

Important notification

Avant Practice Medical Indemnity Policy has been updated

This notification applies to policies that are renewed or issued on or after 20 October 2023.

Policy wording update: Version 5.0 (20 October 2023) replacing version 4.0 (1 April 2021).

Please note this document provides a summary of material changes in the updated policy wording for the Avant Practice Medical Indemnity policy. The following is not a comprehensive list of all details which may have been altered, and this document does not form a component of the policy. For a complete description of coverage, terms and conditions, please refer to the policy wording and policy schedule.

Summary of changes

Page#	Wording reference	Type of update	Description of update
Policy wording			
1	Who is the policy designed for	New paragraph	To clarify who the policy is designed for.
8	Clause 2.5 Telehealth activities	Amendment (clarification)	To clarify the policy covers telehealth, other than excluded under clause 7.18.
8	Clause 2.9 Cover for innocent insureds	Amendment (clarification)	To clarify this clause does not operate to indemnify any insured who actually or allegedly committed or condoned the act, error or omission.
11	Clause 3.11 Sexual misconduct defence	Amendment (clarification)	This change continues to provide cover for legal fees to the practice entity for the actions of an employee, but does not indemnify the employee for 'actual' conduct.
General exclusions			
16	7.4 Dishonest, criminal or fraudulent act	Amendment (clarification)	This change is to clarify cover under clause 3.11.
17	7.18 Telehealth activities	Amendment (clarification)	To clarify the policy is not intended to cover any claim that arises from healthcare services based on the electronic transmission of medical images and/or patient data (including through the completion of online questionnaires and/or text-based chat) including the provision of a prescription, or a medical certificate, or a pathology request, or a radiology request, or a referral to a health practitioner (other than a recommendation to attend an emergency department), without a previous in person medical consultation at the legal entity named on the policy schedule. This exclusion does not apply to specialist pathologist, specialist radiologist or specialist dermatologist healthcare services if (and to the extent) shown on the policy schedule.

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IMPORTANT: Practice Medical Indemnity Policy available from Avant Mutual Group Limited ABN 58 123 154 898 (Avant Mutual) are issued by Avant Insurance Limited, ABN 82 003 707 471, AFSL 238 765 (Avant). The information provided here is general advice only. You should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs before deciding to purchase or continuing to hold a policy with us. For full details including the terms, conditions and exclusions that apply, please read and consider the policy wording, which is available at avant.org.au or by contacting us on 1800 128 268. MJN-637 10/23 (DT-3379)