



The medical indemnity doctors trust

Protection, support and benefits designed for your medical career.



Your Family
Doctors
Erina, NSW

When the unexpected happens, the right cover matters

Timely expert support is part of modern medical practice. Medico-legal issues can arise more often than many doctors expect, and each one can carry serious professional and financial consequences.

Doctors need the support more often than they might think, and Avant has the depth and expertise to respond when it matters.

In the 2024-25 financial year, Avant:



Received **over 27,000 calls** from members seeking urgent medico-legal support



Supported **almost 12,000 notified incidents** when doctors needed protection and guidance most



Provided **1,500 written advice matters** to help members navigate complex issues with clarity and confidence

Why more doctors choose Avant

With the right support behind you, you can practise with confidence. Our experienced medico-legal experts are here to guide, defend and support you at every stage of your career.

More than half of Australian doctors choose Avant.

Dr Al-Rahim Habib
Avant member



What sets us apart

The defence doctors can count on

Our protection has been refined over 130 years to meet doctors' needs and respond to a changing regulatory environment. Avant Practitioner Medical Indemnity Insurance is backed by Avant Law Medical Indemnity's nationwide team of solicitors. Our team of 230* medical defence experts understand the legal nuances of your practice.

Expert support for every stage of practice

As your medical career evolves, so do the risks, responsibilities and support you may need. Our range of medical indemnity policies is designed to stand beside doctors at every career stage, from student to retiree.

Practical resources for safer practise

Avant gives you access to practical medico-legal education, expert risk advice and professional insights. We also provide advocacy that supports doctors' interests, and research funding that helps strengthen clinical practice, improve patient outcomes, and support the future of healthcare.

The rewards that give back

As a mutual, Avant gives back to members at every career stage. No other medical defence organisation offers what we do, from your first year as a doctor to the day you retire.

*As of 30 June 2025.

A trusted partner when it matters

You should be able to focus on your patients, not navigate complex legal and medico-legal challenges alone. Talk to someone who understands. Our Medico-legal Advisory Service is available 24 hours a day, seven days a week in emergencies.



100+
medico-legal lawyers



National legal expertise with 24/7 emergency support



Risk Advisory
Service guidance



Broad library of educational resources

Avant brings together the people and services that help you navigate complex moments with confidence.

What members say about our expertise and support

“

She was helpful, non-judgemental and professional and I trusted her advice. I appreciated that she looked up information before giving advice to ensure it was accurate for my location.

Member supported by Angela Walsh,
Medico-legal Adviser, Avant

“

The lawyer was patient and understanding. I felt she had an excellent grasp of my concerns, and she provided clear, concise and practical advice. I really feel she empowered me to handle this issue.

Member supported by Marnie Kies,
Medico-legal Adviser, Avant



Dr Mina Kang
Avant member

Cover tailored to your career stage

As your medical career evolves, so do the risks, responsibilities and support you may need. Our range of medical indemnity policies is designed to stand beside doctors at every stage.

Hospital employed doctors

We support doctors working in hospital settings, where clinical demands, team-based care and formal processes are part of everyday practice.

Recently fellowed

We protect and support you as you move into independent practice and take on new professional and financial responsibilities.

Practices

We design cover for the realities of established practice, with policies that evolve alongside your practice needs and the regulatory environment.

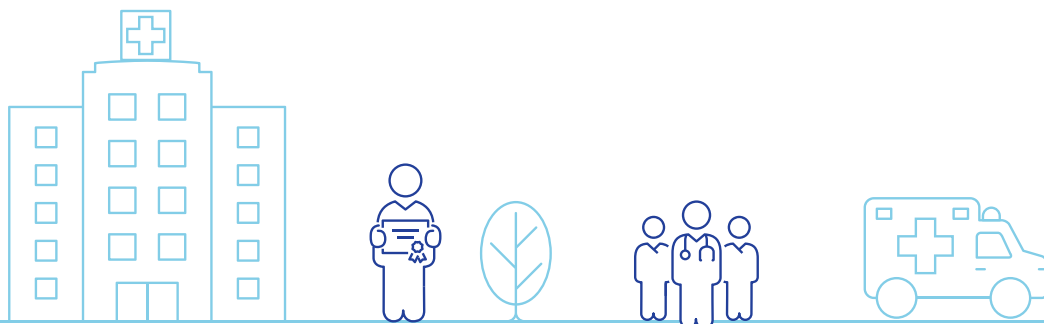
Additional pathways and transitions

International medical graduates

Cover options to support doctors building their career within the Australian healthcare system and adapting to a new practice environment.

Run-off and maternity cover

Options for doctors planning a break from practice, parental leave or retirement, with ongoing peace of mind as career circumstances change.



