

Avant Travel Cover – Doctor in Training and Practitioner Members

Product Disclosure Statement and Policy Wording update QM8287-0724 effective date 1 July 2024 replacing QM8287-0124

This 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 PDS and Policy Wording in conjunction with the applicable Policy Schedule.

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 exhaustive
- ✗ does not form part of the insurance policy
- ✗ does not consider your individual circumstances
- ✗ is not used to assess claims; and
- ✗ should be read in conjunction with 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 Product Disclosure Statement and Policy Wording thoroughly for full details of cover, conditions .

Summary of key changes

We've updated our Avant Travel Cover – Doctor in Training and Practitioner Members Product Disclosure Statement and Policy Wording (from QM8287-0124 to QM8287-0724). 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	Included new definitions	New definitions have been included to define the following: <ul style="list-style-type: none"> • Computer System; • Cyber act; • Cyber incident. 	Words with special meaning
Enhancement	Definition of 'Insured Person' updated	The definition of Insured Person is extended to include those doctors who hold an Avant Practitioner Indemnity Insurance Policy.	Words with special meaning
Restriction	Update to 'What we will not pay' for Section H - Baggage and personal effects	A new restriction has been added regarding a cyber act or cyber incident.	Section H - Baggage and personal effects
Restriction	Update to 'What we will not pay' for Section L - Loss of deposits, cancellation and additional expenses	A new restriction has been added regarding a cyber act or cyber incident.	Section L - Loss of deposits, cancellation and additional expenses

Summary of key changes QM8287-0124

We've updated our Avant Travel Cover Product Disclosure Statement and Policy Wording (from QM8287-0723 to QM8287-0124). 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
Simplified	Section specific definitions moved	Section specific definitions moved to the beginning of policy wording and grouped with definitions that apply to all sections.	Words with special meanings
New	New definitions included	New definitions included for: <ol style="list-style-type: none"> 1. Concealed storage compartment 2. Master Policy Schedule 3. Normal place of business 4. Normal place of residence 	Words with special meanings
Clarification	Definition of journey updated	Definition of journey updated to clarify what is considered a journey under the policy.	Words with special meanings
Clarification	Included 'up to a maximum of' under Capital benefits	Clarifying the maximum amount payable for Capital benefits.	Amount payable table 'Section A: Capital benefits'
Correction	Illness replaced with injury	Surgical procedures benefit is payable resulting from an injury.	Amount payable table, 'Section B: Surgical procedures benefit'
Clarification	Included a reference to Medicare rebate expenses	New exclusion to clarify inability to pay Medicare related expenses due to legislation.	Section F: Overseas medical and associated expenses, 'What we will not pay'
Amendment	Restructured payable condition 3 for return flight home	Benefit restructured to allow for: <ol style="list-style-type: none"> 1. one adult return economy class airfare; or 2. one flight upgrade for a member of the insured person's travelling party; or 3. the cost of a medical escort. 	Section F: Overseas medical and associated expenses, 'Compensation table: Associated expenses'
New	Additional payable condition covering cost associated with flight upgrades	Cover for the cost of an airfare upgrade on the return flight home when deemed medically necessary.	Section F: Overseas medical and associated expenses, 'Compensation table: Associated expenses'
Clarification	Included exclusion for delayed, misdirected or misplaced baggage on the return leg of a journey	Clarifies policy response for delayed, misdirected or misplaced baggage on the return leg of a journey.	Section H: Baggage and personal effects, 'What we will not pay' and Section H: Baggage and personal effects, 'Compensation table: Baggage and personal effects'
Updated	Restructured and added exclusions to clarify intention of the policy	<ol style="list-style-type: none"> 1. Additional exclusion added for loss of cards and travel documents left unattended in a motor vehicle during daylight hours, unless stored in a concealed storage compartment and out of plain site. 2. added exclusion for losses where items are left in a motor vehicle overnight, when stored in a concealed storage compartment. 3. Authorities replaced with specific references to passport offices or consulates/commissions. 	Section I: Money, cards and travel documents, 'What we will not pay'

Change type	What's changed	Explanation	Details can be found in
Amendment	Restructured Cancellation and disruption expenses to align with changes made to Section F	<ol style="list-style-type: none"> 1. Separated events into two categories. 2. Included the term 'accompanying' in reference to spouse and dependent child. 3. Excludes losses for accompanying non-medical and medical escorts and flight upgrades that are now covered under Section F. 	Section L: Loss of deposits, cancellation and additional expenses, 'Compensation table: Cancellation and disruption expenses'
Updated	Updated war exclusion	Removed reference to the insured person participating in war. Policy now has a complete war exclusion.	General exclusions, exclusion 1
New	Exclusions for listed hazardous activities included	New exclusion for any loss resulting from participating in or training for any of the listed hazardous activities.	General exclusions, exclusion 11
Clarification	Reference to Policy Schedule removed	Reference to Policy Schedule for the benefits payable has been replaced with 'Amount payable table'.	All sections