



# DUCK FOR COVER

Cover for Community Performing  
Groups and Theatre Groups

**2024/2025**

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This is the form for joining Duck as a Community Performing Group or Theatre Group.

These options provide cover for only one group performing at the same time in the same place in the same group.

You may need to consider whether your performing members need cover for their individual performances and/or teaching and workshops outside the group as well. If that is the case, it may be best for your members to join as individuals and then register as a group using the GA option. Let us know if you would like more information regarding this.

For this to work for you:

- Your group earns less than \$400,000 per annum.
- You perform together as Actors or are doing a Theatre Performance (including an opera or a musical)  
OR You perform together as Musicians, Singers or Dancers.
- Your group will be covered for teaching and workshops of your performance activities done as a group.
- The hire of a venue with less than 500 attendees for the staging of a performance of your group is covered.
- You can also cover Performing Equipment that is owned by the group. (It doesn't cover the equipment owned by individual members.)
- Membership of Duck for Cover is subject to approval by the Duck for Cover Association.
- Liability cover is subject to approval by the Insurer.

For all other policy detail, please check The Official Bits on the Duck for Cover website or contact the Duck for Cover office.

<https://www.duckforcover.com.au/html/the-official-bits.cfm>

*The application form starts on Page 7*





## How Community Performing Group and Theatre Group Cover Works

- Your performing group earns up to, but not more than, \$400,000 per annum.
- Your performing group is registered with Duck for Cover. Only the named group is covered.
- **Your group will be covered under the Public Liability policy and any additional policies you have selected from whenever the application is approved until the policy ends on 4pm, 12<sup>th</sup> October 2025.**
- Individual performers are not covered for performance work outside the group.
- You are covered for your performance and rehearsal time as a group.
- Teaching and workshops undertaken by the group are covered.
- Public Liability cover is for \$30,000,000.
- You are covered when hiring a venue with less than 500 attendees for the staging of a performance of your group.
- The first \$500 of any Property Damage claims is payable by you (\$0 excess for Bodily Injury claims).
- Cover is world-wide, for Australian citizens and permanent residents. Overseas visitors to Australia can become members of Duck for Cover BUT will only cover them while they are performing in Australia and provided they are legally able to work in Australia.
- Audience participation as part of your performance is allowed.
- You cannot be responsible for other people's actions - make sure any contractors (other than performers and stage management) working for you have liability cover.
- No cover for Child Minding activities
- Your Duck for Cover Public Liability policy will automatically note the interest of employers, councils, and venues.

### The Difference Between Community Performing Group and Theatre Group Cover.

Community Performing Group cover (CPG) is intended for performing groups that perform together as a group whose performances include the following specified activities (Music, Singing or Dance) as the main part of that performance. This includes bands/dance groups/choirs etc.

Theatre Group cover (TG) is designed for performing groups that perform together as a group whose performances include the following specified activities (Actor/Theatre Performance) as the main part of that performance. Operas and musicals are covered as Theatre Groups.

Please note that not all types of performing groups are eligible to be covered under the Community Performing Group / Theatre Group cover.





**APPLICATION FOR MEMBERSHIP or RENEWAL OF MEMBERSHIP AND PUBLIC LIABILITY INSURANCE  
THIS APPLICATION IS FOR PERFORMING GROUPS ONLY.  
Policy year ending 12th October 2025**

By becoming a Group member of Duck for Cover you will be covered for public liability arising from your insured activities.

The Duck for Cover policies are current until 4 pm, 12th October 2025.

**Your group will be covered from the date your application is accepted by Duck for Cover until 4pm, 12th October 2025.**

All policies have full schedules listed under the [Official Bits](#) section of the website.

Cover is world-wide for Australian citizens and permanent residents.

Overseas visitors to Australia can become members of Duck for Cover BUT the Public Liability policy will only cover them while they are performing in Australia.

By submitting this membership application, you are agreeing to allow Duck for Cover to confirm your current membership with third parties (such as agents or employers) who may wish to establish your membership status. The only details that will be provided are those available on your certificate. That is your Group name, your Duck membership number, the date you are covered from, and the activities covered.

Membership of Duck for Cover (also referred to on this page as "The Association") is subject to approval by the Association. Liability cover is subject to approval by the Insurer.

Duck for Cover's receipt of your application and/or payment does not mean you are covered. You will be covered when your application is accepted, and you receive written confirmation from Duck for Cover.

**You are covered from the date your application is approved until 12th October 2025.**

**There is no refund available once your application for membership has been accepted and forwarded to the insurer.**

The insurers reserve the right to review each application and premium charged before cover will be confirmed.

<p><b>Our broker is</b> Network Insurance Group ABN 95 159 898 398 AFSL 435538 PO Box 3190 Tuggerah NSW 2259 <a href="https://networksteadfast.com.au/">https://networksteadfast.com.au/</a></p>	<p><b>The insurer for the Public Liability policy is</b> Allianz Australia Insurance Limited, ABN 15 000 122 850. AFS License No. 234708. GPO Box 9870, Melbourne VIC 3000 <a href="https://www.allianz.com.au">https://www.allianz.com.au</a></p>
<p>Because of our arrangement with them, if you approach either of the above companies, they will only redirect you back to us.</p>	





## PUBLIC AND PRODUCT LIABILITY COVER

The Public and Products Liability policy is provided to all Duck Group Members.

