

Avant Travel Cover

Doctor in Training and Practitioner Members

Frequently asked questions

For insurance issued by QBE Insurance (Australia) Limited

Frequently asked questions

1. What are the key features of Avant's Travel Cover?

The most critical component of any travel insurance policy is that it provides cover for medical expenses incurred overseas for an unlimited amount. Avant's travel policy provides such cover for a period of 24 months from the date of injury or illness, provided the expenses relate to a condition which first manifests itself during the insured trip and includes the payment of medical expenses in Australia, where legislation allows.

Other key features of travel cover include:

- world-wide overseas and interstate travel (outside a radius of 250km from usual place of residence or work),
- unlimited trips in purchased cover period (each trip limited to six months duration),
- accompanying spouse/partner/de facto and dependent children included for no additional fee (see PDS for meanings of these persons),
- cover for forfeited prepaid tickets and bookings, including conference bookings, missed transport, hotel and pre-booked accommodation, as a result of unforeseen injury or illness of a traveller or certain relatives back home, and
- cover for pregnancy related expenses (subject to coverage terms and conditions) except for policy's section C and D covers.

The policy also covers you for the loss of deposits you have paid prior to travel due to certain unforeseen circumstances and additional related expenses you may incur whilst travelling. Cover for your baggage and personal effects, including certain cover for electronic equipment, is included along with kidnap and ransom coverage.

Please refer to the Avant Travel Cover Doctor in Training and Practitioner Members Product Disclosure Statement (PDS) at avant.org.au/travel to read the full inclusions, exclusions and conditions of this cover.

2. How can I register for Avant Travel Cover?

You can register by visiting avant.org.au/travel. You will need your log in details to register for Avant Travel Cover via the Member login area. If you don't have your details, Member Services can assist you with obtaining these during business hours on **1800 128 268** or via email at memberservices@avant.org.au. Your password can also be retrieved by using the 'forgotten password' link when logging into the Member login area section of Avant's website.

3. What is the cost of Avant's Travel Cover?

For calendar year policies, the cost is \$225 (including GST) for Doctor in Training (DiT) members or \$550 (including GST) for Practitioner members, for a maximum of 12 months cover. 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 purchase the cover there is one month or less until your next Avant Practitioner Indemnity Insurance renewal, the cost will be \$149.98 for DiT members and \$366.63 for practitioner members both including GST, and will only cover you for that period of one month or less.

4. What about any pre-existing medical conditions?

It's important to know how a travel insurance policy works for a medical condition that's known to a traveller before they start their trip. Avant Travel Cover provides cover for most non-serious pre-existing medical conditions, should they cause you to incur medical expenses and related costs. There are some important restrictions to understand. The insurer, QBE, does not cover pre-existing medical (including pre-existing dental or optical) conditions, or related costs, if:

- a trip is undertaken against medical advice,
- a trip is undertaken for the purpose of obtaining medical treatment for that condition,
- the cost or expense relates to dental or optical conditions which were routine (e.g. a filling) and not the result of an injury or illness first experienced while on your trip,
- the cost or expense relates to a terminal illness diagnosed before your trip commences, and
- the cost or expense relates to ongoing treatment or medication for an injury, illness or condition which occurred before a traveller's trip commences, which a registered medical practitioner informed the traveller to continue during their trip.

Please refer to the PDS at avant.org.au/travel to understand the full inclusions, exclusions and conditions of this cover.

5. How much does it cost to include my accompanying spouse and/or dependent children?

Many travel policies require you to pay a premium for each person travelling on the insurance policy however, Avant Travel Cover automatically includes cover for your accompanying spouse/partner/de facto and dependent children at no additional cost to you.

QBE's cover defines 'spouse' as:

the Avant member's husband or wife, de-facto or life partner (including same-sex partners), which whom you have continuously cohabited for a period of six months or more at the time of a covered event.

QBE's cover defines dependent child(ren) as:

the Avant member's unmarried child(ren) (including step and legally adopted children) who:

- normally reside with the Avant member, and
 - are under 19 years of age, or
 - are under 25 years of age and a full time student, or
 - are primarily dependent upon you or your spouse for maintenance or support due to reason of diagnosed permanent mental or physical disability.

