

**Avo Insurance Company Limited**

Unit 3701, 3705-6, 37/F, 118 Connaught Road West,  
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## **Avo Travel Protection (Upgraded) Policy – Winter Sports Extra Benefit**

### **Winter Sports 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 Winter Sports 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.

### **DEFINITION**

Certain word in this extra benefit has specific meaning, which is given below:

“Specific Winter Sport”                      Skiing, snowboarding, snowtubing, bobsleighting, dog-sledding, lugging, ice skating, ice hockey, glacier walking, ice climbing, ice fishing or snowmobiling.

### **BENEFITS**

#### **Section 1 – Top-up Coverage on Medical Expenses Incurred Overseas**

In the event that You suffer from a Bodily Injury or Sickness while engaging in a Specific Winter Sport during the Insured Trip, which incurs Medical Expenses Overseas during the Insured Trip or requires follow-up medical treatment in Hong Kong (i.e. in addition to the medical treatment You first received Overseas), provided that benefits are payable for any such Overseas Medical Expenses and/or follow-up Medical Expenses under Section 2.1. Medical Expenses Incurred Overseas of this Policy, We will reimburse You the Medical Expenses incurred:

- a) For Medical Expenses Incurred Overseas:  
In excess of the maximum Benefit Amount for Section 2.1. Medical Expenses Incurred Overseas under this Policy, up to the additional maximum Benefit Amount for Top-up Coverage on Medical Expenses Incurred Overseas as stated in the Benefit Schedule below; and/or
- b) For Follow-up Medical Expenses incurred in Hong Kong:  
In excess of the maximum sub-limit for Follow-up Medical Expenses Extension under Section 2.1. Medical Expenses Incurred Overseas of this Policy, up to the additional maximum sub-limit for Top-up Coverage on Follow-up Medical Expenses as stated in the Benefit Schedule below.

#### **Condition applicable to Section 1:**

The Top-up Coverage on Follow-up Medical Expenses under this benefit does not apply to the follow-up treatment by Chinese Medicine Practitioner.

#### **Exclusion applicable to Section 1:**

In addition to GENERAL EXCLUSIONS, We will not pay any claims arising from off-piste skiing.

#### **Section 2 – Ski Pass / Ski Lift Pass Fee**

In the event that You are certified by a Registered Medical Practitioner as being unfit to engage in any Specific Winter Sport due to suffer from a Bodily Injury or Sickness during the Insured Trip, We will reimburse the unused and non-refundable part of any pre-paid ski pass and/or ski lift pass which have been paid for the Specific Winter Sport and for which You are liable, up to the maximum Benefit Amount and subject to the daily limit as stated in the Benefit Schedule below.

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**Exclusion applicable to Section 2:**

In addition to GENERAL EXCLUSIONS, We will not pay any claims where a written medical report has not been obtained from a Registered Medical Practitioner confirming that Your Bodily Injury or Sickness prevented You from engaging in a Specific Winter Sport.

**Section 3 – Piste Closure**

In the event that a pre-booked ski resort is completely closed due to lack of snow or excess of snow, or adverse weather condition, and You are prevented from engaging in any Specific Winter Sport at the piste of such resort for more than twenty-four (24) consecutive hours during the Insured Trip, We will pay You a daily allowance for each twenty-four (24) consecutive hours of such closure up to the maximum Benefit Amount as stated in the Benefit Schedule below.

**Section 4 – Loss of or Damage to Winter Sports Equipment**

In the event that any sports equipment owned or hired by You for use in a Specific Winter Sport is accidentally lost, stolen or damaged during the Insured Trip and You are liable to pay the hiring company for such loss of or damage to the hired sports equipment, 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 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 4:**

1. 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, and in no event such loss or damage be construed to mean total loss of the set.
2. If any article of hired sports equipment for a Specific Winter Sport is proven to be damaged beyond economic repair, a claim for it will be dealt with as if the article has been lost and We will reimburse the reasonable cost of replacement of such article which is paid by You to the hiring company, subject 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. any loss of or damage to sports equipment while in use;
2. loss not reported to the local police within twenty-four (24) hours upon discovery of the loss and such local report is not obtained;
3. 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;
4. loss of or damage to any sports equipment 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 sports equipment, unless the claim relates to skis, poles or snowboards and You have taken all reasonable care to protect them by leaving them in a ski rack during the opening hours of a pre-booked ski resort;
5. loss of or damage to any sports equipment 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;
6. unexplained loss or mysterious disappearance;
7. 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;
8. faulty material, workmanship or design, cleaning, repairing or restoring process, atmospheric or climatic changes;
9. loss of or damage to property that has been reimbursed by a Public Transportation company, a hotel, any third party or another insurance policy;
10. any loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other authorities or government official;
11. 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;

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12. any loss in relation to sports equipment for which You are unable to provide receipts or reasonable proof of ownership and/or age; or
13. any claims for which the receipts submitted are not under Your name.

