

# 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 QM8287-0725 to QM8287-0726). 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 policy cover to Australia	Clarification of policy cover eligibility explicit to Australia rather than a variable country of residence	Words with special meanings
New	Duty to take care not to make a misrepresentation	Includes a section on legal obligation to take reasonable care not to make a misrepresentation	Important information section on page 3
Updated	Emergency assistance provider	New emergency assistance provider Healix has been updated	<ul style="list-style-type: none"> <li>• Important information esmergency assistance provider contact details on page 4</li> <li>• Section G: Emergency travel assistance on page 25</li> <li>• All references to emergency assistance provider.</li> </ul>

### 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).

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