

# Avant Cyber Insurance

## Group Policy Schedule

Policy wording Version 3.0

Effective 20 March 2022

|   |   |
|---|---|
| <b>Group Policy Number</b>  | CYSY22584191  |
| <b>Policy Period</b>  | From: 4:00pm on 20 March 2022 local standard time<br>To: 4:00pm on 20 March 2023 local standard time  |
| <b>Insured Practice Aggregate Limit</b>   | \$100,000   |
| <b>Deductible</b>   | \$5,000 in respect of an Insured Practice with combined gross billings that do not exceed \$25,000,000 in the financial year preceding the commencement of the Policy Period; or<br>\$10,000 in respect of an Insured Practice with combined gross billings that exceed \$25,000,000 in the financial year preceding the commencement of the Policy Period. |
| <b>Time Retention</b>   | 12 Hours  |
| <b>Retroactive Date</b>   | Unlimited   |
| <b>Jurisdiction</b>   | Australia and New Zealand   |
| <b>Group Policy Aggregate Limit</b><br><i>The Group Policy Aggregate Limit is the maximum amount the Insurer will pay for all claims made by all Insureds during the Policy Period.</i> | \$10,000,000  |
| <b>Section I – First Party</b>  |   |
| <b>A. Damage to Digital Assets</b><br>Insuring Clause Aggregate Limit:  | \$10,000,000  |
| <b>B. Non-Physical Business Interruption and Extra Expense</b><br>Insuring Clause Aggregate Limit:  | \$10,000,000  |
| <b>C. Cyber Extortion</b><br>Insuring Clause Aggregate Limit:   | \$10,000,000  |
| <b>Section II – Privacy, Confidentiality and Security Liability</b><br>Section Aggregate Limit:   | \$10,000,000  |
| <b>Section III – Privacy, Regulation Defence, Awards and Fines</b><br>Section Aggregate Limit:  | \$10,000,000  |
| <b>Section IV – Customer Care and Reputational Expenses</b><br>Section Aggregate Limit:   | \$10,000,000  |
| <b>Section V – Multimedia Liability</b><br>Section Aggregate Limit:   | \$10,000,000  |

IMPORTANT: Avant Practice Medical Indemnity Policy is issued by Avant Insurance Limited, ABN 82 003 707 471, AFSL 238 765 (Avant). Avant Cyber Insurance cover is available until 20/03/2023 to eligible Avant Practice Medical Indemnity Policy holders under a Group Policy between Liberty Mutual Insurance Company, ABN 61 086 083 605 (Liberty) and Avant. The information provided here is general advice only. You should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs before deciding to purchase or continuing to hold a policy with Avant. For full details including the terms, conditions and exclusions that apply, please read and consider the relevant Policy wording and the Cyber Group Policy Schedule, which are available at [avant.org.au](http://avant.org.au) or by contacting us on 1800 128 268. MJN-899 03/22 (DT-2373)