

Avant Cyber Insurance

Policy wording Version 3.0
Effective 20 March 2022

Group Policy Number	CYSY22584191
Policy Period	From: 4:00pm on 20 March 2022 local standard time To: 4:00pm on 20 March 2023 local standard time
Insured Practice Aggregate Limit	\$100,000
Deductible	\$5,000 in respect of an Insured Practice with combined gross billings that do not exceed \$25,000,000 in the financial year preceding the commencement of the Policy Period; or \$10,000 in respect of an Insured Practice with combined gross billings that exceed \$25,000,000 in the financial year preceding the commencement of the Policy Period.
Time Retention	12 Hours
Retroactive Date	Unlimited
Jurisdiction	Australia and New Zealand
Group Policy Aggregate Limit	
<i>The Group Policy Aggregate Limit is the maximum amount the Insurer will pay for all claims made by all Insureds during the Policy Period.</i>	\$10,000,000
Section I – First Party	
A. Damage to Digital Assets	
Insuring Clause Aggregate Limit:	\$10,000,000
B. Non-Physical Business Interruption and Extra Expense	
Insuring Clause Aggregate Limit:	\$10,000,000
C. Cyber Extortion	
Insuring Clause Aggregate Limit:	\$10,000,000
Section II – Privacy, Confidentiality and Security Liability	
Section Aggregate Limit:	\$10,000,000
Section III – Privacy, Regulation Defence, Awards and Fines	
Section Aggregate Limit:	\$10,000,000
Section IV – Customer Care and Reputational Expenses	
Section Aggregate Limit:	\$10,000,000
Section V – Multimedia Liability	
Section Aggregate Limit:	\$10,000,000

IMPORTANT: Avant Practice Medical Indemnity Policy is issued by Avant Insurance Limited, ABN 82 003 707 471, AFSL 238 765 (Avant). Avant Cyber Insurance cover is available until 20/03/2023 to eligible Avant Practice Medical Indemnity Policy holders under a Group Policy between Liberty Mutual Insurance Company, ABN 61 086 083 605 (Liberty) and Avant. The information provided here is general advice only. You should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs before deciding to purchase or continuing to hold a policy with Avant. For full details including the terms, conditions and exclusions that apply, please read and consider the relevant Policy wording and the Cyber Group Policy Schedule, which are available at avant.org.au or by contacting us on 1800 128 268. MJN-899 03/22 (DT-2373)