

**2020-2021  
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 9439 5991  
admin@duckforcover.com.au  
www.duckforcover.com.au



This application is for an individual performer only.

For the policy year ending 12th October 2021

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 2021.**

**You will be covered from the date your application is approved by Duck for Cover until 4pm, 12th October 2021.**

All policies have full schedules and policy wordings listed under the [The Official Bits](https://www.duckforcover.com.au/html/the-official-bits.cfm) section of the Duck for Cover website.  
<https://www.duckforcover.com.au/html/the-official-bits.cfm>

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.

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 2021. There is no refund available once your application for membership has been accepted and forwarded to the insurer.**

**2020-2021  
INDIVIDUAL  
APPLICATION**



**YOUR DETAILS**

**DUCK FOR COVER ENTERTAINERS' GROUP INC**

**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 2021**.

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

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You will be covered under the policy from whenever your application is approved until the policy ends on **12th October 2021**.

**Please refer to the website for more detail.**

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. <b>Do not put band names here.</b> )			
ADDRESS			
SUBURB		STATE	POSTCODE
TELEPHONE		MOBILE	
EMAIL			

**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**

**Or complete the online application!**

**PUBLIC LIABILITY CLAIM DECLARATION**

Have you had any Public Liability claims made against you in the last five years?

- No  
 Yes

**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.

# 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"/> Actor / Theatre Performer / Theatre in Education Performer <input type="checkbox"/> Visual Artist/Craft Artist (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"/> Bingo Caller <input type="checkbox"/> Bubble Blowing <input type="checkbox"/> Caricature <input type="checkbox"/> Cartoonist <input type="checkbox"/> Characters <input type="checkbox"/> Clairvoyant <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 <input type="checkbox"/> MC <input type="checkbox"/> Mime <input type="checkbox"/> Model <input type="checkbox"/> Murder Mystery Host <input type="checkbox"/> Poet <input type="checkbox"/> "Promotion Girl/Boy" <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"/> Tarot Reader/Astrologer <input type="checkbox"/> Television / Radio Presenter <input type="checkbox"/> Trivia host	<input type="checkbox"/> Acrobat** <input type="checkbox"/> Aerial performer (Excludes workshops and teaching) <input type="checkbox"/> Balloon sculpting <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.</i> (Excludes child-minding) <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/Diabolo/Poi <input type="checkbox"/> Karaoke Operator <input type="checkbox"/> Makeup Artist <input type="checkbox"/> Musician / Singer* <input type="checkbox"/> Pavement art <input type="checkbox"/> Parkour** (Excludes workshops and teaching) <input type="checkbox"/> Physical theatre <input type="checkbox"/> Plate spinning <input type="checkbox"/> Roller Skating / Skateboarding (Excludes workshops and teaching) <input type="checkbox"/> Stilt-walking <input type="checkbox"/> Trick Rope/Lasso <input type="checkbox"/> Unicycling / Trick Cycling**  <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>  <i>**Claims that arise from other performers using equipment provided by a Duck for Cover member will not be covered by this policy.</i>	<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"/> Sword swallowing (Excludes workshops and teaching) <input type="checkbox"/> Whip-cracking  <div style="border: 1px solid black; padding: 5px; 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/> <hr/> <hr/> </div>

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



### EXISTING MEMBERS

The premiums shown cover existing members of the 2019/2020 Duck for Cover policy for the renewal period 12 October 2020 to 12 October 2021.

### NEW MEMBERS

The premiums shown are slightly higher and apply only to NEW members who join Duck for Cover before 12 October 2020 as they will each be covered from the date they join until 12 October 2021.

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

	CATEGORY 1	CATEGORY 2	CATEGORY 3
<b>Existing Members Renewal</b> 12 October 2020 to 12 October 2021	\$79.00 (inc GST)	\$79.00 (inc GST)	\$109.00 (inc GST)
<b>New members joining before 12 October 2020</b> to be covered from the date joined to 12 October 2021	\$83.00 (inc GST)	\$83.00 (inc GST)	\$116.00 (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.

### EXISTING MEMBERS

The additional premium payable for this inclusion is **\$170** covering existing members for the period 12 October 2020 to 12 October 2021.

### NEW MEMBERS

The additional premium payable for this inclusion is **\$187** covering new members who join before 12 October 2020 from the date they join until 12 October 2021.

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

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

For an additional premium, you can protect your performing and teaching income if you are injured while performing, rehearsing and teaching (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 and teaching income limited to 85% of usual income (you will need to substantiate your lost income in the event of a claim).
- The policy Age Limit is up to 75 years (restricted benefits apply 65 years -74 years)
- 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 2020-21 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

The following table shows the coverage options available to all Duck members until 12<sup>th</sup> October 2021:

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 Sickness Benefits	Not insured	Not insured	Not insured
Weekly Injury benefit			
- Percentage of Salary	85	85	85
- Max per week – Performing/Teaching earnings	\$250.00	\$500.00	\$750.00
- 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

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

Premiums (including all charges) <i>Cover provided to both Existing Members and New Members from date joined until 12 October 2021</i>	Option 1	Option 2	Option 3
Category 1	\$33.00	\$55.00	\$77.00
Category 2 (excluding Aerial and Acrobat)	\$41.00	\$70.00	\$100.00
Category 3 (including Aerial and Acrobat)	\$48.00	\$86.00	\$123.00

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.)

