

Avant Cyber Insurance

Policy wording Version 6.0 effective 20 March 2026

Avant Cyber Insurance has been designed to help protect your practice against many of the common losses caused by a cyber incident. Avant Cyber Insurance is an additional benefit for your practice when you hold an Avant Practice Medical Indemnity Policy. Cover is included for all practices who have a gross annual billings of less of than \$40 million.

Group Policy Number	CYSY26584191
Policy Period	From: 4:00pm on 20 March 2026 local standard time To: 4:00pm on 20 March 2027 local standard time
Insured Practice Aggregate Limit	\$100,000
Eligible Practice	Practices who hold an Avant Medical Indemnity Practice Policy and where the gross annual billings in the financial year preceding the commencement of the Policy Period are less than \$40,000,000
Deductible	\$5,000 in respect of an Insured Practice with combined gross billings that do not exceed \$25,000,000 in the financial year preceding the commencement of the Policy Period; or \$10,000 in respect of an Insured Practice with combined gross billings that exceed \$25,000,000 in the financial year preceding the commencement of the Policy Period.
Time Retention	12 Hours
Retroactive Date	Unlimited
Jurisdiction	Australia and New Zealand
Group Policy Aggregate Limit <i>The Group Policy Aggregate Limit is the maximum amount the Insurer will pay for all claims made by all Insureds during the Policy Period.</i>	\$20,000,000
Section I – First Party	
A. Damage to Digital Assets Insuring Clause Aggregate Limit:	\$20,000,000
B. Non-Physical Business Interruption and Extra Expense Insuring Clause Aggregate Limit:	\$20,000,000
C. Cyber Extortion Insuring Clause Aggregate Limit:	\$20,000,000
Section II – Privacy, Confidentiality and Security Liability Section Aggregate Limit:	\$20,000,000
Section III – Privacy, Regulation Defence, Awards and Fines Section Aggregate Limit:	\$20,000,000
Section IV – Customer Care and Reputational Expenses Section Aggregate Limit:	\$20,000,000
Section V – Multimedia Liability Section Aggregate Limit:	\$20,000,000

IMPORTANT: Avant Practice Medical Indemnity Policy is issued by Avant Insurance Limited. The policy wording is available at avant.org.au or by contacting us on 1800 128 268. Practices need to consider other forms of insurance including directors' and officers' liability, public and products liability, property and business interruption insurance, and working compensation. Avant Cyber Insurance cover is available up until 20 March 2027 to eligible Avant Practice Medical Indemnity Insurance policy holders up to the cessation of their policy and is provided under a group policy between Liberty Mutual Insurance company ABN 61 086 083 605 and Avant Insurance. 02/26 (MIM-1875)