

Avant Travel Cover

Doctor in Training and Practitioner Members

Terms and conditions

QBE Insurance (Australia) Limited

Effective from 1 July 2020

Avant Travel Cover

Terms and conditions for Doctor in Training and Practitioner members under Avant Travel Cover.

Version QM8287-0520 effective from 1 July 2020.

Terms and conditions

This booklet contains important information about the Avant Travel Cover group policy (Policy). The issuer of the Policy is QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE).

The information in this booklet explains:

- the eligibility criteria to access Avant Travel Cover for a fee, and how you can register for Avant Travel Cover; and
- other important information that you should know about the nature of the arrangement between QBE and Avant Mutual Group Limited (Avant, we, our, us).

Please familiarise yourself with the contents of this booklet.

Updating this booklet

Information in this document may be updated when necessary, if the terms and conditions of Avant Travel Cover change. A copy of any updated information is available at avant.org.au/travel.

Eligibility criteria

To be eligible to access Avant Travel Cover, you must be an Avant member who is a medical practitioner or medical practitioner-in-training, and either;

- a) a citizen or a legal permanent resident of Australia or New Zealand, or
- b) hold a Temporary Skill Shortage Visa (subclass 482), Medical Practitioner visa (subclass 422), Temporary Work (Skilled) visa (subclass 457) or Training Visa (subclass 407).

Cover is also provided to your spouse and dependent child if they are accompanying you on your journey.

Important information about the Policy

We hold a group insurance policy with QBE and we have paid the premium for this Policy. If you meet the eligibility criteria, you can, for a fee, register to access cover under the Policy. If we accept your registration, we will send you a schedule of benefits which will confirm the details of cover. It is important that you read and understand the Product Disclosure Statement (PDS) that we will make available to you as part of the registration process and via our website: avant.org.au/travel. If you request a printed copy of the PDS, this will be provided to you free of charge. Our contact details can be found under the heading 'contact details' in this booklet.

Cover under the Policy is provided to you solely by reason of the statutory operation of section 48 of the *Insurance Contracts Act 1984*. You are not a contracting Insured, which means, for example, that you cannot cancel the Policy – only we or QBE can do this.

Avant Mutual Group Limited is not the insurer of the Policy or the Policy issuer and does not guarantee cover under the Policy or holds any rights under the Policy on trust for you. Avant Mutual Group Limited does not act as the agent of, or on behalf of, QBE. Avant Mutual Group Limited nor any of its related corporations are authorised representatives, as that term is known under the *Corporations Act 2001* of QBE or any of its related companies.

No advice is provided by QBE. You should read the PDS before deciding whether the Policy's cover is appropriate for your travel insurance needs, financial situation and objectives.

Checking currency of the Policy

Your entitlement to register cover under the Policy will end at the earlier of the following times:

- if you cease to be a valid registered Avant member, or
- the Policy is cancelled or otherwise comes to an end.

Please note, if the Policy is cancelled or comes to an end while you hold a valid schedule of benefits issued by us, your cover will remain valid despite cancellation of the Policy and you will continue to have access to the benefits under the Policy, subject to its PDS terms, conditions, exclusions and limits.

How to register your cover

You are not entitled to any cover under the Policy for any journey unless you have registered to access cover and cover is confirmed in writing by us, you must have paid the required fee and hold a valid schedule of benefits which will remain in force until the coverage end date specified, unless earlier cancelled by you. You may be entitled to a partial refund if you cancel your cover registration.

Follow these easy steps

Step 1

Review the Avant Travel Cover (Doctor in Training and Practitioner members) PDS which is available to you at avant.org.au/travel to determine whether the cover offered is sufficient to meet your needs.

To determine whether the Policy meets your needs you should read and understand all terms, conditions, exclusions and limits in the PDS, noting that:

- not all events are covered under the Policy
- any one journey can not exceed six (6) months
- maximum per person and aggregate limits apply; and
- each benefit section tells you what is covered and excluded, however you also need to read the general exclusions and general conditions.

Please contact us before you register if you have any questions about the cover.

Step 2

You need to register for cover with us under the Policy by accessing your account in the member login area at avant.org.au/Login/ and using the link displayed on your members page.

You will need to provide the following information to complete the registration process:

- your name
- member ID
- date of birth
- e-mail address
- phone number.

Step 3

You will be required to provide payment when you register online. Avant Travel Cover will follow the same cycle as your Avant Practitioner Indemnity Insurance, and will only run from the time you purchase your cover until your next Avant Practitioner Indemnity Insurance renewal is due in either December or June of each year. If at the time you pay your fee to access the cover, there is one month or less until your next Avant Practitioner Indemnity Insurance renewal, the cost will be pro-rated and will only cover you for that period of one month or less.