**Section 5 – Hire of Winter Sports Equipment**

In the event that any sports equipment owned by You for use in a Specific Winter Sport is accidentally lost, stolen or damaged and for which can be covered under Section 4 of this extra benefit, or Your check-in sports equipment for use in a Specific Winter Sport is delayed in transit by the Public Transportation company at the scheduled Overseas destination for more than twelve (12) consecutive hours and it is not caused by You, We will reimburse the necessary cost for You to hire replacement equipment for the same Specific Winter Sport for use during the Insured Trip, up to the maximum Benefit Amount as stated in the Benefit Schedule below.

**Exclusions applicable to Section 5:**

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

1. any loss of or damage to sports equipment while in use;
2. loss not reported to the local police within twenty-four (24) hours upon discovery of the loss and such local report is not obtained;
3. 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;
4. loss of or damage to any sports equipment 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 sports equipment, unless the claim relates to skis, poles or snowboards and You have taken all reasonable care to protect them by leaving them in a ski rack during the opening hours of a pre-booked ski resort;
5. loss of or damage to any sports equipment 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;
6. unexplained loss or mysterious disappearance;
7. 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;
8. faulty material, workmanship or design, cleaning, repairing or restoring process, atmospheric or climatic changes;
9. loss of or damage to property that has been reimbursed by a Public Transportation company, a hotel, any third party or another insurance policy;
10. any loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other authorities or government official;
11. 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;
12. any loss in relation to sports equipment for which You are unable to provide receipts or reasonable proof of ownership and/or age; or
13. any claims for which the receipts submitted are not under Your name.

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<b>Winter Sports Extra Benefit - Benefit Schedule</b>	
<b>Benefits</b>	<b>Maximum Benefit Amount per Insured Person per Insured Trip (HK\$)</b>
<b>Section 1 – Top-up Coverage on Medical Expenses Incurred Overseas</b> Including: - Top-up Coverage on Follow-up Medical Expenses incurred in Hong Kong <ul style="list-style-type: none"><li>• Bodily Injury</li><li>• Sickness</li></ul>	<b>200,000</b> (additional)  100% 10%
<b>Section 2 – Ski Pass / Ski Lift Pass Fee</b> (daily limit: \$500)	<b>5,000</b>
<b>Section 3 – Piste Closure</b> (daily limit: \$500)	<b>3,000</b>
<b>Section 4 – Loss of or Damage to Winter Sports Equipment</b>	<b>5,000</b>
<b>Section 5 – Hire of Winter Sports Equipment</b>	<b>2,000</b>



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### Avo 旅遊保障 (升級版) 保單 – 冬季運動附加保障

#### 冬季運動附加保障

以下條款及細則附加於本保單並構成本保單的一部分。除冬季運動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：

「**特定冬季運動**」 滑雪、單板滑雪、管道滑雪、長雪橇、狗拉雪橇、無舵雪橇、溜冰、冰上曲棍球、冰川行、攀冰、冰上釣魚或雪上摩托車。

#### 保障

##### 第 1 節 – 額外海外支出之醫療費用保障

若你在受保旅程期間因進行**特定冬季運動**而蒙受**身體受傷**或感染**疾病**，並且在**海外**產生**醫療費用**或需在**香港**接受延續治療（即你就有關疾病或受傷於**海外**接受首次治療後的治療），而任何該有關**海外醫療費用**及 / 或覆診**醫療費用**的賠償會在本保單之第 2.1. 節海外支出之**醫療費用**中支付，我們將支付你以下的**醫療費用**：

1. **海外支出之醫療費用**：  
在本保單之第 2.1. 節**海外支出之醫療費用**所列的最高**賠償額**以外，**賠償額**將額外增加以下保障列表中額外**海外支出之醫療費用**保障所列的最高**賠償額**；及 / 或
2. **覆診醫療費用**延伸至**香港**：  
在本保單之第 2.1. 節**海外支出之醫療費用**之覆診**醫療費用**延伸保障所列的最高分項限額以外，分項限額將額外增加以下保障列表中額外覆診**醫療費用**所列的最高分項限額。

##### 條款只適用於第 1 節：

本保障之額外覆診**醫療費用**不適用於**中醫**的延續治療。

##### 不保事項只適用於第 1 節：

除一般不保事項外，**我們**亦不會支付任何因參與偏離滑雪道之滑雪活動所引起的損失。

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### 第 2 節 – 滑雪通行證 / 滑雪纜車通行證費用

