

DUCK FOR COVER Entertainers GROUP INC.

Incorporated in Victoria (A0037200A) ABN: 56 656 723 863



AMENDMENT FORM 2023/2024 – FOR ADDING ACTIVITIES AND/OR PERSONAL ACCIDENT COVER TO YOUR EXISTING COVER

PO BOX 969
ELTHAM VIC 3095
Tel: 03 9439 5991
help@duckforcover.com.au
www.duckforcover.com.au

YOUR DETAILS

MEMBER NUMBER	
FIRST NAME	SURNAME
CONTACT NUMBER(S)	
EMAIL	

OFFICE USE ONLY

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EWAY REF#
/ /
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COC/RT
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WHAT DO YOU NEED TO DO?

- ADD ACTIVITIES
 ADD PERSONAL ACCIDENT COVER

PUBLIC LIABILITY CLAIM DECLARATION

Have you had any Public Liability claims made against you in the last five years?

- No
 Yes

(If yes, please give details of the claim on a separate page.)

IMPORTANT NOTICES

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general Insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know or can reasonably be expected to know is relevant to the Insurer's decision whether to accept risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend or reinstate a contract of general Insurance.

Your duty, however, does not require disclosure of matters:

- That diminishes the risk to be undertaken by the insurer;
- That is of common knowledge;
- That your insurer knows or, in the ordinary course of their business, ought to know;
- As to which compliance with your duty is waived by the insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

THIRD PARTIES

The policy only covers the interest of the Insured and does not extend to include the interest of a third party in the contract.

SUBROGATION

The liability of the Insurer may be limited or excluded should the Insured be a party to an Agreement which limits or excludes the right of the Insured to recover damages from a third party.

WHAT DO YOU NEED TO BE COVERED FOR?

Select all the activities you perform. You will pay the one fee which is that for the highest category your activities fall into.

CATEGORY 1	CATEGORY 2	CATEGORY 3
<input type="checkbox"/> Visual Artist/Craft Artist (including drawing, painting, sculpture, craft) <small>DOES NOT COVER PHOTOGRAPHY, FILM MAKING, GRAPHIC DESIGN, LARGE ART INSTALLATIONS, JEWELLERY MAKING, GLASS, METAL OR WOOD WORK (FACE PAINTERS ARE COVERED IN CATEGORY 2 →)</small> <input type="checkbox"/> Balloon sculpting <input type="checkbox"/> Bingo Caller <input type="checkbox"/> Bubble Blowing <input type="checkbox"/> Caricature <input type="checkbox"/> Cartoonist <input type="checkbox"/> Characters <input type="checkbox"/> Clairvoyant/Tarot Reader /Astrologer (performance risk only) <input type="checkbox"/> Comedian <input type="checkbox"/> Compere <input type="checkbox"/> Costume character <input type="checkbox"/> Hula Hoop <input type="checkbox"/> Magician <input type="checkbox"/> Marching / Baton twirling <input type="checkbox"/> Marriage Celebrant (performance risk only) <input type="checkbox"/> MC <input type="checkbox"/> Mime <input type="checkbox"/> Model (must be over 18 years old) <input type="checkbox"/> Murder Mystery Host <input type="checkbox"/> Poet <input type="checkbox"/> "Promotion Girl/Boy" (must be over 18 years old) <input type="checkbox"/> Public Speaker <input type="checkbox"/> Puppetry <input type="checkbox"/> Race Caller <input type="checkbox"/> Spruiker <input type="checkbox"/> Statues <input type="checkbox"/> Story-teller / Writer <input type="checkbox"/> Television / Radio Presenter <input type="checkbox"/> Trivia host	<input type="checkbox"/> Actor / Theatre Performer / Theatre in Education Performer <input type="checkbox"/> Burlesque Artist <input type="checkbox"/> Children's Party Host/Entertainer <i>If you are doing a children's party in a private home, you will need this level of cover. (Excludes child-minding)</i> <input type="checkbox"/> Clown and/or Therapeutic Clown <input type="checkbox"/> Dancer (Excludes choreographers) <input type="checkbox"/> DJ/Video DJ <input type="checkbox"/> Escape <input type="checkbox"/> Face and/or Body Painter <input type="checkbox"/> Juggling/Staff/Diablo/Poi <input type="checkbox"/> Karaoke Operator <input type="checkbox"/> Makeup Artist <input type="checkbox"/> Musician / Singer*∞ <input type="checkbox"/> Pavement art <input type="checkbox"/> Physical theatre <input type="checkbox"/> Plate spinning <input type="checkbox"/> Trick Rope/Lasso <i>*Note: You should tick "Musician/Singer" (Category 2) if you play a musical instrument or sing as part of your act, wherever you play and/or sing, as well as ticking any other skills or activities that are part of your act or the "Any activity not covered" box.</i> <i>**Claims that arise from other performers using equipment provided by a Duck for Cover member will not be covered by this policy.</i> Musician/Singer ∞ <i>Includes playing instruments. Acoustic or amplified. Covers an individual performing in solo, duo and ensemble acts. Includes cabaret, pubs, clubs. Singers who sing accompanied or a capella are listed as musicians even if you use no other instrument but your voice. (Subject to the combined performing / teaching income, including ticket sales from staging own shows, being limited to up to \$400,000 for each insured Member.)</i>	<input type="checkbox"/> Acrobat** <input type="checkbox"/> Aerial performer** <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Angle Grinding Act <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Animals - i.e. any acts involving animals or birds (does not include petting zoos). <i>Animal acts can include rabbits, doves, pet type animals and non-hazardous snakes. No cover for any horse or circus type animal or venomous snake, spider or insect.</i> <input type="checkbox"/> Bed of Nails <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Boomerang Throwing <input type="checkbox"/> Cooking Demonstrations <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Fire acts and any act that uses fire (includes any act with naked flame) <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Own body piercing <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Parkour** <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Roller Skating / Skateboarding <i>(Excluding Roller Derby) (Excludes workshops and teaching)</i> <input type="checkbox"/> Stilt-walking <input type="checkbox"/> Sword swallowing <i>(Excludes workshops and teaching)</i> <input type="checkbox"/> Unicycling / Trick Cycling** <input type="checkbox"/> Whip-cracking <div style="border: 1px solid black; padding: 5px;"> <p>Any activity not covered above? Please describe your act (use a separate sheet of paper if not enough space here) and send your application form to us – without payment - so we can verify your eligibility for cover.</p> <hr/> <hr/> </div>

