



# 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*

**PO BOX 969  
ELTHAM VIC 3095**

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## AMENDMENT FORM 2024/2025 – FOR ADDING ACTIVITIES AND/OR PERSONAL ACCIDENT COVER TO YOUR EXISTING COVER

### YOUR DETAILS

MEMBER NUMBER	
FIRST NAME	SURNAME
CONTACT NUMBER(S)	
EMAIL	

### OFFICE USE ONLY

MN
EWAY REF#
/ /
\$
/ /
COC/RT
S/S U/L M

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

CATEGORY 1	CATEGORY 2	CATEGORY 3
<input type="checkbox"/> <b>Visual Artist/Craft Artist</b> (including drawing, painting, sculpture, craft)  DOES NOT COVER PHOTOGRAPHY, FILM MAKING, GRAPHIC DESIGN, LARGE ART INSTALLATIONS, JEWELLERY MAKING, METAL OR WOOD WORK (FACE PAINTERS ARE COVERED IN CATEGORY 2 →)  <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"/> <b>Actor / Theatre Performer / Theatre in Education Performer</b>  <input type="checkbox"/> Burlesque Artist  <input type="checkbox"/> <b>Children's Party Host/Entertainer</b> <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* <sup>∞</sup> <input type="checkbox"/> Pavement art <input type="checkbox"/> Physical theatre <input type="checkbox"/> Plate spinning <input type="checkbox"/> Trick Rope/Lasso  <p><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></p> <p><i>**Claims that arise from other performers using equipment provided by a Duck for Cover member will not be covered by this policy.</i></p> <p><b>Musician/Singer <sup>∞</sup></b> <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></p>	<input type="checkbox"/> <b>Acrobat**</b> <input type="checkbox"/> <b>Aerial performer**</b> (Excludes workshops and teaching) <input type="checkbox"/> Angle Grinding Act (Excludes workshops and teaching) <input type="checkbox"/> Animals - i.e. any acts involving animals or birds (does not include petting zoos). 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. <input type="checkbox"/> Bed of Nails (Excludes workshops and teaching) <input type="checkbox"/> Boomerang Throwing <input type="checkbox"/> Cooking Demonstrations (Excludes workshops and teaching) <input type="checkbox"/> Fire acts and any act that uses fire (includes any act with naked flame) (Excludes workshops and teaching) <input type="checkbox"/> Own body piercing (Excludes workshops and teaching) <input type="checkbox"/> Parkour** (Excludes workshops and teaching) <input type="checkbox"/> Roller Skating / Skateboarding (Excluding Roller Derby) <input type="checkbox"/> (Excludes workshops and teaching) <input type="checkbox"/> Stilt-walking <input type="checkbox"/> Sword swallowing (Excludes workshops and teaching) <input type="checkbox"/> Unicycling / Trick Cycling** <input type="checkbox"/> Whip-cracking  <div style="border: 1px solid #4a86e8; padding: 10px; margin-top: 10px;"> <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 style="border: 0; border-top: 1px solid #4a86e8; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px solid #4a86e8; margin: 5px 0;"/> </div>



## 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).

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 2024-2025 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	Option 3
<b>Capital Benefits</b>			
Accidental Death and Capital Benefits (Events 1-19)	\$25,000	\$50,000	\$75,000
<b>Weekly Injury benefit</b>			
Percentage of Salary	85%	85%	85%
Max per week - Performing/Teaching earnings	\$250.00	\$500.00	\$750
Excess	14 Days	14 Days	14 Days
Benefit Period	26 Weeks	26 Weeks	26 Weeks

**DANCERS wishing to be covered for Personal Accident cover:** you will need to pay the Category 3 rate for Personal Accident.

	Category 1	Category 2	Category 3
<b>Option 1</b>	\$50	\$64	\$78
<b>Option 2</b>	\$70	\$91	\$111
<b>Option 3</b>	\$90	\$118	\$145

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, 2025.



### 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)

If you would like to add the optional **Personal Accident Cover**, please choose an option. Check page 3 for detail on Personal Accident cover options. You can only be covered under Option 3 from 12<sup>th</sup> October 2024.

	Category 1	Category 2	Category 3	
Option 1	Add \$50	Add \$64	Add \$78	
Option 2	Add \$70	Add \$91	Add \$111	
Option 3	Add \$90	Add \$118	Add \$145	
Members wishing to be covered under Personal Accident as Dancers must select Category 3.				\$

MAKE SURE YOU HAVE FILLED IN THE  
RELEVANT PAGES FOR THE  
COVERS YOU HAVE SELECTED!

**TOTAL YOU PAY →**

\$

## 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: \_\_\_\_\_ (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*