



# DUCK FOR COVER ENTERTAINERS' GROUP INC

*A not for profit association providing low-cost insurance options for performers. Incorporated in Victoria (A0037200A) ABN: 56 656 723 863*

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## AMENDMENT FORM 2024/2025 – FOR ADDING OPTIONAL COVERS: HIGH RISK TEACHING EXTENSION EQUIPMENT COVER PROFESSIONAL INDEMNITY

MEMBER NUMBER	
FIRST NAME	SURNAME
CONTACT NUMBER(S)	
EMAIL	

### OFFICE USE ONLY

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EWAY REF#
/ /
\$
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COC/RT
S/S U/L EM

### WHAT DO YOU NEED TO DO?

- ☐ Add High Risk Workshop Extension
- ☐ Add Performing Equipment Cover
- ☐ Add Professional Indemnity Cover
- ☐ Increase Performing Equipment Cover

### 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.

Please refer to the Duck website [www.duckforcover.com.au](http://www.duckforcover.com.au) to view more detail on the policies we hold for our members.



## OPTIONAL HIGH RISK ACTIVITY TEACHING AND WORKSHOP EXTENSION

(Optional additional cover for teaching high risk activities. If you don't need it, just move on to the next page!)

For an additional premium, members can cover their liability for bodily injury or property damage arising from teaching or workshops involving the following High Risk performing activities.

Aerial	Angle Grinding	Bed of Nails
Fire Acts	Sword Swallowing	Own Body Piercing

The policy excess that will apply to this extension will be \$1,000 all claims.

### MEMBERS ON THE 2023-2024 POLICY

The additional premium payable for this inclusion is \$167.



I would like cover for teaching and workshops in the following activities:

(You can select more than one activity, but make sure you have each activity selected as a performance activity as well.)

☐ **Aerial**

Claims that arise from workshop participants using equipment rigged by the Duck for Cover members for the purpose of teaching will not be covered by this policy. (The Duck for Cover member would need a separate Public Liability policy covering their rigging activities.)

☐ **Angle Grinding**

☐ **Bed of Nails**

☐ **Fire Acts** (Excludes pyro as defined by state or federal laws)

☐ **Sword Swallowing**

☐ **Own Body Piercing**



## OPTIONAL PERFORMING EQUIPMENT COVER

For an additional cost, you can insure your Performing Equipment against loss or damage.

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



### Summary of Benefits

- The policy covers you for loss or damage that occurs to your performing equipment while in transit, or while in storage for up to 60 days (including at home).
- The policy includes cover for loss or damage to your performing equipment while in use.
- Cover is provided Worldwide, subject to the policy limitations.
- You can select from a choice of policy limits, that will apply to any one claim or occurrence: \$5,000, \$10,000 or \$20,000.
- Maximum limit any one item, pair, set or collection: AUD 5,000.
- The excess payable in the event of a claim will be:
  - Claims occurring outside of Australia: AUD 500 each and every claim
  - Electronic Devices: AUD 500 each and every claim
  - All other claims AUD 250 each and every claim

### Please Note:

The Duck for Cover Members Performing Equipment Insurance policy will cover a Duck members mobile Performing Equipment that regularly leaves the members home or other storage location for the purpose of performance or rehearsal or teaching

A "storage" extension is provided up to 60 consecutive days to cover this insured Performing Equipment while stored. This assumes that a member will take their insured "Performing Equipment" away from the storage location (including home) for a performance / rehearsal / teaching during this time.

An "in use" extension is provided for the insured "Performing Equipment" that is damaged or stolen while in use.

The Duck Performing Equipment policy is not intended to cover equipment that is used solely in a Home Studio, Home rehearsals or for Home Teaching. This equipment would need to be insured under a different insurance policy not offered through Duck Members Insurance program (Home Contents / Business Package Insurance).

### Key limitations/exclusions

Exclusion/Limitation	Summary
Cover in Use	Cover for goods while in use is excluded for the following activities: <ul style="list-style-type: none"><li>- Fire acts and any act that uses fire Any act with a naked flame</li><li>- Roller Skating/Skateboarding</li><li>- Plate Spinning</li><li>- Juggling / Staff / Diabolo / Poi</li></ul>
Loss of Data	Cover is not provided for the loss of any data of any description, or from any device – including if the device itself was damaged.
Storage Limitation	Cover for Storage is limited to a maximum of 60 consecutive days, and only in the course of transit, or immediately following delivery. The policy does not provide cover for your equipment in storage at any other time. Insured Performing Equipment used at home is still deemed to be in storage for the purpose of the storage limit of 60 consecutive days.
Communicable Disease	This excludes any loss or damage caused by or is in any way connected with a Communicable Disease such as COVID-19.
Cyber	This excludes any loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer system programme, malicious code, computer virus, computer process or any other electronic system.
Sanctions	This excludes any cover or any liability to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to 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

Have you had any Performing Equipment Claims in the last five years?

