Important notification

Your policy has been updated since your last renewal

This notification applies to members renewing their Student, Intern and RMO1 Indemnity Insurance Policy on 1 January 2027. Effective 1 January 2027, we have consolidated the Student and Intern/RMO1 policies into a single Product Disclosure Statement (PDS).

Summary of changes to your cover

Policy document change for Student members

Previously, your cover was provided under a policy wording document. From 1 January 2027, your cover will be provided under a Product Disclosure Statement (PDS).

A PDS is a regulated document that includes important information about your insurance cover, benefits, terms, conditions, exclusions and claims processes. The consolidation of the Student and Intern/RMO1 policies into a single Student, Intern and RMO1 Product Disclosure Statement does not reduce your existing cover. The changes outlined clarify existing benefits or improve the level of cover for Student members.

Student Indemnity Insurance Policy: Current (Version 5.0 effective 1 January 2022)	Student, Intern and RMO1 Indemnity Insurance Policy: New (Version 4.0 effective 1 January 2027)
9) Communicable disease cover We will pay You $75,000 for communicable disease cover if, as a result of Your first being diagnosed with HIV, Hepatitis B or Hepatitis C during the Policy Period You: a) undergo substantial training or retraining to enable You to continue to practise medicine; or b) choose to retrain in an unrelated field. You must notify Us of Your diagnosis in writing during the Policy Period. If We pay a Request for Indemnity under this cover, Your communicable disease cover will cease and will not be renewed. We will not provide communicable disease cover to You at any time in the future.	**9) Communicable disease cover** We will pay you $125,000 for communicable disease cover if, as a result of you first being diagnosed with HIV, hepatitis B or hepatitis C viruses, extremely drug-resistant tuberculosis (XDRTB), multi-drug-resistant tuberculosis (MDRTB) and New Delhi metallo enzyme (NDM-1) during the policy period and you: a) retire due to disability; b) substantially modify your practice to enable you to continue to practise medicine; or c) undergo substantial training or retraining to enable you to continue to practise medicine. You must notify us of your diagnosis in writing during the policy period. ***Important note:*** If we pay a request for indemnity under this clause, your communicable disease cover will cease and will not be renewed or reinstated in a subsequent policy period. We will not provide communicable disease cover to you at any time in the future.

Continued overleaf

Personal expenses cover Not included	**11) Personal expenses cover** We will cover you for your reasonable travel and accommodation costs (less any input tax credit) incurred during the policy period where you are compelled or requested by us or the lawyer to attend a court, tribunal, inquiry, investigation, inquest, or administrative or disciplinary proceeding covered under your policy. This applies only to claims or matters covered under Part A and/or Part B, reimbursed at the maximum daily rate on your policy schedule, plus motor vehicle expenses at the Australian Tax Office rate, on production of satisfactory evidence.
Definition: Medical student A Medical Student enrolled in their initial medical course in a Faculty of Medicine in a University within Australia or in a clinical training institution accredited by the Australian Medical Council. A Medical Student excludes an individual who is entitled to be registered as a Medical Practitioner, but who is not so registered.	**Definition: Medical student** A person enrolled in an approved program of study in their initial medical course leading to registration as a medical practitioner, or a person undertaking clinical training in medicine who is not yet registered as a medical practitioner.

Changes to the Intern and RMO1 category of practice

We have also updated our Intern and RMO1 category of practice to ensure it covers the healthcare you provide. These changes will be effective from 1 January 2027. This includes clarification that private work is covered where this forms part of your internship and/or that is undertaken in a hospital or other appropriately supervised clinical setting.

Please read the Product Disclosure Statement carefully to understand the cover available to you, including any terms, conditions, and exclusions that may apply.

Any questions?

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

avant.org.au | 1800 128 268

Avant
By doctors for doctors

Professional indemnity insurance products are issued by Avant Insurance Limited (ACN 003 707 471, AFSL 238 765) ('AIL'). The information provided by AIL is general advice only and has been prepared without taking into account your objectives, financial situation and needs. You should consider these, having regard to the appropriateness of the advice, and the relevant Product Disclosure Statement or policy wording (available at avant.org.au), before deciding to purchase or continue to hold these products. MIM-2538 10/26