Important notification

Your policy has been updated since your last renewal

This notification applies to members who are insured and renewing their Practitioner Indemnity Insurance Policy (Policy) on 1 January 2027. We have updated our Policy, which will form the basis of your contract with us, effective from 1 January 2027.

Summary of changes to your cover

Our Practitioner Indemnity Insurance Policy and Category of Practice Guide has updated from v14 to v15. Changes are below:

Product Disclosure Statement

Change type	What's changed	Explanation	Details can be found in
Clarification	Non-payment of premium	Clarified that if your policy is cancelled for non-payment of premium, any outstanding debt must be paid before you can apply for a new policy with Avant.	Your premium
Clarification	Employee, employer or VMO disputes	Clarified that for claims relating to unpaid remuneration, costs and expenses are limited to the amount of unpaid remuneration reasonably sought to be recovered.	Clause 8.12 – Employee, employer or VMO disputes
Expanded	Telehealth activities	Telehealth cover has been extended to include medico-legal assessments of patients outside of Australia for claims, proceedings or other matters in Australia, where the incident giving rise to the patient's injury, illness or condition occurred in Australia.	Clause 4.1 – Telehealth activities
Clarification	Cover for practice staff	Clarified that cover for practice staff does not extend to claims arising from or in connection with healthcare provided outside of Australia.	Clause 4.2 - Cover for your practice staff
Clarification	Registration requirements	Clarified that cover is excluded where a practitioner does not meet the medical indemnity insurance requirements applying to their registration as a healthcare professional.	General exclusions Clause 15.2 - Breach of registration or lack of qualifications

Continued overleaf

Category of Practice Guide

We have also updated our categories of practice to ensure it covers the healthcare you provide. These changes will be effective from 1 January 2027. Please refer to your category of practice to ensure you are across any changes that may apply.

Changes include:

- **Doctor in Training –** time limits introduced for these categories, please refer to the Category of Practice Guide for more information.
- **Cosmetic procedures –** subdermal radiofrequency tissue tightening and lipolysis procedures are excluded under certain categories.
- **Off-label prescribing –** please contact Avant if you are prescribing growth hormones, anabolic compounds and unregistered peptides off-label for underwriting review.

Any questions?

If you have any questions about these changes, please contact Avant on **1800 128 268** or email **memberservices@avant.org.au.**

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