並無法退回之**婚紗攝影**、**婚宴**餐飲服務、娛樂費用、**婚禮**住宿、交通、**婚禮**鮮花、照片、**婚禮服飾**租賃、蜜月**旅行安排**的費用損失；及
- b) 因延遲**海外**婚紗攝影及/或**婚禮**而產生的任何行政費用。

條款只適用於第 1 節：

1. 若**你**已開始其**受保旅程**，本節的保障便不再生效。
2. 本保障一經索償，本公司將無須就同一**受保旅程**支付本附加保障下之其他保障。

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**不保事項只適用於第 1 節：**

除一般不保事項外，**我們**亦不會支付以下賠償：

1. 任何可從其他保險計劃、政府項目、住宿經營者、**公共交通工具**機構、旅行社或任何其他途徑獲得賠償或退款之損失；
2. 任何已知必須取消或延遲但未有即時通知**婚禮服務供應商**而造成的損失；或
3. 任何未有從**註冊醫生**獲得書面醫療報告以確認**你**因蒙受**嚴重損傷**或患上**嚴重疾病**而無法進行**海外婚紗攝影及/或婚禮**之損失。

第 2 節 – 婚禮服務供應商倒閉

如**你**計劃在原定**受保旅程**中於**海外**舉行**婚禮、婚宴及/或進行婚紗攝影或錄像拍攝**，而為**你**提供**婚禮、婚宴及/或婚紗攝影或錄像拍攝服務**之服務供應商在本保單簽發日期後清盤，**我們將賠償****你**已預付或須支付該**婚禮服務供應商**而未曾使用及無法退回之費用，惟費用不得超過以下保障列表所列的最高**賠償額**。

不保事項只適用於第 2 節：

除一般不保事項外，**我們**亦不會支付以下賠償：

1. 任何並非與此附加契約釋義之**婚禮服務供應商**提供之服務有關的損失；
2. 任何受保於其他保險計劃的事項、政府計劃所承保的項目、住宿經營者、已由交通工具機構、旅行社或任何其他途徑承諾賠償或退款；
3. (i) 在申請本保險時或 (ii) 在**你**與**婚禮服務供應商**訂立合約協議前（以較早者為準）前已發生或已宣佈會發生的任何事件或情況；或
4. 任何在**你**與**婚禮服務供應商**之間沒有書面合同協議而衍生之費用。

第 3 節 – 遺失或損毀的婚禮服飾

如**你**在**受保旅程**期間於**海外**舉行**婚禮、婚宴及/或進行婚紗攝影或錄像拍攝**，而**你**穿戴或攜帶其擁有或租借之**婚禮服飾**意外遺失、被盜或損毀，**我們**有權決定是否置換、維修或以取代現金賠償已遺失、被盜或損毀的物件，惟費用不得超過以下保障列表所列的最高**賠償額**及每件、每組、每套物品的**賠償額**。在評估應付的索賠時，**我們**也會考慮磨損、損耗及貶值的因素。

條款只適用於第 3 節：

1. 每件或每套或每對**婚禮服飾**物品的**賠償額**將根據以下保障列表所列的每件、每組、每套物品的**賠償額**為賠償上限。所有相關**婚禮服飾**配件應視為同一件物品之一部分。
2. 如任何遺失或損毀的物品是包含在一組物品時，則該物品的損失或損毀應為該物品對或該套物品成正比的金額，及適用於每件、每組、每套物品的**賠償額**，亦不會理解為該組物品的全部損失。
3. 若修理費用超越損毀物品之價值時，**我們**於處理該賠償申請時會視該物品已損失。