6. Can my spouse, partner de-facto or dependent child travel without me?

Your spouse and dependent children will be covered under Avant Travel Cover if the primary purpose of their trip is to join the Avant member in their trip, and so long as they start their own trip no earlier than 72 hours before the Avant member starts their trip, and so long as they return home no later than 72 hours after the Avant member returns home.

7. Can my country of domicile be anything other than Australia?

The country of domicile on your registration for Avant Travel Cover must be Australia or New Zealand. It needs to be where you normally live.

8. What if I have forgotten to register a dependent child or spouse?

The great news is you don't have to register individual family members. See FAQ number five for which travellers your Avant Travel Cover automatically covers, once you have validly registered for travel insurance with us.

9. What countries can I travel to?

You and your accompanying spouse and/or dependent children can travel to any country in the world. Emergency travel assistance may not be provided by QBE in a situation where war or large scale public disturbance breaks out. QBE's loss of deposits and trip cancellation cover (Section L in the PDS) also excludes cover for changing your mind about travelling to a destination, bookings made after the World Health Organisation or mass media issue reports recommend against travel to a destination, or when the Australian or New Zealand government (based on your country of domicile) issues a 'do not travel' warning to all or parts of your intended destination. Avant strongly recommends that you register your travel itinerary with the Australian Government Department of Foreign Affairs and Trade (DFAT) at smarttraveller.gov.au and to consider the current travel warning level for the country you are travelling to in order to determine if it is safe.

Read the PDS at avant.org.au/travel to understand the full inclusions, exclusions and conditions.

10. How long can I travel on any one trip?

Avant Travel Cover allows you to leave home and travel for up to six months on a single trip. Cover cannot be extended for a longer period. Once you are back home, you can leave on a new trip so long as you are within your purchased, registered travel cover period.

11. When should I register for Avant Travel Cover?

As soon as you book your travel. When you register for Avant Travel Cover you are covered for the loss of deposits or payments for unused travel and accommodation as a result of certain unforeseen circumstances such as illness. Consider registering for Avant Travel Cover as soon as you book your trip.

12. What is the maximum age limit for persons travelling?

We are pleased to let you know that Avant Travel Cover is available to doctors in training and practitioners, who are Avant Members, with no age limits. Medical expense coverage is not limited by age. We do point out that a few non-key benefits are limited to claimants or other persons being under 65 years of age. For example Section M, Additional Benefit number 6 (Death by specific sickness benefit).

13. Are there any restrictions on claims where a relative is the cause of the claim?

Avant Travel Cover defines who a relative is, when it comes to Section L (Loss of Deposit, cancellation and additional expenses) cover. The definition of relative does not impose an age limit. If you are interested in understanding what 'relative' means under the policy, please read Section L of the PDS and the definition of 'relative'.

14. Who should I call if I require emergency assistance including medical or security assistance?

You should contact QBE's emergency assistance provider, Fullerton Assistance, reverse charge immediately on **+61 2 9299 5390**. For example, if you suffer an injury while on your trip and require urgent medical attention, please reverse-charge call Fullerton Assistance and they will be able to assist you, 24/7.

15. How do I make a claim?

Please complete the relevant sections of the claim form available [here](#) and send it along with all relevant documentation to avantclaims@qbe.com. The claims team at QBE will action your claim and keep you updated as to its progress or if any additional information is required.

16. How much cover do I have for my baggage?

The overall limit for each insured traveller is \$20,000 with a limit on any one baggage or personal effect item of \$10,000. Computers and electronic equipment, which is not ordinarily used for business, are covered for \$7,500 per traveller, with a per article limit of \$3,750. Money coverage is limited to \$2,000, and there are other sub-limits for certain items such as business property. See the PDS at avant.org.au/travel for full details.

17. How many excesses does the policy have?

You will find that many travel insurance policies have an excess for every section however, Avant's Travel Cover contains only two excesses: \$250 excess for any type of electronic equipment loss and a \$250 excess in the case of a loss of deposit or cancellation claim due to the insolvency of a travel or accommodation provider. In each case the excess applies per traveller, per incident.

18. What types of electronic equipment am I covered for?

You have cover for a wide range of electronic equipment including mobile phones, laptops, tablets, cameras, camera equipment and electronic items which you carry, including its attached or unattached accessories.

