

Avant *Travel Cover*

How to buy a travel policy &
Frequently asked questions
QBE Insurance (Australia) Limited



Effective 1 July 2023



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How to buy a travel policy

Eligibility criteria

To be eligible to access Avant Travel Cover, you must be an Avant member who is a medical practitioner or medical practitioner-in-training, and either;

- a) a citizen or a legal permanent resident of Australia or New Zealand, or
- b) hold a Temporary Skill Shortage Visa (subclass 482), Medical Practitioner visa (subclass 422), Temporary Work (Skilled) visa (subclass 457) or Training Visa (subclass 407).

Cover is also provided to your spouse and dependant child if they are accompanying you on your journey.

How to register your cover

You are not entitled to any cover under the Policy for any journey unless you have registered to access cover and cover is confirmed in writing by us, you must have paid the required fee and 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 PDS which is available to you at avant.org.au/travel to determine whether the cover offered is sufficient to meet your needs.

To determine whether the Policy meets your needs you should read and understand all terms, conditions, exclusions and limits in the PDS, noting that:

- not all events are covered under the Policy
- any one journey can not exceed six months
- maximum per person and aggregate limits apply; and
- each benefit section tells you what is covered and excluded, however you also need to read the general exclusions and general conditions.

Please contact us before you register if you have any questions about the cover.

Step 2

You need to register for cover with us under the Policy by accessing your account in the member 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. 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 pay your fee to access the cover, there is one month or less until your next Avant Practitioner Indemnity Insurance renewal, the cost will be pro-rated and will only cover you for that period of one month or less.

Step 4

Once you have successfully registered, we will email you a schedule of benefits. This will set out important information such as:

- the insured persons who are covered by the Policy
- your period of cover; and
- 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 together 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 journey.

Step 6

Pack your bags and enjoy your trip!

Frequently asked questions

Avant is providing responses to frequently asked questions in order to make factual information available to our members. We do not intend to imply any recommendation or opinion about any financial products, including Avant's Travel Cover. This document is not general or personal advice, and your personal circumstances should be considered before purchasing any financial product. Please refer to the Avant Travel Cover Product Disclosure Statement (PDS) at avant.org.au/travel to read the terms, conditions, exclusions and limits and to the Target Market Determination (TMD) to consider if this product is right for you.

Buying the policy

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

Avant Travel Cover provides cover for medical expenses incurred overseas for a period of up to 24 months from the date of injury or illness, provided the expenses relate to a condition which first manifested itself during the journey and includes the payment of some medical expenses in Australia, where legislation allows.

Other key features of Avant Travel Cover includes:

- world-wide overseas and interstate travel (outside a radius of 250km from usual place of residence or work),
- unlimited journeys during the period of insurance (up to six months travel per journey)
- accompanying spouse, de-facto or life partner (including same-sex partners), with whom you have continuously cohabited for a period of six months or more at the time of a covered event, and your dependent children included for no additional fee,
- 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.

The policy also covers you for the loss of deposits you have paid prior to the start of your journey 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 (PDS) at avant.org.au/travel to read the terms, conditions, exclusions and limits.

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 on Avant's website. If you don't have your details, we 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.

3. What about any pre-existing medical conditions?

Avant Travel Cover does not exclude pre-existing medical conditions other than pre-existing dental or optical conditions, however there is no cover if:

- a journey is undertaken against medical advice;
- a journey is undertaken for the purpose of obtaining medical treatment for an existing medical 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 journey;
- the cost or expense relates to a terminal illness diagnosed before your journey commences; and
- the cost or expense relates to ongoing treatment or medication for an injury, illness or condition which occurred before an insured person journey commences, which a registered medical practitioner informed the traveller to continue during their journey.

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

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

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;
 - 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.

5. Can my country of residence be anything other than Australia?

The country of residence where all insured persons live for the majority of the year must be either Australia or New Zealand and all insured persons must be either a citizen or a legal permanent or temporary resident (who meets certain visa requirements) of Australia or New Zealand.

6. When should I register for Avant Travel Cover?

As soon as you book your travel.

When you register for Avant Travel Cover you have access to cover for the loss of deposits or payments for unused travel and accommodation as a result of certain unforeseen circumstances such as illness.

Your cover for loss of deposits, cancellation and additional expenses begins from:

- the date your period of cover begins (as stated in your Schedule of Benefits); or
- the date you first booked your journey,

whichever date is the later. For this reason, consider registering for Avant Travel Cover as soon as you book your journey.

Travelling - who and where

7. Can my spouse or dependent child travel without me?

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

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

You don't have to register individual family members. See above 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 child 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 journey 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 recommending 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. There is no cover under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions.

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 journey?

Avant Travel Cover allows you to leave home and travel for up to six months on a single journey. Cover cannot be extended for a longer period.

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

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 Additional Benefit number 6 (Death by specified sickness benefit).