如經註冊醫生證實你在受保旅程期間因蒙受身體受傷或感染疾病而不適宜進行任何特定冬季運動，我們將賠償你已支付及須支付而未曾使用並無法退回之預付滑雪通行證及 / 或滑雪纜車通行證費用，惟費用不得超過以下保障列表所列的最高賠償額及每日限額。

不保事項只適用於第 2 節：

除一般不保事項外，我們亦不會支付任何未有從註冊醫生獲得書面醫療報告以確認你因蒙受身體受傷或感染疾病而無法進行特定冬季運動之損失。

### 第 3 節 – 滑雪道關閉

如因缺乏積雪或積雪過多、或惡劣天氣導致預訂的滑雪場完全關閉，而在此期間你超過連續二十四 ( 24 ) 小時無法在受保旅程中於該滑雪場的滑雪道進行任何特定冬季運動，我們將為每整二十四 ( 24 ) 小時向你支付每日現金津貼，惟不得超過以下保障列表所列的最高賠償額。

### 第 4 節 – 遺失或損毀的冬季運動裝備

如你擁有或租借的任何特定冬季運動裝備在受保旅程期間意外遺失、被盜或損毀，及你須就該租借的運動裝備之遺失或損毀賠償予租借公司，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，惟不得超過以下保障列表所列的最高賠償額。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 4 節：

1. 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，亦不會理解為該組物品的全部損失。
2. 如任何一件租借的特定冬季運動裝備損毀，而該損毀維修已證實並不符合經濟效益，有關索償將視作損失整件裝備處理。我們將賠償你向租借公司支付更換有關裝備之費用，惟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 4 節：

除一般不保事項外，我們亦不會支付以下賠償：

1. 任何運動裝備在使用中損失或損毀；
2. 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；
3. 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；
4. 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運動裝備，或因你未有採取適當措施予以安全保管其運動裝備而導致的任何損失或損毀，除非索償是與雪橇、滑雪杖或滑雪板有關，而你已採取一切合理措施，並在你預訂的滑雪場之開放時間內將有關裝備放在雪橇架中以保護它們則除外；
5. 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運動裝備的損失或損毀；
6. 原因未明的遺失或神秘消失；
7. 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；
8. 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；



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9. 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；
10. 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；
11. 已獲第三者機構提供維修服務，使操作回復正常的物品；
12. **你**無法提供合理證據證明該運動裝備之擁有權及/或使用年期之任何損失；或
13. 提交沒有**你的**姓名之收據的任何索償。

### 第 5 節 – 租借冬季運動裝備

如**你**擁有的任何**特定冬季運動**裝備在**受保旅程**期間**意外**遺失、被盜或損毀並可受保於本附加保障第 4 節、或**你**已登記寄艙的運動裝備因**公共交通工具**機構處理不當而導致在原定的**海外**目的地延誤超過連續十二 ( 12 ) 小時，而**你**不是造成延遲的原因，**我們**將賠償**你**在**受保旅程**期間租借同一**特定冬季運動**之替代裝備所需費用，惟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 5 節：

除一般不保事項外，**我們**亦不會支付以下賠償：

1. 任何運動裝備在使用中損失或損毀；
2. 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；
3. 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；
4. 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運動裝備，或因**你**未有採取適當措施予以安全保管其運動裝備而導致的任何損失或損毀，除非索償是與雪橇、滑雪杖或滑雪板有關，而**你**已採取一切合理措施，並在**你**預訂的滑雪場之開放時間內將有關裝備放在雪橇架中以保護它們則除外；
5. **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運動裝備的損失或損毀；
6. 原因未明的遺失或神秘消失；
7. 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；
8. 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；
9. 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；
10. 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；
11. 已獲第三者機構提供維修服務，使操作回復正常的物品；
12. **你**無法提供合理證據證明該運動裝備之擁有權及/或使用年期之任何損失；或
13. 提交沒有**你的**姓名之收據的任何索償。

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冬季運動附加保障 - 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 - 額外海外支出之醫療費用保障 包括：- 額外覆診醫療費用延伸至香港 <ul style="list-style-type: none"><li>• 身體受傷</li><li>• 疾病</li></ul>	200,000 ( 額外 )  100% 10%
第 2 節 - 滑雪通行證 / 滑雪纜車通行證費用 ( 每日限額: \$500 )	5,000
第 3 節 - 滑雪道關閉 ( 每日限額: \$500 )	3,000
第 4 節 - 遺失或損毀的冬季運動裝備	5,000
第 5 節 - 租借冬季運動裝備	2,000