19. How much does it cost for sports, snow sports and more risky leisure activities?

Many travel insurance policies require an additional premium to cover sports, snow sports and more risky leisure activities. Avant's Travel Cover does not exclude cover for sports or snow sports, so long as your participation in them is not as a professional. QBE regards 'professional sport' as a ground-based activity which you participate in on an amateur basis, that is, you do not receive financial reward or payment which exceeds 20% of your total annual earnings. QBE's cover does not extend training for, or participation in, professional sports.

It's important to note QBE's cover does not extend to flying or other aerial activities, unless travelling as a passenger of a properly licensed aircraft. QBE does however cover hot-air ballooning, parasailing and bungee-jumping.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions of this cover.

20. Do I have hire car excess cover and who can I hire a car from when travelling?

There is cover for hire car excess or deductible, for a vehicle you hire while on your trip. There is also cover for your excess if you are driving your own car for business purposes. The hire vehicle must be from a licensed rental company.

Please refer to the PDS (Section M) at avant.org.au/travel for full inclusions, exclusions and conditions of this cover.

21. Do I have cover for pregnancy and pregnancy related expenses?

Many travel insurance policies exclude pregnancy after 26 weeks. Avant's Travel Cover does not exclude pregnancy, however does limit pregnancy-related coverage under certain coverage sections, being:

- the weekly illness benefit (Section C),
- the injury assistance for non-earners (Section D),
- medical expense coverage (Section F) if a trip is undertaken against medical advice or for the purposes of medical treatment or if the pregnant traveller is already receiving treatment or medication for pregnancy and their normal doctor has advised such medical care to continue during the trip.

No capital benefits (Section A) are payable for death or any other medical condition caused by childbirth, pregnancy or any related complications.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions of this cover.

22. How do I dispute a claim or make a complaint about the Insurer?

If you do not agree with a decision QBE makes about your claim, you can contact QBE's Customer Care Unit on **1300 650 503** (9.00am to 5.00pm Sydney time, Mon-Fri excluding public holidays). If you're not happy with that outcome, you can refer your claim to QBE's Internal Dispute Resolution (IDR) department. External review of your dispute, should it ever be required, is available at no cost to you through the Australian Financial Complaints Authority (AFCA). AFCA can be contacted on **1800 931 678**.

23. Who do I contact to discuss Avant's travel insurance?

You may contact Avant Member Services by phone on **1800 128 268** or by email travelinsurance@avant.org.au or memberservices@avant.org.au.

For emergency assistance whilst on your trip please contact the emergency assistance provider, Fullerton Assistance, available 24 hours/7 days, on **+61 2 9299 5390**. If you are outside of Australia, you can reverse charge this phone number by first calling a reverse charge provider in that country, and then providing them the above number.

24. Is my Avant Travel Cover renewable?

Once you are registered, your Avant Travel Cover is renewable once a year, in line with your practitioner indemnity insurance policy. Your cover renewal invitation will be sent to you at the same time as your normal Avant renewal documentation each year. Should you not wish to renew your Avant Travel Cover, please notify Avant in writing at travelinsurance@avant.org.au or memberservices@avant.org.au.

Scenarios

Can I travel with a pre-existing medical condition?

An insured person can travel with most pre-existing medical conditions and have medical cover for that condition. The following coverage restrictions do apply. There's no cover if:

- a trip is undertaken against medical advice,
- a trip is undertaken for the purpose of obtaining medical treatment,
- the cost or expense relates to dental or optical conditions which were routine (e.g. a filling) and not the result of an injury or illness first experienced while on your trip,
- cost or expense relates to a terminal illness diagnosed before your trip commences, or
- the cost of expense relates to ongoing treatment or medication for an injury, illness or condition which occurred before a traveller's trip commences, which a registered medical practitioner informed the traveller to continue during their trip.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions of this cover.

What if my baggage is stolen?

In the unfortunate scenario that your baggage is stolen, Avant's Travel Cover will respond long as the terms and conditions of the policy are met.

One important term is ensuring you obtain a local police report if your baggage or personal effects are lost or stolen. This report must be obtained within 24 hours of the incident becoming known to you. It's also important to understand that there is no cover for baggage or personal effects, including any electronic item, if the item is left unattended. This includes leaving it with a person you have not previously met or in a public space where the item can be taken without your knowledge or when left at a distance from which you cannot prevent it from being taken.

What happens if I'm hospitalised and incur costs for medical expenses?