## OPTIONAL PERFORMING EQUIPMENT 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 your Performing Equipment against loss or damage.

- This policy is optional and is exclusive to Duck for Cover Members.
- The policy covers your 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 member and are used in the actual performance, rehearsal or teaching of their listed 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 member 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 member for the insurance period).
- The Performing Equipment policy automatically extends to cover World Wide cover (limited to 60 consecutive days outside Australia)
- The policy covers your Performing Equipment to a limit of the total amount claimable for the period of insurance of \$5,000, \$10,000 or \$20,000 (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 \$2,500 for \$5,000 cover.
- The limit applying to any one item of equipment is \$3,500 for \$10,000 cover.
- The limit applying to any one item of equipment is \$4,500 for \$20,000 cover
- 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 member for the insurance year and coverage cannot be reinstated.

<b>Premiums (including all charges)</b> <i>Cover provided to both Existing Members and New Members from date joined until 12 October 2021</i>	
\$5,000 Cover (\$2,500 limit per item)	\$86
\$10,000 Cover (\$3,500 limit per item)	\$151
\$20,000 Cover (\$4,500 limit per item)	\$236

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

Do you wish to take advantage of the Duck for Cover Performing Equipment Policy? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you had any Performing Equipment Claims in the last five years? <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please give details of the claim on a separate page.)
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## 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)

<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.)



## DECLARATION

Please make sure you complete the relevant declaration below.

### DECLARATION FOR PERFORMERS OVER 18 YEARS OF AGE

**Applicant's Full Name:** \_\_\_\_\_

I declare that:

- I have read the 'Important Notices' below;
- My gross annual income from performance activities is \$400,000 or less;\*
- All information I have given 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 both the Personal Accident Product Disclosure Statement and the Public Liability policy wording. (Available for viewing on the Duck for Cover website.)

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

OR

### 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 Personal Accident Product Disclosure Statement and the Public Liability policy wording. (Available for viewing on the Duck for Cover website.)

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Full Name:** \_\_\_\_\_ **Contact Number:** \_\_\_\_\_

<p><b>OUR BROKERS</b></p> <p><b>Steadfast-IRS Insurance Risk Specialists</b></p> <p><b>Street Address:</b> Level 12, 122 Arthur Street NORTH SYDNEY NSW 2060</p> <p><b>Contact Details:</b> Phone: +61 (02) 9034 5555 Fax: +61 (02) 9034 5500 <a href="http://www.steadfast-irs.com.au">www.steadfast-irs.com.au</a></p> <p>ABN 95 159 898 398 AFSL 435538</p>	 <p><b>DUCK FOR COVER</b> <b>PO BOX 969</b> <b>ELTHAM VIC 3095</b></p> <p><b>Tel: 03 9439 5991</b> <b>admin@duckforcover.com.au</b> <b>www.duckforcover.com.au</b></p> <p><i>Because of our arrangement with them, please contact Duck for Cover first.</i></p>	<p><b>OUR PUBLIC LIABILITY INSURERS</b></p> <p><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

What you pay depends on:

- Whether you were a member of the 2019/2020 policy.
- 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, 2021

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

<b>PUBLIC LIABILITY COVER (ALL MEMBERS)</b>				
What is the highest category your activities fall into?	Category 1	Category 2	Category 3	
<b>Members of 2019/2020 policy</b> renewing for the period 12 October 2020 to 12 October 2021	\$79	\$79	\$109	
<b>New members and members not on 2019/2020 policy</b> joining before 12 October 2020 and covered until 12 October 2021	\$83	\$83	\$116	
				\$

<b>Public Liability - High Risk Teaching Extension (OPTIONAL)</b>	
Aerial, Angle Grinding, Bed of Nails, Fire Acts, Sword Swallowing, Own Body Piercing	
<b>Existing members</b> renewing for the period 12 October 2020 to 12 October 2021	\$170
<b>New members</b> joining before 12 October 2020	\$187
	\$

<b>Personal Accident (OPTIONAL)</b>				
if you would like to add the optional <b>Personal Accident Cover</b> , please choose an option. Check page 5 for detail on Personal Accident cover options.				
Existing and New Members	Category 1	Category 2	Category 3	
Option 1 - \$250 per week/ 26 weeks	\$33	\$41	\$48	
Option 2 - \$500 per week / 52 weeks	\$55	\$70	\$86	
Option 3 - \$750 per week / 104 weeks	\$77	\$100	\$123	
				\$

<b>Performing Equipment (OPTIONAL)</b>		
If you would like to add the optional Performing Equipment Cover, please choose an option.		
Option 1 - \$5,000 (Limit \$2,500 per item)	Add \$86	
Option 2 - \$10,000 (Limit \$3,500 per item)	Add \$151	
Option 3 - \$20,000 (Limit \$4,500 per item)	Add \$236	
	\$	

<b>Professional Indemnity (OPTIONAL)</b>		
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.		
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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## 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 once payment has been processed.

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