



**2024-2025
INDIVIDUAL
APPLICATION**

**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**
Tel: 03 4714 0414
help@duckforcover.com.au
www.duckforcover.com.au

This application is for an individual performer only.
For the policy year ending 12th October 2025

By becoming a member of Duck for Cover you will be covered for public liability arising from your insured activities. As only the performer will know all of the activities they will include in their act, it is essential that this application is completed by the performer applying for membership. Members under 18 years of age, will need the form signed by their parent or legal guardian.

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

You will be covered from the date your application is approved by Duck for Cover until 4pm, 12th October 2025.

All policies have full schedules and policy wordings listed under the [The Official Bits](#) section of the Duck for Cover website.

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

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.

This form is only for an individual performer. To register a group with Duck for Cover, all the performing members of the group need to first each take out individual membership of Duck for Cover or, if eligible, alternatively take out Community Performing Group cover. Please check the Group information page for more information.

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 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.**



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DUCK FOR COVER ENTERTAINERS' GROUP

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2024-2025 INDIVIDUAL APPLICATION



INDIVIDUAL MEMBERSHIP AND INSURANCE APPLICATION

Application for membership of Duck for Cover for an individual performer and application for Public Liability for **year ending 12th October 2025**.

Also:
Optional Personal Accident cover.
Optional Performing Equipment cover.
Optional High-Risk Teaching extension
Optional Professional Indemnity cover

You will be covered under the policy from whenever your application is approved until the policy ends on **12th October 2025**.

Please refer to the website for more detail.

To JOIN simply:

- Fill in Your Details
- Tick the activities you wish to be covered for
- Select any other optional covers you want
- Check and Sign the Declarations
- Add up the total payment and send it all back to:
DUCK FOR COVER

YOUR DETAILS

MEMBER NUMBER (If you have one.)		I have previously been a member of Duck for Cover <input type="checkbox"/>	
FIRST NAME		SURNAME	
INDIVIDUAL PERFORMING NAME(S) (This is optional. Do not put band names here.)			
ADDRESS			
SUBURB		STATE	POSTCODE
TELEPHONE		MOBILE	
EMAIL			

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.

Please refer to the Duck website www.duckforcover.com.au to view more detail on the policies we hold for our members.



Duck for Cover Entertainers' Group Inc Incorporated in Victoria (A0037200A) ABN: 56 656 723 863
Membership and Insurance Application current until 12th October 2025 v8 12.4.25

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"/> Visual Artist/Craft Artist (including drawing, painting, sculpture, craft) <small>DOES NOT COVER PHOTOGRAPHY, FILM MAKING, GRAPHIC DESIGN, LARGE ART INSTALLATIONS, JEWELLERY MAKING, METAL OR WOOD WORK (FACE PAINTERS ARE COVERED IN CATEGORY 2 →)</small> <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"/> 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"/> 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"/> Balloon sculpting <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"/> Clairvoyant/Tarot Reader /Astrologer (performance risk only) <input type="checkbox"/> Clown and/or Therapeutic Clown <input type="checkbox"/> Dancer (Excludes choreographers) <input type="checkbox"/> DJ <input type="checkbox"/> Escape <input type="checkbox"/> Face and/or Body Painter <input type="checkbox"/> Juggling/Staff/Diabolo/Poi <input type="checkbox"/> Karaoke Operator <input type="checkbox"/> Makeup Artist <input type="checkbox"/> Marriage Celebrant (performance risk only) <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 <p style="font-size: small;">*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. Musician/Singer ∞ 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.)</p>	<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)</i> <input type="checkbox"/> <i>(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 #4a90e2; padding: 5px; margin-top: 10px;"> <p style="font-size: small;">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 #4a90e2; margin: 5px 0;"/> <hr style="border: 0; border-top: 1px solid #4a90e2; margin: 5px 0;"/> </div>
<p style="font-size: x-small;">**Claims that arise from other performers using equipment provided by a Duck for Cover member will not be covered by this policy.</p>		

An optional teaching extension is available on the next page for the following otherwise excluded activities :
Aerial Performer, Bed of Nails, Sword Swallowing, Angle Grinding Acts, Fire Acts, Own Body Piercing.





PUBLIC LIABILITY RATES

The Public Liability is the basic policy all members of Duck for the current year are covered for. The cover will be in place from whenever your application is approved by Duck until the policy ends which is the 12th October 2025. The cover applicable Category is the highest category your selected performing activities fall into:

The applicable Category is the highest category your selected performing activities fall into:

CATEGORY 1	CATEGORY 2	CATEGORY 3
\$58.00 (inc GST)	\$58.00 (inc GST)	\$76.00 (inc GST)



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.

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 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.