- Public Liability cover is \$30,000,000
- The first \$500 of any Property Damage claims is payable by you (\$0 excess for Bodily Injury claims).
- For the 2024/2025 policy year, the cover is provided Worldwide, subject to the policy limitations.
- Note: Overseas visitors to Australia can become members of Duck for Cover BUT the policy will only cover them while they are performing in Australia.
- Audience participation as part of your performance is allowed.
- The policy covers libel, slander or defamation of character claims arising from your performing activities.
- You are not covered if you molest a child or commit sexual assault.
- Your policy will not cover contractors or subcontractors who are hired to perform a specific non-performing or non-stage management service (such as Sound & Lighting providers). Make sure any non-performing or non-stage management contractors or subcontractors working for you have their own Public Liability cover.
- No cover for pyro as defined by state and federal laws.
- No cover for operating Jumping Castles, Photo Booths or Amusement Rides.
- No cover for operating Petting zoos, horses, circus animals, venomous snakes, spiders or insects.
- No cover for Child Minding activities.
- You will not be covered if you act outside the law. (eg. If you perform without required permits.)
- Your Duck for Cover Public Liability policy will automatically note the interest of employers, councils and venues.

For further detail on the Public Liability policy, please refer to the Policy Wording and Schedule located in The Official Bits.



## 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.

The 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



## OPTIONAL VOLUNTARY WORKERS PERSONAL ACCIDENT COVER FOR GROUPS

For a reasonable additional premium, you can protect your volunteers' income if they are injured while performing or rehearsing for your group.

A volunteer is defined as an insured person who is engaged in authorised voluntary work on behalf of the insured group (including direct travel to and from such voluntary work).

All volunteers engaged in the activities of the performing group are included. This would include staging, sound, lighting, props, etc. as well as performing volunteers.

This policy is optional and is exclusive to Duck for Cover Community Performing Group and Theatre Group Members.

The policy covers volunteers for their lost income limited to 85% of usual income up to the policy limit of \$500 per week (they will need to substantiate their lost income in the event of a claim).

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

The Duck Member Voluntary Workers Insurance policy is insured with AFA Insurance (secured by Zurich Insurance for the 2024-2025 Insurance year).

Cover	Limit
Part A - Accidental Death and Capital Benefits	
- Sum Insured	\$50,000
Part B - Weekly Injury Benefits	
- Percentage of Salary	85%
- Maximum per week - earnings	\$500
- Maximum Benefit Period	52 weeks
- Excess Period	14 Days
Part C - Injury resulting in surgery	
- Sum Insured	\$5,000
Part D - Injury resulting in Fractured Bones	
- Sum Insured	\$1,000
Part E – Injury resulting in loss of teeth or dental procedures	\$1,000
	(\$250 per tooth)
Insured Extensions	
- Childcare Benefit	\$5,000
- Tuition or Advice	\$500 per month Up to 6 months
Student Home Tutorial	\$500 per week Up to 26 weeks
Post-Traumatic Stress Disorder Weekly Benefit	\$500 per week for a maximum of 12 weeks \$50,000 aggregate
Excess	14 Days
Benefit Period	52 weeks





# APPLICATION FOR COVER

(Select whichever you think is most appropriate)

**Theatre Group Cover**

**Community Performing Group Cover**

Your group will be covered from whenever your application is approved until the policy ends on the 12<sup>th</sup> October 2025.

Please complete all fields with \*

GROUP NAME		
GROUP ABN (if your group does not have one, leave blank)		
PERFORMING NAME*		
CONTACT'S NAME*		
CONTACT'S ROLE IN GROUP*		
POSTAL ADDRESS*		
SUBURB*	STATE*	POSTCODE*
CONTACT EMAIL*		
CONTACT PHONE NUMBER*		
GROUP WEB ADDRESS		
ESTIMATED ANNUAL TURNOVER*		
MAXIMUM NUMBER OF PERFORMERS* (including support crew)*: <i>Note: Contractors are not covered by your Public Liability policy and you should ensure that all contractors carry their own Public Liability insurance</i>		
ACTIVITY BEING COVERED* Only these activities can be covered under Theatre Group/Community Performing Group (Please circle relevant group activities) *:		
ACTORS/THEATRE PERFORMERS	MUSICIANS	DANCERS
SINGERS		
WHAT SORT OF GROUP ARE YOU?*( eg. a band, a dance group etc.)		
PERFORMANCE ACTIVITIES*: Please provide information about the group's performance(s):		

### Performing Name

Only one group is covered, so only one performing name can appear on your certificate of currency. The performing name is the name your group performs under. You are not covered if you perform under a different name.

### Estimated Annual Turnover

We do need the estimated turnover of your group to be provided in order to process your application. This is the sales/income generated by your group before profit and costs are taken out.

If you are not sure, then work out how much you are charging for tickets and how many the venue seats or the audience you expect and multiply that by the number of nights you will be performing. We do understand that this is an estimate.