Cover for Teaching and Workshops is included for your selected activities unless otherwise specified.

OPTIONAL PERSONAL ACCIDENT COVER

For a reasonable additional premium, you can protect your performing and teaching income if you are injured while performing, rehearsing, (including while travelling to and from).

This policy is optional and is exclusive to Duck for Cover Members.

The policy covers you for your lost performing income limited to 85% of usual income (you will need to substantiate your lost income in the event of a claim). If you wish to be cover for your teaching to be included you will need to select this and pay the Category 3 rate.

Cover is world-wide for Australian citizens and permanent residents. Overseas visitors to Australia can become members of Duck for Cover BUT the policy will only cover them while they are performing, rehearsing and teaching in Australia.

No cover is provided for Pre-existing Conditions. No cover is provided for Sickness.

The Duck Member Personal Accident Insurance program is insured with AFA Insurance (secured by Zurich Insurance for the 2023-2024 Insurance year) with a tiered coverage structure.

This program continues to offer reasonable Personal Accident insurance premiums but also recognises the different income protection needs of Individual Members.

Cover	Option 1	Option 2
Capital Benefits		
Event 1 - Accidental Death	\$25,000	\$50,000
Events 2-18 - Permanent Total Disablement	\$25,000	\$50,000
Rehabilitation	\$2,500	\$5,000
Weekly Injury benefit		
Percentage of Salary	85%	85%
Max per week - Performing/Teaching earnings	\$250.00	\$500.00
Excess	14 Days	14 Days
Benefit Period	26 Weeks	26 Weeks

	Category 1	Category 2	Category 3
Option 1	\$55	\$70	\$86
Option 2	\$77	\$100	\$123

If you have DANCER included as an Activity, you will need to pay the Category 3 rate for your Personal Accident cover.

DO YOU WISH TO BE COVERED FOR YOUR TEACHING AS WELL AS PERFORMANCE ACTIVITIES?

Yes No

If selected, the policy will then cover a members lost performing and teaching income if injured while performing, rehearsing, recording, displaying or teaching their nominated performing activities.

If you wish to include your teaching work in your Personal Accident cover, you will need to pay the Category 3 rate regardless of the Categories of your insured performing activities.

Do you wish to take advantage of the Duck for Cover Personal Accident Policy?

Yes No

Have you had any Personal Accident Claims in the last five years?

Yes No

(If yes, please give details of the claim on a separate page.)

PAYMENT

You are covered from whenever your application is approved until the policy ends on the 12th October, 2023.

PUBLIC LIABILITY RATES – ADDING ACTIVITIES

If you are already Category 1 or 2 and only wish to add activities in Categories 1 and/or 2, there is no additional charge.

If you are Category 1 or 2 and wish to upgrade to Category 3, the fee is as below.

CATEGORY 1	CATEGORY 2	UPGRADE TO CATEGORY 3
No additional charge	No additional charge	Add \$30 (inc. GST)

Personal Accident (OPTIONAL)			
<p>if you would like to add the optional Personal Accident Cover, check the highest category your activities fall into. This is the rate for your Personal Accident Cover. You then select which Option you would like.</p> <p><i>Check page 5 for detail on Personal Accident cover options.</i></p> <p>If you have DANCER included as an Activity, you will need to pay the Category 3 rate for your selected Personal Accident cover.</p> <p>If you want to be covered for your teaching work, you will need to pay the Category 3 rate for your selected Personal Accident cover.</p>			
<i>Existing and New Members</i>	Category 1	Category 2	Category 3
Option 1 -	Add \$55	Add \$70	Add \$86
Option 2 -	Add \$77	Add \$100	Add \$123

MAKE SURE YOU HAVE FILLED IN THE RELEVANT PAGES FOR THE COVERS YOU HAVE SELECTED!	TOTAL YOU PAY →	\$
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PAYMENT

HOW TO PAY

Fill in this form completely and send along with your credit card details or send the form back with a cheque or money order.

EMAIL FORM TO:

help@duckforcover.com.au

OR THROUGH THE MAIL:

Duck for Cover
PO Box 969
ELTHAM VIC 3095

CREDIT CARD PAYMENT FORM

Name of member: _____

Membership Category 1 / 2 / 3 Amount being paid: \$ _____

Name on credit card: _____

Type of card: * Visa * MasterCard

Card Number: _____

Expiry date: ____ / ____ CVN: _____

Signature of cardholder: _____

*If you would prefer instead to pay with **PayPal** please provide the email address you would like your invoice sent to:*