Step 4

Once you have successfully registered, we will email you a schedule of benefits. This will set out important information such as:

- the insured persons who are covered by the Policy
- your period of cover; and
- the limits of cover that apply under the Policy.

You will not be able to make a claim under the Policy without a valid schedule of benefits.

Step 5

Check that all of the details set out in your schedule of benefits are accurate.

Your schedule of benefits is an important document as it sets out the scope of your cover. To understand the full terms of cover, you should read it together with the PDS.

Once you have confirmed that all of the details are correct, please make sure you put your schedule of benefits, this booklet and the PDS in a safe place and always take a copy with you on your journey.

Step 6

Pack your bags and enjoy your trip!

What is covered?

Please refer to your schedule of benefits and Avant Travel Cover (doctor in training and practitioner members) PDS for full details of the terms and conditions, general exclusions and general conditions of cover under the Policy.

The following table contains a summary of the maximum benefit limits under the Policy:

On valid registration and purchase, these cover limits apply. Read them along with the terms of the PDS.	Maximum individual compensation (each insured person)
Section A: Capital benefits Capital benefit, payable conditions 1-30 7x pre-disability earnings	\$500,000
Additional benefits applicable to Section A, Broken bones benefit	\$5,000
Section B: Weekly benefit – injury Weekly benefit limit – 85% of weekly earnings, up to a maximum of Excluded period of a claim is 0 days each and every period of disablement. QBE will continue to pay weekly benefits up to a maximum of 156 weeks.	\$3,000
Section C: Weekly benefits – illness Weekly benefit limit – 85% of weekly earnings, up to a maximum of Excluded period of a claim is 0 days each and every period of disablement. QBE will continue to pay weekly benefits up to a maximum of 156 weeks.	\$3,000
Section D: Injury assistance for non-earners	See PDS
Section E:	There's no Policy section E
Section F: Overseas medical and associated expenses	Unlimited
Overseas emergency dental expenses	\$15,000
Overseas emergency optical expenses	\$15,000
Section G: Emergency travel assistance	Included
Section H: Baggage and personal effects Accidentally damaged, lost or stolen baggage: each article limited to \$10,000. Accidentally damaged, lost or stolen electronic equipment (but not business electronic equipment): <ul style="list-style-type: none">• maximum for each insured person: \$7,500• maximum for each article: \$3,750. An excess of \$250 applies to each insured person's claim for accidentally damaged, lost or stolen electronic equipment. Accidentally damaged, lost or stolen business property and business electronic equipment, belonging to the insured person or the Insured: as per Policy Wording. An excess of \$250 applies to each insured person's claim for accidentally damaged, lost or stolen business electronic equipment.	\$20,000 , subject to applicable sub-limits.
Section I: Money, cards and travel documents	
Money	\$2,000
Cards and travel documents	See PDS
Section J: Personal liability	\$5,000,000
Section K: Kidnap and ransom and personal extortion	\$1,000,000
Section L: Loss of deposits, cancellation and additional expenses	
Loss of deposits, cancellation and additional expenses	\$20,000
Additional expenses	See PDS
Section M: Refund of vehicle excess following collision, damage or theft	\$5,000

On valid registration and purchase, these cover limits apply. Read them along with the terms of the PDS. **Maximum individual compensation (each insured person)**

Additional covers	Maximum individual compensation (each insured person)
1. Environmental and natural disaster evacuation cover	\$50,000
2. Political evacuation cover	\$50,000
3. Search and rescue expenses	See PDS
4. Spousal assistance	See PDS
5. Additional cover back home	See PDS
6. Death by specified sickness benefit	See PDS
7. Repatriation and funeral expenses	See PDS

Please read the Avant Travel Cover PDS for terms and limitations of cover. Some cover limits are not indicated in the above summary table; they are issued on the schedule of benefits once an Avant member's registration has been processed.

In addition to the preceding maximum per traveller benefit limits, QBE's cover has aggregate limits that apply to all claims made by any of the insured travellers affected by the same event.

Those aggregate limits of liability are:

Altogether, for sections A, B, C, H, I, M and Additional covers	\$20,000,000
Overseas medical and associated expenses	Unlimited
Personal liability	\$5,000,000
Kidnap and ransom and personal extortion	\$1,000,000
Loss of deposits, cancellation and additional expenses	\$20,000
Additional covers: 1. Environmental and natural disaster evacuation	\$500,000
Additional covers: 2. Political evacuation	\$500,000

QBE will not pay more than the amount stated below for all claims by Insured persons who are involved in the one incident under Section A arising out of or in connection with:

1. a charter aircraft \$1,000,000
2. a light aircraft \$1,000,000
3. a helicopter \$1,000,000

The above aggregate limits represent the maximum QBE will pay for any one event involving one or more insured person under the Policy's cover.

