

**Avo Insurance Company Limited**Unit 3701, 3705-6, 37/F, 118 Connaught Road West,  
Sheung Wan, Hong Kong

T +852 3572 8222

E cs@heyavo.com

W www.heyavo.com



This Benefit Schedule forms part of Your Policy with Avo Insurance Company Limited and it contains the limits which apply to the Plan you have chosen. You must read this Benefit Schedule together with Your Policy and Policy Schedule.

<b>Avo Domestic Helper Protection - Benefit Schedule</b>			
<b>Benefits</b>	<b>Maximum Benefit Amount (HKD)</b>		
	<b>Local Helper</b>	<b>Overseas Helper</b>	
		<b>Lite</b>	<b>Plus</b>
<b>Section 1 – Employer’s Liability</b>	100,000,000 per event		
<b>Section 2 – Inpatient Expenses</b>	N/A	30,000 per Policy Year	
a) Room & Board	-	350 per day	
b) Surgical Expenses (extending to day case surgery)	-	15,000 per surgery	
<b>Section 3 – Outpatient Expenses</b>	N/A	N/A	5,000 per Policy Year
a) Clinical Expenses	-	-	250 per visit per day
b) Expenses for bone-setting, acupuncture and physiotherapy treatment	-	-	500 per Policy Year 100 per visit per day
<b>Section 4 – Dental Expenses</b>	N/A	N/A	2,500 per Policy Year 500 per visit per day
<b>Section 5 – Personal Accident</b>	N/A	N/A	100,000 per Policy Year
<b>Section 6 – Service Interruption</b>	N/A	N/A	6,000 per Policy Year 200 per day
<b>Section 7 – Repatriation</b>	N/A	N/A	20,000 per Policy Year
<b>Section 8 – Replacement</b>	N/A	N/A	10,000 per Policy Year
<b>Section 9 – Personal Liability</b>	N/A	100,000 per Policy Year	200,000 per Policy Year
<b>Section 10 – Fidelity Protection</b>	N/A	N/A	10,000 per Policy Year
a) Unauthorised use of long-distance calls	-	-	3,000 per Policy Year
b) Lock replacement	-	-	1,000 per Policy Year
<b>Section 11 – Family Member Medical Expenses</b>	N/A	N/A	5,000 per Policy Year