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DUCK FOR COVER

cover for community performing groups and theatre groups

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.

You can also cover Performing Equipment that is owned by the group. (It doesn't cover the equipment owned by individual members.)

The hire of a venue with less than 500 attendees for the staging of a performance is covered.

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 from whenever the application is accepted until the policy ends on 4pm, 12th August 2020.**
- 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 is covered.
- The first \$500 of any Property Damage claims is payable by you (\$0 excess for Bodily Injury claims).
- Cover is world-wide, excluding USA and Canada, for Australian citizens and permanent residents. Overseas visitors to Australia can become members of Duck for Cover BUT both the Public Liability and Personal Accident (if selected) policy 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.

the cost

The cost for Community Performing Group or Theatre Group cover from 13th January 2020 is \$230.

This will see you covered until the 12th August 2020.

APPLICATION FOR MEMBERSHIP or RENEWAL OF MEMBERSHIP AND PUBLIC LIABILITY INSURANCE
THIS APPLICATION IS FOR PERFORMING GROUPS ONLY.
Policy year ending 12th August 2020

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 from 12th May 2019 to 4 pm, 12th August 2020.

Your group will be covered from the date your application is accepted by Duck for Cover until 4pm, 12th August 2020.

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

Cover is world-wide, excluding USA and Canada, 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 August 2020.

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.

Our broker is

Steadfast IRS Pty Ltd
Suite 2, Level 6, Building B, Century Estate
55 Norwest Boulevard, Norwest, NSW 2153
<http://steadfast-irs.com.au/>

The underwriting insurer for the Public and Product

Liability policy is
Allianz Australia Insurance Limited,
GPO Box 4049, Sydney NSW 2001
www.allianz.com.au

Because of our arrangement with them, if you approach either of the above companies they will only redirect you back to us.

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
- If you hire a venue for to stage a performance of your covered activities, you are also insured for your activities as an event organiser for this performance. Please check the Venue Hire page on the website for more detail.
- The first \$500 of any Property Damage claims is payable by you (\$0 excess for Bodily Injury claims).
- Cover is provided for performing world-wide, excluding USA and Canada, for Australian citizens and permanent residents.
- 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 PERSONAL ACCIDENT COVER

- The policy covers group members for an accident sustained while performing as part of your group (including direct transit to and from).
- Performing includes group rehearsals and group teaching.
- The policy covers 85% of the group member's lost performing income to the policy limit selected.
- Volunteers will be covered while performing with the insured group and will be covered for their external income to a maximum of \$250 per week.
- You can select the benefit period of 26 weeks, 52 weeks or 104 weeks (lower benefit periods are provided to members over 64 years of age and volunteer group members not in receipt of Pre-Disability Earnings non-income).
- The policy covers Death & Capital Benefits (permanent injury) for the limit selected.
- The first 14 days of lost income following an accident is not insured.
- Cover is world-wide for Australian citizens and permanent residents. Overseas groups performing in Australia can become members of Duck for Cover BUT both the Public Liability and Personal Accident (if selected) policy will only cover them while they are performing in Australia and provided they are legally able to work in Australia.
- No cover is provided for Pre-existing Conditions.

Performing Equipment Cover	Option 1	Option 2	Option 3
Capital Benefits			
- Event 1 – Accidental Death	\$25,000	\$50,000	\$75,000
- Events 2-18 – Permanent Total Disablement	\$25,000	\$50,000	\$75,000
- Rehabilitation	\$2,500	\$5,000	\$7,500
Weekly Injury benefit			
- Percentage of Salary	85	85	85
- Max per week – Performing/Teaching earnings	\$250.00	\$500.00	\$750.00
- Max per week – Volunteers external earnings	\$250.00	\$250.00	\$250.00
- Excess	14 Days	14 Days	14 Days
- Benefit Period under 65 years of age	26 Weeks	52 Weeks	104 Weeks
- Benefit Period 65 to under 75 years of age	13 Weeks	26 Weeks	52 Weeks
Broken Bones Benefit	Max \$500	Max \$1,000	Max \$2,000
Home Help Benefit (for volunteer group members not in receipt of Pre-Disability Earnings)			
- Maximum per week	\$250.00	\$250.00	\$250.00
- Benefit Period	26 Weeks	26 Weeks	26 Weeks
Student Tutorial Benefit (for volunteer group members not in receipt of Pre-Disability Earnings)			
- Maximum per week	\$250.00	\$250.00	\$250.00
- Benefit Period	26 Weeks	26 Weeks	26 Weeks
Non-Medicare Medical Expenses (for volunteer group members not in receipt of Pre-Disability Earnings)			
- Maximum Benefit	\$500.00	\$750.00	\$1,000.00
- Excess	\$50.00	\$50.00	\$50.00

Premiums (including all charges)	Option 1	Option 2	Option 3
Up to 20 members	\$339.00	\$502.00	\$666.00
Up to 40 members	\$666.00	\$993.00	\$1321.00

If you need cover for more than 40 members, please contact the office.