Age Limitation: 18 Years to under 75 Years

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
Death and Capital Benefits			
Accidental Death and Capital Benefits (Events 1-19)	\$25,000	\$50,000	\$75,000
Weekly Injury Benefits			
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 need to pay the Category 3 rate for Personal Accident.



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"> - Fire acts and any act that uses fire Any act with a naked flame - Roller Skating/Skateboarding - Plate Spinning - Juggling / Staff / Diabolo / Poi
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 PROFESSIONAL INDEMNITY COVER

(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)

<p>OUR BROKERS</p> <p>Network Insurance Group</p> <p>Street Address: Suite 6.02, Level 6, 135 King Street SYDNEY NSW 2000</p> <p>Contact Details: Phone: 1300 272 520</p> <p>https://networksteadfast.com.au/</p> <p>ABN 95 159 898 398 AFSL 435538</p>	<p></p> <p>DUCK FOR COVER PO BOX 969 ELTHAM VIC 3095</p> <p>Tel: 03 4714 0414 help@duckforcover.com.au www.duckforcover.com.au</p> <p><i>Because of our arrangement with them, please contact Duck for Cover first.</i></p>	<p>OUR PUBLIC LIABILITY INSURERS Allianz Australia Insurance Limited</p> <p>Street Address: 2 Market Street Sydney NSW 2000</p> <p>Postal Address: GPO Box 4049 Sydney NSW 2001</p> <p>Contact Details: phone 1300 300573 fax 1300360527 www.allianz.com.au</p> <p>ABN 15 000 122 850 AFSL 234708</p>
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THE RATES

PUBLIC LIABILITY

CATEGORY 1	CATEGORY 2	CATEGORY 3
\$58	\$58	\$76

OPTIONAL COVERS

HIGH RISK TEACHING EXTENSION

Add \$167

PERFORMING EQUIPMENT

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

PERSONAL ACCIDENT COVER

	Category 1	Category 2	Category 3
Option 1	\$46	\$59	\$72
Option 2	\$64	\$83	\$101
Option 3	\$82	\$106	\$106

PROFESSIONAL INDEMNITY

\$10,000,000 any one occurrence and \$20,000,000 in the aggregate (shared by all members)	\$12
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CLAIMS HISTORY AND DECLARATION

Please make sure you complete the relevant declaration below as well as the claims history for any policies you intend to take out.

Have you had any Public Liability Claims in the last five years?

Yes

No

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

Yes

No

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

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.)

DECLARATION FOR PERFORMERS OVER 18 YEARS OF AGE

Applicant's Full Name: _____

I declare that:

- I have read the 'Important Notices' above;
- My 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;
- I am 18 years of age or older;
- I, the applicant, am the person submitting this application.
- I acknowledge that the Association and 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.)

Signed: _____ **Date:** _____

DECLARATION ON BEHALF OF PERFORMER UNDER 18 YEARS OF AGE

Applicant's Full Name: _____

I declare that:

- I have read the 'Important Notices' below;
- The gross annual income of this performer from performance activities is \$400,000 or less;*
- All information I have given is true and accurate to the best of my knowledge;
- I, the undersigned, am the parent or legal guardian of the person submitting this application;
- I acknowledge that the Association and 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.)

Signed: _____ **Date:** _____

Full Name: _____ **Contact Number:** _____



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 12th October, 2025.**

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

PUBLIC LIABILITY COVER (ALL MEMBERS)				
What is the highest category your activities fall into?	Category 1	Category 2	Category 3	
	\$58	\$58	\$76	
				\$

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

Personal Accident (OPTIONAL)				
<i>if you would like to add the optional Personal Accident Cover, please choose an option. Check page 5 for detail on Personal Accident cover options.</i>				
	Category 1	Category 2	Category 3	
Option 1	Add \$46	Add \$59	Add \$72	
Option 2	Add \$64	Add \$83	Add \$101	
Option 3	Add \$82	Add \$106	Add \$130	
Members wishing to be covered under Personal Accident as Dancers must select Category 3.				\$

Performing Equipment (OPTIONAL)		
<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 \$81
Option 2 - \$10,000 (Limit \$5,000 per item)		Add \$106
Option 3 - \$20,000 (Limit \$5,000 per item)		Add \$187
		\$

Professional Indemnity (OPTIONAL)		
<i>If you would like the optional Professional Indemnity Cover 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!	TOTAL YOU PAY →	\$
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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.

To JOIN simply:

- **Fill in** Your Personal Details
- **Tick** the activities you wish to be covered for
- **Select** any other optional covers you want
- **Check and Sign** the Declarations
- **Add up** the total payment and send it all back to:
DUCK FOR COVER



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

It's quicker online, but if you prefer you can fill in this form completely and send along with your credit card details or send the form back with a cheque or money order to.

Duck for Cover
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