☐ Yes

☐ No

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

Option 1 - \$5,000 (Limit \$5,000 per item)	Add \$90
Option 2 - \$10,000 (Limit \$5,000 per item)	Add \$135
Option 3 - \$20,000 (Limit \$5,000 per item)	Add \$209

## OPTIONAL PROFESSIONAL INDEMNITY COVER



**Duck for Cover Entertainers' Group Inc** Incorporated in Victoria (A0037200A) ABN: 56 656 723 863  
Amendment 2025 EQHRTPI current until 12th October 2025 v3 12.1.25

(This cover is optional. If you don't need it, just move on to the next page!)

For an additional cost, you can insure against Professional Indemnity relating to Financial Loss claims made against you from the teaching of your approved performing activities.

- This is a claims made policy. Except as otherwise provided, this policy covers only claims first made against you during the period of cover.
- The policy does not cover acts, errors or omissions allegedly committed prior to the start date of the specific members cover under this policy.
- The policy covers you for financial loss claims made against you relating to teaching of your specified performing activities.
- The policy limit is \$10,000,000 any occurrence and \$20,000,000 in the aggregate (shared by all members) during the period of insurance. This sum insured is the requirement of some schools engaging contractors.

The policy excess is \$500 all claims (inclusive of defence costs).

Cover is world-wide excluding USA & Canada (policy is governed by Australian Law)

<b>Premiums (including all charges) – Applies to both Existing Members and New Members</b>	
\$10,000,000 any one occurrence and \$20,000,000 in the aggregate (shared by all members)	\$12

Do you wish to add Professional Indemnity cover to your membership?

☐ Yes

☐ No

Have you had any Professional Indemnity Claims in the last five years?

☐ Yes

☐ No

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



## PAYMENT

What you pay depends on:

- The highest category your activities fall into. (This is level of Public Liability and Personal Accident cover you pay for.)
- Whether you just want Public Liability Insurance or whether you also need additional covers.
- **You are covered from whenever your application is approved until the policy ends on the 12<sup>th</sup> October, 2025.**

Please fill out the table below to let us know what covers you want:

<b>Public Liability - High Risk Teaching Extension (OPTIONAL)</b> Aerial, Angle Grinding, Bed of Nails, Fire Acts, Sword Swallowing, Own Body Piercing	
\$167	
	\$

<b>Performing Equipment (OPTIONAL)</b>		
<i>If you would like to add the optional Performing Equipment Cover, please choose an option.</i>		
Option 1 - \$5,000 (Limit \$5,000 per item)	Add \$90	
Option 2 - \$10,000 (Limit \$5,000 per item)	Add \$135	
Option 3 - \$20,000 (Limit \$5,000 per item)	Add \$209	
		\$

<b>Professional Indemnity (OPTIONAL)</b>		
<i>If you would like the optional <b>Professional Indemnity Cover</b> relating to Financial Loss claims made against you relating to the teaching/workshops of your approved performing activities.</i>		
Existing and New Members	Add \$12	\$

MAKE SURE YOU HAVE FILLED IN THE RELEVANT PAGES FOR THE COVERS YOU HAVE SELECTED!	<b>TOTAL YOU PAY→</b>	\$
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<p><b>OUR BROKERS</b></p> <p><b>Network Insurance Group</b></p> <p><b>Street Address:</b> Suite 6.02, Level 6, 135 King Street SYDNEY NSW 2000</p> <p><b>Contact Details:</b> Phone: +61 (02) 9034 5555 Fax: +61 (02) 9034 5500</p> <p><a href="https://networksteadfast.com.au/">https://networksteadfast.com.au/</a></p> <p>ABN 95 159 898 398 AFSL 435538</p>	 <p><b>DUCK FOR COVER</b> PO BOX 969 ELTHAM VIC 3095</p> <p><b>Tel: 03 4714 0414</b> <a href="mailto:help@duckforcover.com.au">help@duckforcover.com.au</a> <a href="http://www.duckforcover.com.au">www.duckforcover.com.au</a></p> <p><i>Because of our arrangement with them, please contact Duck for Cover first.</i></p>	<p><b>OUR PUBLIC LIABILITY INSURERS</b> <b>Allianz Australia Insurance Limited</b></p> <p><b>Street Address:</b> 2 Market Street Sydney NSW 2000</p> <p><b>Postal Address:</b> GPO Box 4049 Sydney NSW 2001</p> <p><b>Contact Details:</b> phone 1300 300573 fax 1300360527 <a href="http://www.allianz.com.au">www.allianz.com.au</a></p> <p>ABN 15 000 122 850 AFSL 234708</p>
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## PAYMENT

### 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: \_\_\_\_\_ (last 3 digits on back of credit card)

Signature of cardholder: \_\_\_\_\_

We do not keep your payment information in any form once payment has been processed.



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

