

# Avant Travel Cover – Doctor in Training and Practitioner Members

## What's changed

The purpose of this document is to provide a summary of recent changes to the policy terms and conditions for QM8287 Avant Travel Cover – Doctor in Training and Practitioner Members.

This document:

- ✓ is a summary only; and
- ✓ addresses only the key changes to Avant Travel Cover – Doctor in Training and Practitioner Members.

This document:

- ✗ is not intended to be comprehensive
- ✗ does not form part of the insurance policy
- ✗ does not consider your individual circumstances
- ✗ is not used to assess claims; and
- ✗ should not be relied on instead of the Product Disclosure Statement and Policy Wording.

We will assess any claim against the policy terms and conditions and applicable law.

Please read the new Avant Travel Cover Product Disclosure Statement and Policy Wording thoroughly for full details of cover, conditions and exclusions to ensure it meets your requirements.

## Summary of key changes

We've updated our Avant Travel Cover Product Disclosure Statement and Policy Wording (from QM8287-0724 to QM8287-0725). To see how this cover has changed, we've provided a summary of the key changes below:

Change type	What's changed	Explanation	Details can be found in
Clarification	Definition of 'Journey' updated	The definition of 'Journey' has been updated to clarify how the maximum 6-month period of travel is applied.	Words with special meanings
Clarification	Definition of 'Terminal illness' updated	A statement has been added to clarify who can confirm and certify the terminal illness.	Words with special meanings
Restriction	A new restriction to reduce weekly benefits payment – injury and illness	Included another point stating that your weekly benefit will be reduced by the amount of any other disability insurance benefit that you receive or are entitled to receive.	Section B: Weekly benefits – injury, restrictions applicable to weekly benefits injury and Section C: Weekly benefits – illness, restrictions applicable to weekly benefits illness
Simplified	Updated 'compensation – what we will pay' for payable condition 2 and 4	Updated the compensation options, including how we will pay the compensation, and added a reference to the consideration of the depreciation rate.	Section H: Baggage and personal effects, Compensation table: Baggage and personal effects

Change type	What's changed	Explanation	Details can be found in
New	Added a 'Depreciation table'	Depreciation table has been added to calculate the annual depreciation rate per item.	Section H: Baggage and personal effects, depreciation table
Updated	Updated "Death by specified sickness benefit"	Clarification regarding the medical terms and removed "dementia or Alzheimer's disease"	Additional cover, Death by specified sickness benefit
Restriction	Updated exclusion 11 in "General exclusions"	Clarified cover applicable with respect to scuba diving.	General exclusions

## Any questions?

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

[avant.org.au](http://avant.org.au) | 1800 128 268



Avant Travel Cover is available to eligible Avant members under a Group Policy between QBE Insurance (Australia) Limited ABN 78 003 191 035 and Avant Mutual Group Limited ABN 58 123 154 898. The insurance cover issuer is QBE Insurance (Australia) Limited. For full details including the registration requirements, restrictions, terms, conditions and exclusions that apply, please read and consider the Product Disclosure Statement and the terms and conditions and terms and conditions for eligible members; both available at [avant.org.au](http://avant.org.au) or by contacting us on 1800 128 268. 05/25 (MIM-1343)