

# Summary of Changes

## Avant Travel Cover – Doctor in Training and Practitioner Members

### Product Disclosure Statement and Policy Wording update: QM8287-0721 replacing QM8287-0520

Please note this document provides a summary of significant changes in the updated Product Disclosure Statement (PDS) and Avant Travel Cover Doctor in Training and Practitioner Members Terms and conditions (QM8287- 0721).

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.

Change Type	What's changed	Explanation	Applicable section
Clarification	Included a definition for "accident"	A new definition describes the type of unexpected and accidental event which must cause an injury, in order for that injury to result in a payable claim	'Words with special meaning'
Deletion	Deleted definitions for "epidemic" and "pandemic"	Definitions for epidemic and pandemic have been removed.	'Words with special meaning'
Clarification	Included a definition for "infectious or contagious disease"	A new definition which defines what is considered as an infectious or contagious disease.	'Words with special meaning'
Clarification	Rename "partial disablement"	Definition for partial disablement has been renamed as "temporary partial disablement".	'Words with special meaning'
Clarification	Updated the definition for "registered medical practitioner"	Definition clarifies who and who will not be considered a registered medical practitioner.	'Words with special meaning'
Clarification	Rename "total disablement"	Definition for total disablement has been renamed as "temporary total disablement".	'Words with special meaning'
Clarification	Updated the definition for "loss of use"	Definition updated to clarify that, for a capital benefit to be payable in relation to permanent injury to a limb, there must be a total loss of all use of that limb.	Section A: Capital benefits 'Words with special meaning'
Clarification	Updated the definition for "permanent"	Definition for permanent which adds the requirement of the opinion of a registered medical practitioner.	Section A: Capital benefits 'Words with special meaning'
Clarification	Updated definition for "permanent total disablement"	Definition describes payable condition 2 in the Capital benefits table.	Section A: Capital benefits 'Words with special meaning'
Clarification	Included a definition for "physical severance"	Definition included to clarify the meaning of physical severance as it relates to hand or foot, arm or leg; and toe.	Section A: Capital benefits 'Words with special meaning'
Clarification	Updated definitions for "paraplegia" and "quadriplegia"	Definitions updated to clarify that paralysis must be permanent.	Section A: Capital benefits 'Words with special meaning'
Clarification	Additional capital benefit restriction	Clarifies the medical assessment process in relation to payable events 2 or 3.	Section A: Capital benefits "Capital benefit restrictions" and "Compensation table – Capital benefits"
Reduced cover & clarification	New exclusion for infections or contagious diseases resulting in an international public health emergency	There is a new exclusion for claims that relate to infectious or contagious diseases which result in an outbreak declared as a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO).	<ul style="list-style-type: none"> <li>Section C: Weekly benefits – illness</li> <li>Section F: Overseas medical and associated expenses</li> <li>Section L: Loss of deposits, cancellation and additional expenses, 'What we will not pay'</li> <li>General exclusions</li> </ul>
Clarification	Update to terms of what we will pay for damaged, lost or stolen baggage, or electronic equipment	Compensation for damaged, lost or stolen baggage will be the lesser of repair/replacement or the value of the item.	Section H: Baggage and personal effects 'Compensation – What we will pay'
Clarification	Payable event update	There is no longer any differentiation between business property or business electronic equipment.	Section H: Baggage and personal effects payable event 3: 'Compensation – What we will pay'
Clarification	Update what is considered an aircraft	Updated to include remotely piloted aircraft.	Section J: Personal liability 'What we will not pay'
Clarification	Rename "vehicle"	The term "vehicle" has been replaced with "motor vehicle" in Section M.	Section M: Refund of motor vehicle excess following collision, damage or theft
Clarification	New definition for motor vehicle	A new definition which defines what is considered a motor vehicle	Section M: Refund of motor vehicle excess following collision, damage or theft
Clarification	Update to terms of what we will pay for refund of vehicle following collision, damage or theft	There is no cover for any loss or damage arising from the use of aircrafts or waterborne crafts	Section M: Refund of vehicle excess following collision, damage or theft