Avant Travel Cover

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.

This document:

- ✓ is a summary only; and
- ✓ addresses only the key changes to Avant Travel Cover.

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 QM8287-0726 to QM8287-0127). 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	Anchoring normal residence for commencement of a journey to Australia.	Clarifies that the relevant normal residence for commencement of a journey must be in Australia.	Words with special meanings Journey commencement *page 11*
Updated	Adding a new exclusion "the illness, injury or death of an animal or pet" to cancellation.	Cancellation or disruption caused by an animal or pet's condition would be expressly excluded.	Section L: loss of deposits, cancellation and additional expenses *page 32*
Updated	Adds a list of travel resumption specifications to the compensation table for loss of deposits.	Qualifies the terms and conditions for resumption of an original journey with indicated criteria.	• Compensation table loss of deposits • Compensation – what we will pay *page 33*

Any questions?

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

Avant
By doctors for doctors

Avant Travel Cover is available under a Group Policy between QBE Insurance (Australia) Limited (ACN 003 191 035, AFSL 239545) ('QBE') and Avant Mutual Group Limited (ACN 123 154 898) ('Avant'). Avant Travel Cover is underwritten by QBE. For full details including the restrictions, terms, conditions and exclusions that apply, please read and consider the Product Disclosure Statement, available at avant.org.au or by calling us on 1800 128 268. Please check the Target Market Determination (TMD) to make sure this product is right for you. An excess may apply, depending on policy and claim type. Avant does not provide financial product advice on Avant Travel Cover. MIM-2583 10/26