Emergency situations

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

You should contact QBE's emergency assistance provider, World Travel Protection, immediately on **+61 2 8907 5660**. For example, if you suffer an injury while on your journey and require urgent medical attention, please call World Travel Protection and they will be able to assist you, 24/7.

Claims

13. How do I make a claim?

Please complete the relevant sections of the claim form available at avant.org.au/travel 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.

14. 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' in the Words with special meanings section.

Additional covers

15. How much does it cost for 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. 'Professional sport' does not include ground-based activities, in which you participate on an amateur basis. That is, you do not receive financial reward or payment which exceeds 20% of your total annual earnings. Avant Travel Cover does not extend to training for, or participation in, professional sports.

It's important to note Avant Travel Cover does not extend to flying or other aerial activities, unless travelling as a passenger in a properly licensed aircraft. Avant Travel Cover 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.

16. 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 motor vehicle you hire while on your journey. 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.

It's important to note that the motor vehicle excess cover applies only to passenger class hatchbacks, sedans, vans, minivans, station wagons, four-wheel drives or campervans.

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

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

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); and
- medical expense coverage (Section F) if a journey 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 journey.

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.

Other information

18. Am I covered for COVID-19?

Avant Travel Cover includes cover for COVID-19 with the following exclusions or limitations:

- No cover for COVID-19 is provided under Section J Personal Liability.
- A limit of \$10,000 per Single, Couple/Duo or Family applies under Section L: Loss of Deposits, Cancellation and Additional Expenses.
- No cover is provided under Section L: Loss of Deposits, Cancellation and Additional Expenses if your journey is disrupted or you need to cancel or alter your journey due to an international border closure.
- No cover is provided under Section L: Loss of Deposits, Cancellation and Additional Expenses if you incur additional expenses due to COVID-19 when you or your travel companion have not tested positive for COVID-19.

For full details of terms, conditions and limits applicable to these benefits, please refer to the read the PDS at avant.org.au/travel.

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

The overall limit for each insured person 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 and your Policy Schedule for full details.

20. Does an excess apply to the policy?

Avant's Travel Cover contains only one excess. There is a \$250 excess for personal electronic equipment loss. This excess applies per insured person, per event. There is no excess for any other section of the policy. No excess applies to business electronic equipment.

21. 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.

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 Travel Cover?

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

For emergency assistance whilst on your journey please contact the emergency assistance provider, World Travel Protection, available 24 hours/7 days, on **+61 2 8907 5660**.

24. Will I receive an invitation to renew my access to Avant Travel Cover?

We will contact you before your renewal date to let you know that your access to Avant Travel Cover is due to end. We may also offer you the option to renew your access to Avant Travel Cover. Should you not wish to renew your Avant Travel Cover, please notify Avant in writing at memberservices@avant.org.au.

25. Cooling off Period?

In the first 21 days of purchasing your policy, you decide that you would like to cancel your policy, Avant will give you your money back.

If you cancel outside of 21 days of purchasing the policy, your refund will be pro-rated.

If you cancel and you have already lodged a claim on the policy we are not able to offer a refund.

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 journey is undertaken against medical advice;
- a journey 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 journey;
- the cost or expense relates to a terminal illness diagnosed before your journey commences; or
- the cost or expense relates to ongoing treatment or medication for an injury, illness or condition which occurred before a traveller's journey commences, which a registered medical practitioner informed the traveller to continue during their journey.

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?

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 Travel Cover includes case management by an emergency assistance company, World Travel Protection, who you should call in the event of an emergency. They can be contacted 24 hours/7 days on **+61 2 8907 5660**. 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 World Travel Protection 24 hours/7 days, on **+61 2 8907 5660**. World Travel Protection's contact details can also 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 motor vehicle while travelling?

When hiring a motor 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 may not need to select the 'excess- buy-down' or 'excess reduction' option. If an incident claim must be made under the motor vehicle hire agreement, your travel cover will provide payment of your motor vehicle rental company's standard excess or deductible, up to \$5,000 AUD.

It's important to note that the hire car excess cover applies only to motor vehicles that are passenger class hatchbacks, sedans, vans, minivans, station wagons, four-wheel drives or campervans.

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

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 journey. 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 journey. Capital benefits are payable for certain injuries, not illness;
- Section F pays unlimited overseas medical and associated costs, if the insured person is injured or falls ill on their journey. 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 journey 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 journey, 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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Avant Mutual Group Limited ABN 58 123 154 898
Avant Travel Cover issued by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545

Avant Travel Cover is available to eligible Avant members under a Group Policy between QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) and Avant Mutual Group Limited (ABN 58 123 154 898). The insurance cover issuer is QBE Insurance (Australia) Limited. Avant Travel Cover is underwritten by QBE Insurance (Australia) Limited. For full details including the registration requirements, restrictions, terms, conditions and exclusions that apply, please read and consider the Product Disclosure Statement and the Terms and conditions for eligible members; both available at avant.org.au or by contacting us on 1800 128 268. An excess may apply, depending on policy and claim type. MJN365 05/23 (DT-3169)



Avant
By doctors for doctors