DUCK FOR COVER

THEATRE GROUP or COMMUNITY PERFORMING GROUP COVER 2024-2025 CPG TG v10 12.4.25

[www.duckforcover.com.au](http://www.duckforcover.com.au)

[help@duckforcover.com.au](mailto:help@duckforcover.com.au)

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



# IMPORTANT NOTICES YOUR DUTY OF DISCLOSURE

## 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.

### NOTES

Duck for Cover has the right to refuse membership and the Insurer and/or Insurance broker have the right to refuse insurance cover. Receipt of payment by Duck for Cover does not mean acceptance by Duck or insurers. We will, of course, return any money paid in the case of a refusal. Cancellation - in very rare cases, we may accept cancellation of your membership and refund your membership fees only. The insurer will not refund your premium for any reason. If you have a claim, the insurers will check that you have been truthful in this application.

Please complete the declaration and past claims information on the next page.





## PAST CLAIMS INFORMATION AND DECLARATION (please complete both sections)

The Duck for Cover policies you have selected will end on the 12th October 2025 regardless of when you joined. Your insurance cannot be cancelled once it has been approved. If you are happy to continue with your application on this basis, please complete the details below.

Has your group had any **Public Liability** claims in the last five years?

Yes

No

Has your group had any **Performing Equipment** claims in the last five years?

Yes

No

Has your group had any **Personal Accident** claims in the last five years?

Yes

No

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

## DECLARATION ON BEHALF OF COMMUNITY PERFORMING GROUP OR THEATRE GROUP

**GROUP PERFORMING NAME:** \_\_\_\_\_

I declare that:

The group's gross annual income from performance activities is \$400,000 or less;

All information I have given, including Claims History, is true and accurate to the best of my knowledge and follows any necessary consultation with other group members and past insurers;

I acknowledge that the Association and/or the Insurer may refuse membership and liability cover for any reason. Membership and liability cover will not commence until approval by Duck for Cover and the Insurer.

I acknowledge that I have been advised of how to view the applicable Policy Wordings and Products Disclosure Statements for all Duck Member Insurance policies. (Available for viewing on the Duck for Cover website.)

I am aware that refunds are only given in exceptional circumstances.

**Signed on Behalf of Group** \_\_\_\_\_

**Name**

**Date**



# THE RATES

## PUBLIC LIABILITY

From the 12<sup>th</sup> April 2025, the cost for Community Performing Group or Theatre Group cover is \$228. This will see your group covered from whenever the application is approved until 12 October 2025.

## PERFORMING EQUIPMENT

(optional additional policy for members covered under Public Liability policy)

Option 1 - \$5,000 (Limit \$5,000 per item)	Add \$81
Option 2 - \$10,000 (Limit \$5,000 per item)	Add \$121
Option 3 - \$20,000 (Limit \$5,000 per item)	Add \$187

## VOLUNTARY WORKERS PERSONAL ACCIDENT COVER FOR GROUPS

(optional additional policy for members covered under Public Liability policy)

<i>Maximum Number of Volunteers engaged by your Group for a show.</i>	<i>Premium (\$500 Per Week Benefit / 52 Weeks Benefit Period / 14 Day Waiting Period)</i>
Up to 5	Add \$180
6-10	Add \$335
11-15	Add \$495
16-20	Add \$650
Over 20	Refer to office for Premium

More information about Public Liability cover on Page 4

More information about Performing Equipment cover on Page 5

More information about Personal Accident Cover on Page 6

For further details on the policies, please refer to the Policy Wording and Schedule located in The Official Bits. <https://www.duckforcover.com.au/html/the-official-bits.cfm>





## PAYMENT – FOR COVER UNTIL 12<sup>TH</sup> OCTOBER 2025

(Your group will be covered from when whenever your application is approved until the policy ends on the 12<sup>th</sup> October 2025. Please check the website for more policy detail.)

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

SELECT PUBLIC LIABILITY COVER TYPE (please circle)		
THEATRE GROUP	COMMUNITY PERFORMING GROUP	\$ 228

Performing Equipment Cover (OPTIONAL)		
Option 1 - \$5,000 (Limit \$5,000 per item)	Add \$81	
Option 2 - \$10,000 (Limit \$5,000 per item)	Add \$121	
Option 3 - \$20,000 (Limit \$5,000 per item)	Add \$187	

Voluntary Workers Personal Accident Cover for Groups (OPTIONAL)		
<i>Select the maximum number of volunteers and then select the appropriate rate.</i>		
Maximum number of Volunteers engaged by your Group for a show.	Premium \$500 per week Benefit/52 Weeks Benefit Period/ 14 Day Waiting Period	
Up to 5	Add \$180	
5-10	Add \$335	
11-15	Add \$495	
16-20	Add \$650	
Over 20	For over 20, please contact the Duck office for Premium.	
		\$

	<b>TOTAL YOU PAY →</b>	\$
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Please make sure you have selected all your covers and completed the relevant past claims information and signed the Declaration on Page 9.



# PAYMENT

## CREDIT CARD PAYMENT FORM

Name of Member Group:

\_\_\_\_\_

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*

## 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**