不保事項只適用於第 3 節：

除一般不保事項外，**我們**亦不會支付以下賠償：

1. 發現遺失後二十四 (24) 小時內未向當地警方報案及未能提供有關報告的損失；

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2. 在酒店或 **公共交通工具** 機構保管下的財物損失或損毀，除非發現事故後二十四 (24) 小時內以書面通知該酒店或 **公共交通工具** 機構並獲得其發出之書面確認說明損失原因，如該機構為航空公司，亦需獲得由該航空公司發出之財物紊亂報告；
3. 於無人看守下放置在 **公共交通工具** 或任何其他種類的車輛內或公眾地方的任何物件，或因 **你** 未有採取適當措施予以安全保管其物件而導致的任何損失或損毀；
4. **你** 獨立郵寄或寄運、或蓄意安排經非其乘搭之交通工具托運之物件的損失或損毀；
5. 原因未明的遺失或神秘消失；
6. 損耗 (包括物品表面的刮擦、變色、污漬、撕裂或弄凹但不影響其操作)、蟲蛀、寄生蟲、固有缺陷、逐漸退化或機件或電子失靈或故障；
7. 有問題物料、手工或設計欠佳、清洗維修或翻新過程、大氣或氣候轉變；
8. 任何遺失或損毀之物品已受其他保險承保、已獲 **公共交通工具** 機構、酒店或任何第三者賠償的損失；
9. 任何因遭受海關、有關公共機構或政府官員拖延、充公、扣留、徵用或銷毀而導致的損失或損毀；
10. 已獲第三者機構提供維修服務，使操作回復正常的物品；或
11. 提交沒有 **你的** 姓名之收據的任何索償。

第 4 節 – 損失結婚證書

如 **你** 在 **受保旅程** 期間於 **海外** 舉行 **婚禮**、**婚宴** 及/或進行 **婚紗攝影或錄像拍攝**，而 **你** 因盜竊、搶劫、爆竊或 **意外** 而直接導致 **你** 損失婚禮的結婚證書，**我們** 將根據以下保障列表所列的最高 **賠償額** 為上限向 **你** 賠償由發行機構收取補領結婚證書所需之行政費用。

不保事項只適用於第 4 節：

除一般不保事項外，**我們** 亦不會支付以下賠償：

1. 發現遺失後二十四 (24) 小時內未向當地警方報案及未能提供有關報告的損失；
2. 於無人看守下放置在 **公共交通工具** 或任何其他種類的車輛內或公眾地方的結婚證書，或因 **你** 未有採取適當措施予以安全保管其結婚證書而導致的任何損失或損毀；或
3. 原因未明的遺失或神秘消失。

第 5 節 – 受邀來賓之個人責任

如 **你** 在 **受保旅程** 期間於 **海外** 舉行 **婚禮** 或 **婚宴**，而 **你的受保來賓** 因疏忽而直接導致下列情況：

- a) 在 **婚禮** 或 **婚宴** 中第三者身亡或 **身體受傷**；或
- b) 在 **婚禮** 或 **婚宴** 中第三者的財物 **意外** 損失或損毀。

我們 將根據以下保障列表所列的最高 **賠償額** 為上限就 **你** 向該第三者之任何法律責任向 **受保來賓** 作出賠償。

你 及/或 **受保來賓** 必須：

- a) 在未得到 **我們** 書面同意前，不可向他人提出或承諾任何賠償、或承認責任、或牽涉入任何訴訟中；及
- b) 立即將與索賠有關的任何傳訊令狀或其他文件發送給 **我們**。

