

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 and sub-limits which apply to the Plan You have chosen. You must read this Benefit Schedule together with the terms and conditions, and Policy Schedule.

Avo GBA Smooth Travel Protection – Benefit Schedule			
Benefits		Maximum benefit amount per Insured Person per Journey (HKD)	
		Lite	Plus
Section 1 – Personal Accident Benefit			
1.1	Accident on Public Conveyance <ul style="list-style-type: none"> Adult (18 to 80 years of age) Child (under 18 years of age) 	75,000 25,000	150,000 50,000
1.2	Other Accidents <ul style="list-style-type: none"> Adult (18 to 80 years of age) Child (under 18 years of age) 	50,000 25,000	100,000 50,000
Section 2 – Medical Expenses Benefit		100,000	200,000
2.1	Medical Expenses during the Journey:		
2.1.1	Injury caused by Accident on Public Conveyance	100,000	200,000
2.1.2	Other Injury / Sickness	50,000	100,000
	Sub-limits:		
	<ul style="list-style-type: none"> Room and board (per day) Follow-up medical expenses in Hong Kong <ul style="list-style-type: none"> Including treatment expenses incurred through Chinese medicine practitioner (including bone-setting and acupuncture), physiotherapist and/or chiropractic doctor (per visit per day: HKD150) 	500 5,000 500	1,000 10,000 1,000
Section 3 – Worldwide Emergency Assistance Services¹			
3.1	Emergency Medical Evacuation and/or Repatriation	200,000	400,000
3.2	Repatriation of Mortal Remains or Ashes	20,000	40,000
3.3	Hospital Deposit Guarantee	10,000	20,000
3.4	Referral Services	Applicable	Applicable
Section 4 – Personal Belongings			
4.1	Loss of or Damage to Personal Baggage		1,000
	Sub-limits: <ul style="list-style-type: none"> Each item, set or pair 	Not Covered	500
4.2	Loss of Travel Documents (daily limit for accommodation expenses: HKD500)		1,000

Benefits		Maximum benefit amount per Insured Person per Journey (HKD)	
		Lite	Plus
Section 5 – Trip Cancellation or Interruption (inclusive of 5.1 and 5.2)		Not Covered	5,000
5.1	Loss of Deposit or Cancellation Charges Sub-limits: <ul style="list-style-type: none"> • Cancellation charges of high-speed rail • Cancellation charges of other Public Conveyance • Redeemed Travel Arrangement • Missed Events 	-	5,000 50% of actual tickets price 1,000 1,000 1,000
5.2	Trip Re-routing (for delay at least 6 consecutive hours) (daily limit for accommodation expenses: HKD500)		1,000
Section 6 – Delay Benefit			
6.1	Travel Delay Allowance (each full 8-hour period of delay limit: HKD250)	Not Covered	500
6.2	Extra Pet Accommodation Expenses (for delay at least 8 consecutive hours)		1,000
Section 7 – Personal Liability		Not Covered	300,000

1. Prior written approval from Avo Insurance Company Limited is required before any assistance or hospital admission deposit is guaranteed.

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

