

AVANT TRAVEL INSURANCE COVER

Information booklet and terms and conditions for eligible members
(Doctor in Training and Practitioner Members)

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V5 Effective from 1 January 2018

About this booklet

This booklet contains important information about the Eligible Member Travel Insurance Cover. It is current as at 1 January 2018.

The issuer of the group travel Insurance Policy (**Policy**) for the Eligible Member Travel Insurance Cover is Accident & Health International Underwriting Pty Ltd ABN 26 053 335 952 AFSL 238291 (**AHI**). The insurers are Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (**CGU**) for Sections 1 to 9 and AIA Australia Limited ABN 79 004 837 861 for Section 10 (**Insurers**).

The information in this booklet explains:

- ▶ The basis on which You may be entitled to travel Insurance cover under the Eligible Member Travel Insurance Cover, including how You can register insurance cover with Avant
- ▶ Other important information You should know about the nature of the arrangement between AHI and Avant Mutual Group Limited ABN 58 123 154 898 (**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 of the Eligible Member Travel Insurance Cover change, this booklet will be updated. A copy of any updated information is available at avant.org.au/travel.

Being entitled to cover

If You are a Doctor in Training (DiT) or Practitioner Member of Avant under the age of 85, You can access the Eligible Member Travel Insurance Cover. This means You are an **Eligible Member**.

As an Eligible Member, You are entitled to cover for Your travel under the Eligible Member Travel Insurance Cover if You have validly purchased cover and You hold a valid Schedule of Benefits for that travel. For cover to apply, You must hold a valid Schedule of Benefits prior to the undertaking of travel.

For more details on how to register cover please read the information under the heading 'How to Register Your Cover'.

IMPORTANT INFORMATION ABOUT THE POLICY

We hold a group Insurance Policy with the Insurers, which is issued by AHI. We have paid the premium for this Policy. As an Eligible Member, if You hold a valid Schedule of Benefits for a journey, You are entitled to cover under the Policy, subject to the terms and conditions of the Policy, for travel that commences and ends in the time period set out in the Schedule of Benefits.

The terms and conditions of the Policy are set out in the Product Disclosure Statement (PDS) which can be found at avant.org.au/travel.

If You require a printed copy of the Product Disclosure Statement 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 (Cth). You are not a contracting Insured, which means, for example, that You cannot cancel the Policy – only We or AHI can do this.

We are not the Insurer of the Policy or the Policy issuer. We do not guarantee cover under the Policy or hold any rights under the Policy on trust for You. We do not act as the agent of, or on behalf of, the Insurer or AHI. Neither Avant nor any of its related corporations are Authorised Representatives under the Corporations Act 2001 (Cth) of AHI or any of its related companies.

We do not hold an Australian Financial Services Licence (unlike our licensed subsidiary Avant Insurance Limited) and cannot provide financial product advice.

No advice is provided by AHI. You should read the Product Disclosure Statement before deciding whether this insurance is appropriate for Your needs, financial situation or 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 an Eligible Member
- ▶ if You cease to be an Avant Member or
- ▶ the Policy is terminated or otherwise comes to an end.

Please note: If the Policy is terminated or comes to an end while You hold a valid Schedule of Benefits issued by Us, Your cover will remain valid despite termination of the Policy and You will continue to have access to the benefits under the Policy, subject to the terms and conditions of the Policy.

If the purchase of cover, using the processes set out under the heading 'Follow these easy steps', is not successful for any reason, the Policy is not current. If You can purchase the cover successfully this is because the Policy is current.

Otherwise, You can also confirm the currency of the Policy by calling Avant Member Services, the details of which can be found under the heading 'Contact Details' in this booklet.

We will compensate You for any loss or damage suffered by You as a result of any failure by Us to confirm the currency of the Policy, and the currency of Your entitlement to purchase cover, in accordance with the processes set out above.

HOW TO REGISTER YOUR COVER

You are not entitled to any cover under the Policy for any journey unless You have validly purchased cover with Us. You will have proof of cover if You hold a valid Schedule of Benefits which will remain in force until the renewal date specified, unless cancelled by You. You may be entitled to a refund if You cancel Your cover.

Follow these easy steps

Follow the steps below to obtain cover under the Policy.

Step 1

Review the Product Disclosure Statement which is available to You at avant.org.au/travel to determine whether the cover provided by the Eligible Member Travel Insurance Cover is sufficient to meet Your travel insurance needs.

To determine whether the Policy meets Your travel insurance needs for a journey You should consider factors including the following:

- ▶ whether claims arising in Your destination are covered by the Policy
- ▶ whether the Policy provides cover for the entire length of Your journey
- ▶ whether the maximum benefit limits will provide adequate compensation in Your circumstances if You are required to claim under the Policy
- ▶ whether You have a Pre-Existing Medical Condition that is excluded under the Policy
- ▶ whether all of the general exclusions under the Policy are acceptable to You.

Step 2

You need to register for cover with Us under the Policy by logging in to Your on-line member's account (avant.org.au/Login/) and using the link displayed on Your member's home page.

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

- ▶ your name
- ▶ membership number
- ▶ date of birth
- ▶ names of accompanying spouse/partner/de facto or dependent children
- ▶ e-mail address
- ▶ phone number.

Step 3

You will be required to provide payment when You register online. The cost is \$225 (including GST) for Doctor in Training (DiT) members and \$550 (including GST) for Practitioner members for a maximum of 12 months cover. Travel Insurance 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 purchase the cover there is one month or less until your next Avant Practitioner Indemnity Insurance renewal, the cost will be \$149.98 for DiTs and \$366.63 for Practitioners both including GST, and will only cover you for that period of one month or less.

