

Avant Travel Cover – Doctor in Training and Practitioner Members

Product Disclosure Statement and Policy Wording update QM8287-0723 replacing QM8287-0123

Please note this document provides a summary of significant changes in the updated Product Disclosure Statement (PDS) and Policy Wording for Avant Travel Cover – Doctor in Training and Practitioner Members (QM8287- 0723).

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.

What is Covered

Table of benefits

Page no.	Wording reference	Type of update	Description of update
7	Amount payable table	New paragraph	Inclusion of table in PDS document to clarify to members benefit limits available under relevant sections

Policy Wording

Section H

Page no.	Wording reference	Type of update	Description of update
25	'What we will not pay'	New paragraph (clarification)	New paragraph clarifies QBE's position on salvage of luggage items