Please familiarise Yourself with the contents of the PDS. You can read the it at avant.org.au/travel.

Privacy

Your privacy is important. We collect, use and retain personal information in accordance with the Australian Privacy Principles. Our detailed privacy policy is available on our website at avant.org.au/privacy-policy.

If you decide to take up QBE travel insurance through Avant, QBE will collect and manage your personal information in accordance with its privacy policy, available at qbe.com.au/privacy.

Contact details

For enquiries about the Avant Travel Cover

For general enquiries about Avant Travel Cover you can contact Avant at:

Address Level 6, Tower 3 Darling Park, 201 Sussex Street Sydney, NSW 2000,

Address PO Box 746 Queen Victoria Building, NSW 1230, Australia

Phone **1800 128 268**

Fax **1800 228 268**

Email memberservices@avant.org.au
or travelinsurance@avant.org.au

Website avant.org.au/travel

Making a claim and non-emergency assistance

If you need to make a claim, download the Avant Travel Insurance claim form at avant.org.au and email it to avantclaims@qbe.com

If you need to contact QBE's claims team for non-emergency assistance, you can on **(02) 9375 4874** (8:30am-5:30pm), Mon-Fri, Sydney time.

24 hour emergency assistance

If you need emergency assistance during your journey, please call Fullerton Assistance on **+61 2 9299 5390**.

Fullerton Assistance will accept a reverse-charge call if you are calling from outside of Australia. If you'd like to make a reverse-charge call, simply locate the reverse-call provider's number from the country you are calling from, call that number and then provide the Fullerton Assistance number below.

Country	Telephone
Austria	0800 200 202
Brazil	0800 890 6112
Canada	1800 663 0683
China North	108 610
China South	1082 610
Fiji	004 890 6101
France	0800 99 0061
Germany	0800 0800 061
Greece	008 006 111
Hong Kong	800 960 061
India	000 61 17
Indonesia	001 801 61
Ireland	1800 55 0061
Israel	1809 49 4610
Italy & San Marino	800 172 610
Japan	0066 55 661
Korea South	00 722 610
Malaysia	1800 80 0061
Netherlands	0800 022 0061
New Zealand	000 961
Philippines	101055 6120
Singapore	8000 610 610
South Africa	0800 990 061
Spain	900 990 061
Sweden	020 799 061
Switzerland	0800 55 5004
Thailand	1800 0 061 10
Turkey	0811 288 0061
United Kingdom	0800 856 6161
United States	1800 682 2878

Contact Avant Mutual

Australian Capital Territory office

Suite 418, Level 4, 15 Moore Street
Canberra ACT 2601
Telephone 02 6169 4106
Fax 03 8673 5015

New South Wales office

Level 6, Darling Park 3, 201 Sussex Street
Sydney NSW 2000
PO Box 746, Queen Victoria Building NSW 1230
Telephone 02 9260 9000 Fax 02 9261 2921

Queensland office

Level 18, 345 Queen Street
Brisbane QLD 4000
GPO Box 5252, Brisbane QLD 4001
Telephone 07 3309 6800 Fax 07 3309 6850

South Australia office

Level 1, 195 Melbourne Street
North Adelaide SA 5006
PO Box 1263, Adelaide SA 5001
Telephone 08 7071 9800 Fax 08 7071 5250

Tasmania office

Suite 4, 147 Davey Street
Hobart TAS 7000
PO Box 895, Hobart TAS 7001
Telephone 03 6223 5400 Fax 1800 228 268

Victoria office

Level 36, Melbourne Central Tower, 360 Elizabeth Street
Melbourne VIC 3000
GPO Box 1606, Melbourne VIC 3001
Telephone 03 9026 5900 Fax 03 8673 5015

Western Australia office

Level 1, 1315 Hay Street
West Perth WA 6005
PO Box 950, West Perth WA 6872
Telephone 08 6189 5700 Fax 08 6189 5713

 1800 128 268

 avant.org.au

Avant Mutual Group Limited
ABN 58 123 154 898

Avant Travel Cover issued by
QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFSL 239545

Avant Travel Cover is available to eligible Avant members under a Group Policy between QBE Insurance (Australia) Limited ABN 78 003 191 035 and Avant Mutual Group Limited ABN 58 123 154 898. The insurance cover issuer is QBE Insurance (Australia) Limited. For full details including the registration requirements, restrictions, terms, conditions and exclusions that apply, please read and consider the Product Disclosure Statement and the Terms and conditions for eligible members; both available at avant.org.au or by contacting us on 1800 128 268. MJN365 06/20 (1061-3)