

# Avant Cyber Insurance

Policy wording Version 4.0  
Effective 20 March 2023

<b>Group Policy Number</b>	CYSY23584191
<b>Policy Period</b>	From: 4:00pm on 20 March 2023 local standard time To: 4:00pm on 20 March 2024 local standard time
<b>Insured Practice Aggregate Limit</b>	\$100,000
<b>Deductible</b>	\$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.
<b>Time Retention</b>	12 Hours
<b>Retroactive Date</b>	Unlimited
<b>Jurisdiction</b>	Australia and New Zealand
<b>Group Policy Aggregate Limit</b> <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
<b>Section I – First Party</b>	
<b>A. Damage to Digital Assets</b> Insuring Clause Aggregate Limit:	\$10,000,000
<b>B. Non-Physical Business Interruption and Extra Expense</b> Insuring Clause Aggregate Limit:	\$10,000,000
<b>C. Cyber Extortion</b> Insuring Clause Aggregate Limit:	\$10,000,000
<b>Section II – Privacy, Confidentiality and Security Liability</b> Section Aggregate Limit:	\$10,000,000
<b>Section III – Privacy, Regulation Defence, Awards and Fines</b> Section Aggregate Limit:	\$10,000,000
<b>Section IV – Customer Care and Reputational Expenses</b> Section Aggregate Limit:	\$10,000,000
<b>Section V – Multimedia Liability</b> Section Aggregate Limit:	\$10,000,000

IMPORTANT: Avant Practice Medical Indemnity Policy is issued by Avant Insurance Limited. The policy wording is available at [avant.org.au](http://avant.org.au) or by contacting us on 1800 128 268. Practices need to consider other forms of insurance including directors' and officers' liability, public and products liability, property and business interruption insurance, and working compensation. Avant Cyber Insurance cover is available to eligible Avant Practice Medical Indemnity Insurance policy holders up to the cessation of their policy and is provided under a group policy between Liberty Mutual Insurance company ABN 61 086 083 605 and Avant Insurance. MJN-899 03/23 (DT-3068)