



Frequently Asked Questions

Coronavirus (COVID-19) - Am I covered?

At Avant Mutual, we know that doctors face a unique set of professional and personal risks. During this time we remain committed to our members and that's why we've created our FAQ's—Frequency Asked Questions. They are designed to provide useful information and answer some of the questions which may be top of mind.

Q Are there any exclusions on my policy for COVID-19?

There are no specific exclusions for COVID-19 in any of Avant's life insurance products for existing policyholders.

Q Am I covered in the event of death from COVID-19?

Yes. Death by COVID-19 is covered under our Avant's Life Cover and would be paid as a lump sum to your beneficiaries or estate.

Q I want to make a claim on my insurance policy arising from COVID-19. Can my claim be fast-tracked?

We will assess claims in accordance with product terms and our normal business processes and any claims relating to COVID-19 are no different. As always, we will process claims as quickly as possible. We encourage to contact us to discuss your situation.

Q What happens if I am severely disabled as result of COVID-19?

Whilst there are no specific exclusions for COVID-19 in any of our policies, a total and permanent disability (TPD Cover) payment would only be payable if as a result of contracting the virus your condition is such that you are unlikely to be able to work in your own occupation again (or you suffer an occupationally disabling condition – see the Life Cover and Total and Permanent Disablement Cover PDS for a description).

Q What are the implications of COVID-19 on Trauma Cover?

COVID-19 is not specifically covered as a trauma event on Avant Trauma Cover or Children's Cover.

However, payment may be available if you are placed in intensive care for a minimum 10 consecutive days and meet the requirements of the intensive care trauma event or are diagnosed with chronic lung failure (please see the Product Disclosure Statement for the requirements to meet these Trauma events and other events that may be applicable). If you believe you meet the criteria for Trauma Cover, we encourage you to get in contact with us.

Q Am I covered for Income Protection/Practice Expense Cover?

The Blood-Borne Diseases Cover feature of Avant's Income Protection and Avant's Practice Expenses cover responds to COVID-19. This means that if you are infected and too ill to work or infected and required to be under quarantine and restricted from working under the rules, requirements or an order of your regulatory body, the time off will count towards the waiting period and/or benefit period. Once you have met the waiting period you will be eligible for payment so long as you are still unable to work or prevented from working as described in the PDS for the relevant cover.

Should you be suspected of having COVID-19 and are required to be placed under quarantine, the waiting period will commence from the date the governing body required you to cease work, but only if you subsequently test positive.

Avant Income Protection also has a daily hospital benefit of \$1,000 per day if you are unable to work and confined to a hospital bed for 3 consecutive days or more (to a maximum of 90 days).

Q Can I make a claim for Income Protection relating to COVID-19 for having to be away from work due to self-isolation, even though I haven't been diagnosed with COVID-19?

No. To make a claim for Income Protection, you must be unable to work (in accordance with the policy definition) because of sickness or injury. We encourage our members to check the terms and conditions of their policy regarding the cover they have and when and how they can claim.

Q Does my policy cover me if I travel overseas and contract COVID-19?

Avant Life Insurance policies cover you 24 hours a day, in Australia and whilst travelling overseas. We encourage all our members to check Australian Government travel sites and recommendations regarding overseas travel.

Q I have COVID-19 and would like to apply for Avant Life Insurance. Can I get cover?

If you have COVID-19 and have been advised to self-isolate, you won't be offered cover until medically cleared.

Avant Life Insurance is here when you need us. Please call us for further information.

Please note that your cover terms and conditions prevail over this FAQ information which is a guide only.

Important: Avant Life Insurance products are issued by NobleOak Life Limited ABN 85 087 648 708 AFSL 247302 (NobleOak). All general insurance is issued by Avant Insurance Limited ACN 003 707 471 AFSL 238765 (Avant). Avant Life Insurance is a registered business name of Doctors Financial Services Pty Ltd ABN 56 610 510 328 AFSL 487758 (DFS). DFS provides administration services on behalf of NobleOak and Avant. The information provided here is general advice only and has been prepared without taking into account your objectives, financial situation and needs. You should consider these, having regard to the appropriateness of this advice and the policy wording and/or product disclosure statement for the relevant product (which are available by contacting us on 1800 128 268) before deciding to purchase or continuing to hold a policy with us.