Step 4

Once You have successfully purchased Your cover, You will receive a Schedule of Benefits by e-mail from Us. Your Schedule of Benefits will set out important information such as:

- ▶ the named individuals who are covered by the Policy
- ▶ your period of cover
- ▶ 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.

Once You have confirmed that all of the details are correct, please make sure You put Your Schedule of Benefits, this booklet and the Product Disclosure Statement in a safe place and always take a copy with You on Your journeys.

Step 6

Pack Your bags and enjoy Your trip!

Please take Your Schedule of Benefits, this booklet and the Product Disclosure Statement with You.

WHAT IS COVERED?

Please refer to Your Schedule of Benefits and Product Disclosure Statement for details of the applicable terms and conditions, general exclusions and general conditions of cover under the Policy.

The maximum benefit limits under the Policy are:

Section	The Schedule of Compensation Applicable Under Each Section of the Policy for each Insured Person during the Period of Insurance	Maximum Benefits Payable Each Insured Person*
1	<p>Death and Capital Benefits (Sum Insured Events 1-19)</p> <p>Weekly Benefit Event 20</p> <p>Weekly Benefit Event 23</p>	<p>7 time annual Salary up to a maximum of \$500,000</p> <p>85% of weekly Salary up to a maximum of \$3,000</p> <p>85% of weekly Salary up to a maximum of \$3,000</p>
2	Medical, Medical Evacuation and AHI Assist	Unlimited for 24 months
3	Additional Expenses	\$200,000
4	<p>Baggage, Travellers' Cheques, Travel Documents and Credit Cards (limit any one item 50% of Sum Insured)</p> <p>Computers and Electronic Equipment (\$250 excess applies) (limit any one item 50% of Sum Insured)</p> <p>Money and Credit Cards</p>	<p>\$20,000</p> <p>\$7,500</p> <p>\$2,000</p>
5	Loss of Deposits and Cancellation Charges	\$20,000
6	Kidnap, Detention, Extortion and Ransom	\$1,000,000
7	Hire Car Excess Expenses	\$5,000
8	Alternative Employee Expenses	\$10,000
9	Personal Liability	\$5,000,000
10	Evacuation Cover and Personal Safety	\$25,000
11	Life Insurance (death as a result of sickness occurring within 4 weeks of the commencement of the journey). Only applicable for Insured Persons under 65 years of age.	\$50,000

If there is no amount shown against any one or more Sections 1-11, no cover is provided in respect of them.

*Please refer to the Product Disclosure Statement for the sub-limits which apply to various sections of the policy.

In addition to these maximum benefit limits, the Policy has an aggregate limit that applies to all claims made under the Policy (other than for Medical Expenses (Section 2) and Personal Liability (Section 9) by all Eligible Members. This aggregate limit is \$20,000,000.

An aggregate limit of \$1,000,000 also applies for claims arising from any one event of the following categories of events:

- ▶ charter/non-scheduled flights
- ▶ nuclear, biological and chemical terrorism.

Once these limits have been exhausted for the Policy, no other claims will be paid under the Policy unless the limit is reinstated.

Please familiarise Yourself with the contents of the Product Disclosure Statement. A copy of the Product Disclosure Statement is available to You 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/travel.

CONTACT DETAILS

For enquiries about the Avant Travel Insurance cover

For general enquiries about the Eligible Member Travel Insurance cover You can contact Avant at:

Address: Level 6, Tower 3 Darling Park, 201 Sussex Street Sydney, NSW 2000, Australia
 Postal Address: PO Box 746 Queen Victoria Building, NSW 1230, Australia
 Phone: **1800 128 268**
 Fax: **1800 228 268**
 Email: memberservices@avant.org.au or ahi@avant.org.au
 Website: avant.org.au/travel

Claims and other non-emergency assistance

If You need to make a claim or require non-emergency assistance during a journey please call AHI at:

Address: Level 4, 33 York Street, Sydney, NSW 2000
 Phone: from Australia **(02) 9251 8700** from overseas **+61 (2) 9251 8700**
 Fax: **+61 (2) 9251 8700**
 Email: avantclaims@acchealth.com.au
 Website: acchealth.com.au

24 hour emergency assistance

If You need emergency assistance during the journey please call Australia DIRECT and REVERSE CHARGE on:

Phone: **+61 (2) 9978 6666**
 Fax: **+61 (2) 9888 3609**

For other countries please call reverse charge via operator.

Avant Insurance Limited ABN 82 003 707 471 AFSL 238765

Registered Office

Level 6, Tower 3 Darling Park
201 Sussex Street, Sydney NSW 2000
PO Box 746 Queen Victoria Building Sydney NSW 1230

DX 11583 Sydney Downtown **Website** avant.org.au
Phone 02 9260 9000 **Fax** 02 9261 2921

Freecall 1800 128 268 **Freefax** 1800 228 268

A subsidiary of Avant Mutual Group Limited ABN 58 123 154 898

IMPORTANT: Avant Travel Insurance Cover is available under a Group Policy between Accident & Health International Underwriting Pty Limited ABN 26 053 335 952 and Avant Mutual Group Limited ABN 58 123 154 898. The issuers are Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU) and AIA Australia Limited ABN 79 004 837 861. For full details including the restrictions, terms, conditions and exclusions that apply, please read and consider the PDS, and Avant's Terms and Conditions of Travel Insurance Cover available at avant.org.au or by contacting us on 1800 128 268.

V5 Effective 1 January 2018

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