OPTIONAL PERFORMING EQUIPMENT COVER

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

- This policy is optional and is exclusive to Duck for Cover Members.
- The policy covers the Group owned performing equipment while in transit, at a venue or while temporarily in storage (including at home).
- Performing Equipment is limited to items owned by the insured Group (not individual group members) and are used in the actual performance, rehearsal or teaching of the Group's performing activities.

Note: Personal Electronic devices including Mobile phones, iPads, tablets, Cameras, Laptops will only be insured under this policy if it can be proven by the insured member that this equipment was used exclusively as mobile Performing Equipment.

- Insured Performing Equipment is mobile and is not stored at any single location (including home) for a period of more than 60 consecutive days.
- Your equipment will be insured against Theft evidenced by forcible entry into a securely locked vehicle or home, venue or temporary storage location, collision or overturning of a vehicle carrying the items, Fire, explosion, lightning or flood.
- The Performing Equipment policy automatically extends to cover Theft While Attended (limit \$1,500 per Insured Group for the insurance period).

Note: This includes cover for Theft from stage, theft while loading and unloading, theft from home.

- The Performing Equipment policy automatically extends to cover Accidental Damage (limit \$2,000 per Insured Group for the insurance period).
- The Performing Equipment policy now automatically extends to cover World Wide cover (limited to 60 consecutive days outside Australia)
- The policy covers your Group's Performing Equipment to a limit of the total amount claimable for the period of insurance of \$5,000 or \$10,000 (you decide the level of cover required).

Note: Schedules of equipment are not required. You will need to show proof of ownership when lodging a claim.

- The limit applying to any one item of equipment is \$2,000.
- The excess payable in the event of a claim will be \$100 for all claims except Burglary \$250, Accidental Damage \$250, Theft While attended \$250 and World Wide \$500.

The insurance does not cover loss or damage caused by Equipment Hire and Mechanical or Electronic Breakdown.

Note: each sum insured shown is the total amount payable for all claims for that Insured Group member for the insurance year and coverage cannot be reinstated.

For further detail on the Performing Equipment policy please refer to the Policy Wording and Schedule located in [The Official Bits](#) on the website.

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 12th August 2020.

Please complete all fields with *

GROUP NAME*:			PERFORMING NAME:
GROUP ABN:	(If your group doesn't have an ABN just leave this blank.)		
CONTACT'S NAME*:			CONTACT'S ROLE IN GROUP*:
POSTAL ADDRESS*:			WEB ADDRESS:
SUBURB*:	STATE*:	POSTCODE*:	CONTACT EMAIL*:
CONTACT PHONE NUMBER*:			
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 (Please circle relevant group activities)*: ACTORS/THEATRE PERFORMERS MUSICIANS SINGERS DANCERS			PERFORMANCE ACTIVITIES*: Please provide information about the group's performance(s):
WHAT SORT OF GROUP ARE YOU?* (eg. a band, a dance group etc.)			

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.

DECLARATION ON BEHALF OF COMMUNITY PERFORMING GROUP OR THEATRE GROUP

The Duck for Cover policies you have selected will end on the 12 August 2020 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 form below.

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 is true and accurate 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 read the notice containing Important Information for Duck for Cover members and that I have been advised of how to view the Personal Accident Product Disclosure Statement, Performing Equipment Product Disclosure Statement and the Public Liability policy wording.

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

Signed on Behalf of Group _____

Name _____

Date _____

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

☐ Yes

☐ No

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

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.)

**PAST CLAIMS
INFORMATION
(please
complete)**



Does your group wish to take advantage of the Duck for Cover Performing Equipment Policy?

☐ Yes

☐ No

☐ \$5000 cover for \$71

☐ \$10,000 cover for \$123

If yes, has your group had any **Performing Equipment** Claims in the last five years?

☐ Yes

☐ No

PAYMENT – FOR COVER UNTIL 12TH AUGUST 2020 DUCK FOR COVER

(Your group will be covered from whenever your application is approved until the policy ends on the 12th August 2020. Please check the website for more policy detail.)

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

SELECT COVER TYPE (please circle)		
THEATRE GROUP COVER	COMMUNITY PERFORMING GROUP COVER	\$ 230

You can also choose:

OPTIONAL PERFORMING EQUIPMENT COVERS			
If you would like the Performing Equipment Cover for your group	\$5,000 cover (Add \$71)	\$10,000 cover (Add \$123)	\$

OPTIONAL PERSONAL ACCIDENT COVER				
	Option 1	Option 2	Option 2	\$
Up to 20 members	Add \$339	Add \$502	Add \$666	
Up to 40 members	Add \$666	Add \$993	Add \$1321	

MAKE SURE YOU HAVE FILLED IN THE DECLARATION AND PAST CLAIMS INFORMATION FOR THE COVERS YOU HAVE SELECTED!	TOTAL YOU PAY →	\$
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If you would prefer instead to pay with **PayPal** please provide the email address you would like your invoice sent to:

OFFICE USE ONLY	Rec'd	
	PayRef #	
	CoC	

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CREDIT CARD PAYMENT FORM

Name of Member:

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 once payment has been processed.