

Avant Travel Cover

Doctor in Training and Practitioner Members

Terms and conditions

QBE Insurance (Australia) Limited

Avant Travel Cover

Terms and conditions for doctor in training and practitioner members under Avant Travel Cover.

Version 1 effective from 1 January 2019.

Terms and conditions

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

The information in this booklet explains:

- the basis on which You may be entitled to travel insurance cover under the 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 QBE and Avant Mutual Group Limited (Avant, We, Our, Us).

Please familiarise yourself with the contents of this booklet.

Date drafted 20 November 2018, effective date 1 January 2019.

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.

Being entitled to cover

If You are a doctor in training (DiT) or practitioner member of Avant, You can, for a fee, register to access Avant Travel Cover.

Once You're a registered Avant member and we have provided you with a Avant Travel Cover Schedule of Benefits, Your covered travel is protected under the Avant Travel Cover policy. For cover to apply, You must hold a valid Schedule of Benefits prior to starting your trip.

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 QBE. We have paid the premium for this Policy. If you register for Avant Travel Cover and hold a valid Schedule of Benefits for your trip, you'll be set to travel. You'll be entitled to cover under the Policy's terms. We will provide you with a Schedule of Benefits which will confirm the details of your cover.

The terms the Policy are set out in the Avant Travel Cover (doctor in training and practitioner members) PDS, which can be found at 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.

If your attempt to register for and purchase Avant Travel Cover, using the processes set out under the heading 'Follow these easy steps', is not successful for any reason, you will not have Avant Travel Cover. If You can register and purchase the cover successfully this is because the Policy is current.

You can always 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.

How to register your cover

You are not entitled to any cover under the Policy for any trip unless You have validly registered and purchased cover through Us. You will have proof of cover if You 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 travel insurance needs.

To determine whether the Policy meets Your travel insurance needs for a trip 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 length of Your trip or the trip of those travelling to directly join you
- 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 the cover-specific and general exclusions in the Policy are acceptable to You.

Step 2

You need to register for cover with Us under the Policy by accessing your account in the Members 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. The cost is \$225 (incl. GST) for doctor in training (DiT) members or \$550 (incl. GST) for practitioner members, for a maximum of 12 months cover. 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 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, each incl. GST, and will only cover you for that period of one month or less.

Step 4

Once You have successfully purchased, or agreed to purchase 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 travellers 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. To understand the full terms of cover, you should read it along 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 trip.

Step 6

Pack Your bags and enjoy Your trip!

Please take Your Schedule of Benefits, this booklet and the PDS with You, or keep an online copy handy.

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 applicable 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 travel insurance application 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	Unlimited
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 travellers 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 trip, 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, 91 Havelock 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 is issued by QBE Insurance
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