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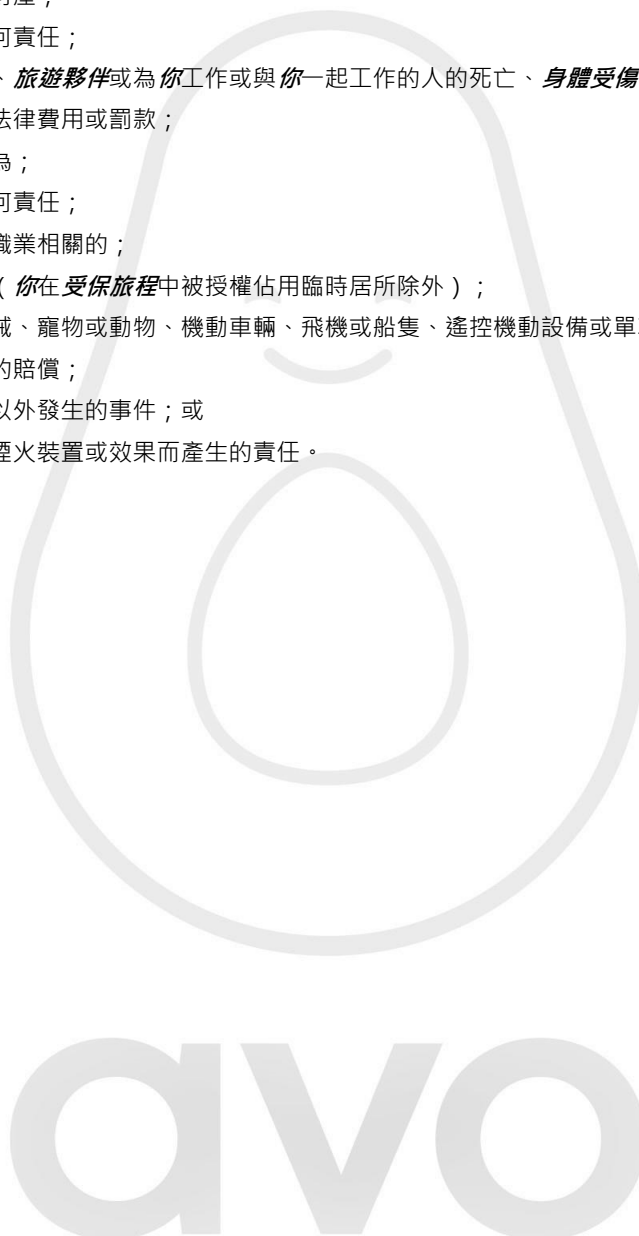
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不保事項只適用於第 5 節：

除一般不保事項外，**我們**亦不會支付以下賠償：

1. 從**你**身上感染了任何疾病的任何人；
2. 任何因受聘予**你**或於**你的婚禮**或**婚宴**提供服務有關之任何人士（不論是**婚禮服務供應商**的代表或僱員）的**身體受傷**或身亡、或與上述人士有關的損失或損毀；
3. **你所**管理、保管或控制的財產；
4. **受保來賓**對**受保來賓**的任何責任；
5. 對**你的**家人、親戚、伴侶、**旅遊夥伴**或為**你**工作或與**你**一起工作的人的死亡、**身體受傷**、財產損失或法律責任；
6. 進行任何刑事訴訟涉及的法律費用或罰款；
7. 任何故意、蓄意及不法行為；
8. 在合約預期下應擔當的任何責任；
9. **你的**就業、貿易、商業或職業相關的；
10. 擁有或佔用土地或建築物（**你在受保旅程**中被授權佔用臨時居所除外）；
11. **你**擁有、持有或使用的槍械、寵物或動物、機動車輛、飛機或船隻、遙控機動設備或單車；
12. 具嚴重懲罰性、或懲戒性的賠償；
13. 在**婚禮**或**婚宴**預留的區域以外發生的事件；或
14. 因擁有或使用煙花或其他煙火裝置或效果而產生的責任。



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**婚紗攝影及婚禮附加保障 – 保障列表**

保障	最高賠償額 每名受保人每次受保旅程 (港元)
第 1 節 – 取消或延期	20,000
第 2 節 – 婚禮服務供應商倒閉	20,000
第 3 節 – 遺失或損毀的婚禮服飾 <ul style="list-style-type: none">每一件/一組/一套之上限	10,000 2,000
第 4 節 – 損失結婚證書	2,000
第 5 節 – 受邀來賓之個人責任	2,000,000