

Avant Student Indemnity Insurance Policy



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This document provides an overview of Avant's Student Indemnity Insurance Policy from 1 January 2022, highlighting key information as you begin your healthcare journey.

For complete terms and conditions, please refer to the student indemnity insurance policy wording which can be found on our website or from an Avant representative.

Key features



Civil liability cover

Up to \$20 million cover for compensation claims against you arising from healthcare you provide as a medical student.



Overseas clinical scholarship and placements

Cover when you are travelling outside of Australia for a clinical and/or medical scholarship placement that forms part of your course.



Good Samaritan acts

Cover for claims arising from healthcare you provide outside of Australia including helping in emergencies anywhere in the world.



Reporting a healthcare professional or incident defence

Up to \$150,000 cover to defend a complaint including allegations of defamation, if you report a healthcare professional or incident to a hospital, area health service or a registration body.

What you are covered for

This policy is specifically designed to provide you with cover as you go through the journey of becoming a doctor.

The maximum we will pay for any one claim and for all claims in the aggregate in the policy period is **\$20 million**, which includes legal defence costs.

This includes:

Part A – Civil liability cover | \$20 million

This is your main protection when others make claims against you.

What's included:

- Division 1: Unpaid healthcare** – cover for healthcare you provide for certain specified unpaid healthcare activities.
- Division 2: Healthcare placements** – cover for healthcare you provide during approved clinical placements, scholarships or any other activity or programme that's part of your medical course.
- ▶ ***This \$20 million covers settlements, judgements, and your legal defence costs (with our approval), plus any legal costs you are ordered to pay from the claimant.***

Part B – Legal fees and expenses cover

Sometimes you will need legal help even when there's no patient claim.

We've got separate cover for that:

- Division 1** – up to \$500,000 cover for disciplinary, coronial and criminal proceedings and investigations.
- Division 2** – Up to \$150,000 cover for other actions, complaints, proceedings and inquiries.

Part C – Additional cover

- Division 1: Communicable disease cover | \$75,000**
A lump sum payment if you contract certain communicable diseases and need to retrain. This includes substantial retraining to continue practising medicine, or retraining in an unrelated field.



There are sub-limits that may apply within your overall cover. A maximum of \$20 million will be paid in a single policy period. For further information please refer to your Policy Schedule and Policy Wording.

Where you are covered

- Australia** = Automatic, comprehensive coverage everywhere.
- Overseas** = Covered for paid and unpaid healthcare-related claims and your legal costs.

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