Avant has arranged travel insurance cover which is comprehensive and includes case management by an emergency assistance company, Fullerton Assistance, who you should call in the event of an emergency. They can be contacted 24 hours/7 days on **+61 2 9299 5390**. If you are outside of Australia, you can reverse charge this phone number by first calling a reverse charge provider in that country, and then providing them the above number. In the unlikely event that you incur substantial medical expenses, and are hospitalised when outside of your normal country of residence (Australia or New Zealand), the insurer will pay these expenses on your behalf under the terms of coverage.

What should I do if there are strikes and riots in my location and my personal safety and security is compromised?

Dangerous situations aren't just confined to certain parts of the world, so if you find yourself in a situation where your personal safety and security is at risk, please contact the emergency assistance company Fullerton Assistance 24 hours/7 days, on **+61 2 9299 5390**. Fullerton Assistance's contact details can also be found in your Schedule of Benefits, PDS and Terms and conditions. The PDS, Terms and conditions and these FAQs can also be found on Avant's website, avant.org.au/travel.

What insurances do I need to take out when hiring a vehicle while travelling?

When hiring a vehicle, as part of the hiring arrangement the insured person must ensure that all hired-vehicle damage and third-party liability insurance is selected (if discretionary) under the hire agreement and for the duration of the rental period. Avant Travel Cover provides for up to \$5,000 AUD rental vehicle excess cover. This means you do not need to select the 'excess-buy-down' or 'excess reduction' option. If an incident claim must be made under the vehicle hire agreement, your travel cover will provide payment of your vehicle rental company's standard excess or deductible, up to \$5,000 AUD.

What kind of vehicles can I hire while travelling?

When hiring a vehicle while travelling, there are no specific vehicle type restrictions, however you must hold a valid vehicle licence within the location you are driving, and for the vehicle type you are driving. You must also only rent a vehicle from a licensed rental agency, and its use must not breach a condition of its rental.

What happens if a relative, a person in my travelling party or I unexpectedly die or suffer an injury or sickness while I am travelling?

The extent of cover can be found in the PDS across cover Sections A, B, C, D, F, G and L, depending on the covered circumstances that occur. For example:

- Section A pays a capital benefit to the traveller if death or another specific injury occurs during their trip. Each accompanying traveller who is considered under Avant's Travel Cover as a 'spouse' or a 'dependent child' (see FAQ 5 for the meaning of those words) is entitled to Section A cover on their trip. Capital benefits are payable for certain injuries, not illness;
- Section F pays unlimited overseas medical and associated costs, if the insured traveller is injured or falls ill on their trip. Cover is also provided for emergency dental and optical treatment for something that arises unexpectedly when overseas. Some coverage restrictions do apply – see the above scenario description titled 'Can I travel with a pre-existing medical condition?'. There is no maximum age restriction on the travelling Avant member or their accompanying spouse. See FAQ 5 for the meaning of 'spouse' and the age restrictions that do apply to accompanying dependent children.
- Section G covers emergency travel assistance, including hospitalisation and, if necessary, repatriation costs. Additional assistance services are also covered, including assistance with replacing lost or stolen travel documents and providing a message service to your family or other people.
- Section L covers your loss of deposit or cancellation costs if your trip cannot proceed or continue should a relative, travelling companion, business partner or co-director back home unexpectedly pass away or suffer serious injury. See the PDS for its definition of 'relative'. This Section L also includes cover for 'any other reasonably unforeseeable circumstances' which prevent you from starting or continuing your trip, so long as no specific policy exclusion applies.

The above is only a summary. To understand the full terms and limitations of Avant's Travel Cover you need to read the PDS, which is available at avant.org.au/travel.

What if I am travelling domestically in Australia, does the policy provide any cover?

The policy provides cover for domestic travel within Australia. The restrictions for such travel are that you must travel outside a radius of 250 kilometres from your usual place of residence or usual workplace, e.g. if you are travelling from Sydney to Melbourne and your home in Sydney is your usual residence, the cover would respond to the relevant insured events contained in the PDS as it is outside of the minimum radius. However, if you were travelling from Melbourne to Ballarat and your usual place of residence is Melbourne, the cover would not respond as the point of origin and destination are within the 250km minimum radius.

Please refer to the PDS at avant.org.au/travel for full inclusions, exclusions and conditions of this cover.

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ABN 58 123 154 898

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