What you are covered for

Employer cover may not protect you against every medico-legal risk you face. Avant Practitioner Medical Indemnity Insurance helps fill those gaps. Our cover aligns with your practice and includes legal defence costs and compensation you may need to pay.

Key areas of cover include:



Civil liability claims

Protection for claims arising from healthcare you provide, backed by an experienced legal team with strong defence capability.



Disciplinary matters

Support when professional conduct issues arise, with medico-legal expertise to defend and guide you.



Medicare investigations and audits

Expert advice and legal support in relation to Medicare matters, including investigations, audits and related proceedings.



Coronial inquests and investigations

Representation and support in coronial matters, where experience and careful guidance are especially important.



Hospital inquiries

Protection and support if you are involved in formal hospital-based review or inquiry.



Third-party public liability claims (for eligible members)

Cover against third-party claims while working as a contractor or operating from premises not owned or leased by the member.

Cover is subject to the full terms, conditions and exclusions of the policy. Refer to the relevant policy documents for full details.

Benefits of Avant's protection

Avant's protection is designed to deliver more than indemnity insurance alone. We also help you prevent issues before they arise.

Medico-legal resources and education

You gain access to a wealth of medico-legal insights and educational content, including online courses, webinars, CPD courses, and case studies to help you practise more safely.

Risk Advisory Services

Our Risk Advisory Services team uses their extensive knowledge to help you identify and understand the medico-legal risks specific to you and your practice.

Industry-leading insights

With more than half of doctors in Australia as members, Avant handles more calls and cases than any other medical defence organisation. That depth of experience helps us determine the best approach for your matter.

Supporting your profession

Advocating for member interests in health policy

Our advocacy team represents member interests to improve the regulatory landscape and health policy, and to support quality, safety, and professionalism in medical practice.

Investing in the future of healthcare

We support those seeking to make a difference to medical practice through research that improves patient outcomes and conditions of practice for doctors. Our grants fund projects that improve clinical practice and health policies, and contribute to cultural change in medicine.



Member benefits and financial support

Getting Started in Private Practice (GSIPP) Program[#]

Up to 80% off

A sliding discount on your practitioner indemnity premium over your first four years in private practice. Same cover, significantly lower cost.

Loyalty Reward Plan (LRP)[^]

Up to \$1,200 off annually

Premium deductions that grow with your tenure. The longer you are a member, the more you save, every year.

Retirement Reward Plan (RRP)[~]

\$436m contributed to date

A retirement dividend unique to Avant. When you retire, you receive a share of the fund based on your years of membership.

Premium Support Scheme

An Australian Government scheme that helps eligible doctors manage the cost of medical indemnity insurance.

Fair and competitive pricing

As a member-owned organisation, we focus on pricing for medico-legal risks you face in your specialty, so you only pay for cover you need.

Dr Matthew Lennon
Avant member

It's easy to switch to Avant, for more comprehensive support

Most doctors complete the process in a single call. Here is what to expect.

1

Get a quote

Any time online at avant.org.au/quick-quote or call us on **1800 128 268**

2

We tailor your cover

We confirm your specialty and category of practice.

3

You're covered

Your Avant membership starts from your chosen date.



Medical Indemnity

Doctors' Health Fund

Avant Finance

Life Insurance

Avant Law

Avant Practice Solutions



Find out more

avant.org.au | 1800 128 268

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*Not all members are eligible for a Loyalty Reward Plan (LRP) reward. Members not eligible include medical students, interns, RMOs and DITs and members who have their professional indemnity policy purchased on their behalf under a corporate group arrangement. However, membership years as an intern, RMO or DIT will be included in tenure calculations. See avant.org.au/Loyalty-Reward-Plan/ to find out more about the LRP eligibility, categories and rates. The provision of any future LRP reward is not guaranteed.

*The Retirement Reward Plan (RRP) reflects the current policy of the Board for determining which members of Avant are eligible to participate in the RRP and any Retirement Reward Dividends declared by Avant. The RRP is entirely at the discretion of the Board and no member will be eligible to receive a Retirement Reward Dividend until such time as the Board declares a dividend in favour of that member. The RRP is subject to change, suspension or termination by the Board at any time. The current eligibility criteria and allocation rules are available at avant.org.au/arrp/.

*The Getting Started In Private Practice (GSIPP) discounts do not apply to previous or existing members of the GSIPP scheme and only apply from the first year a member becomes eligible and subject to eligibility rules. For the eligibility rules and full details, please read the GSIPP Member Eligibility Rules at avant.org.au/new-private-practice or by contacting us on 1800 128 268.

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