

Important notification

Change of travel insurance provider

Avant is committed to providing you with superior member benefits, so from 1 January 2019 we switched travel cover providers to QBE Insurance (Australia) Limited and have updated the cover that's on offer.

This notification applies to financial year members who register for Avant Travel Cover for travel commencing from 1 July 2019.

Below is a summary of some of the key changes to your cover. For full terms, restrictions, conditions and exclusions, please read the product disclosure statement, and Avant's terms and conditions of travel cover, which form the basis of your contract with us.

Summary of changes to your cover

Clause	Expiring Avant Travel Cover – Accident & Health International Underwriting Pty Limited	Avant Travel Cover – QBE Insurance (Australia) Limited (effective 1 January 2019)
Use of mobile phone without consent following loss or theft	Not insured	Cover for use of mobile phone without consent following loss or theft (\$1,500 limit).
Scope of travel	Travel must be interstate or overseas and more than 100km from residence/business	Cover for travel within Australia (more than 250km from normal place of work or residence), plus cover overseas.
Maximum age restriction for insured persons	Cover up to 85 years only	No maximum age limit for travellers' medical expense coverage or other key policy benefits. Some 65 or over age restrictions apply to non-key benefits.
Car hire excess	Cover for hire car vehicle only	Cover for hire and personal vehicle excess (personal vehicle only when used for business).
Accompanying spouse/partner and dependent children	Accompanying spouse/partner specifically listed on schedule for cover	Accompanying spouse and dependent children are automatically included (PDS explains who's who).
Evacuation expenses	Natural disaster and political unrest evacuation cover \$25,000 per insured person	Natural disaster and political unrest evacuation cover \$50,000 per insured person.
Additional expenses when staying in overseas hospital	Overseas hospital expenses up to \$200 per day (\$6,000 total per traveller limit)	Up to \$300 per day for stay over 24 hours (\$6,000 total per traveller limit).
Medical expenses for emergency optical/dental, when not caused by your travel	No sub-limit	Limited to \$15,000 per insured traveller, per event, if not caused as a result of your travel, e.g. tooth extraction due to acute pain.
Death benefit	Life insurance cover for death from illness (non-pre-existing) up to \$50,000	Death benefit for a list of specific illnesses (non-pre-existing) up to \$50,000. Restrictions apply.
Repatriation of remains and personal effects, and funeral expenses	Limited to reasonable costs	Limited to reasonable costs up to \$50,000 per insured traveller.
Cover for uninsured employees	Evacuation cover provided for uninsured employees of insured persons where the insured person requires medical evacuation	Not covered.
Insolvency of travel services provider	Limited to \$20,000 per insured person, per event	Cover limited to \$25,000 for entire insured travelling group. A \$250 excess applies, per person, to each claim.

Avant is run purely for the benefit of our members. If you have any questions about your travel insurance cover, your Member Services team are happy to assist you Monday to Friday 8am to 7pm AEST on **1800 128 268** or **memberservices@avant.org.au**