

Performing Equipment Policy Schedule 2018-19

- INSURER:** The Hollard Insurance Company Pty Ltd
ABN 78 090 584 473, AFSL 241 436.
- POLICY NUMBER:** 14-117001-FJ
- INSURED:** Duck For Cover Entertainers Group Inc
(including new members who select to insure their equipment from the date they join during the period of insurance)
- PERIOD OF INSURANCE:** From: 12th day of May 2018 at 12.00 am
To: 12th day of August 2019 at 4.00 pm
- GEOGRAPHICAL LIMITS:** Anywhere in Australia
- INSURED ITEMS:** Performing Equipment which includes musical and electronic equipment, props & sets and costumes.
- NOTE:** Personal Electronic devices (including Mobile phones, I-pads, 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.
- COVER:** Covering the Performing Equipment during the Period of Insurance, against the Insured Events and Extensions below:
1. Fire, lightning, explosion, wind, Water, Flood, earthquake, impact, malicious damage and vandalism;
 2. Collision or overturning of a conveying Vehicle;
 3. Theft resulting from forcible and violent entry evidenced by visible damage to the securely locked portion of a Vehicle, the insured member's home or temporary storage Location when not In Attendance; or
 4. Theft when In Attendance as covered below under Automatic Extensions.

LIMITS OF INDEMNITY:	<p>Either \$5,000 or \$10,000 as specified by each insured member.</p> <p><i>Note: The specified limit also forms the aggregate limit for the period of insurance for that insured member.</i></p> <p>Limit any one item - \$2,000</p> <p>Sub limits apply to Automatic Extensions – as shown separately</p>
DEDUCTIBLE / EXCESS:	<p>\$100 for all claims except</p> <ul style="list-style-type: none">• Burglary \$250• Automatic Extensions - as shown separately
SPECIAL CONDITIONS:	<p>Insured Performing Equipment is limited to;</p> <ul style="list-style-type: none">• items owned by the insured member and,• items that are used by the insured members to perform, rehearse or teach their listed activities and,• items that are mobile and are not stored at any single location (including the insured member's home) for a period of more than 60 consecutive days
NOTABLE EXCLUSIONS:	<p>The insurance does not cover loss or damage caused by any of the following:</p> <ul style="list-style-type: none">• Equipment Hire of any kind• Mechanical or electronic breakdown <p>NOTE: Please refer to PERFORMING EQUIPMENT INSURANCE PRODUCT DISCLOSURE STATEMENT & POLICY WORDING (2018) to review all policy terms, conditions and exclusions.</p>
POLICY WORDING:	<p>As issued by The Hollard Insurance Company Pty Ltd</p>

AUTOMATIC EXTENSIONS: Cover is extended to include cover for:

1. Accidental Damage

- Sub Limit: \$2,000 any one claim and in the aggregate for all claims per insured member per Period of Insurance
- Excess: \$250 each and every claim)

2. World Wide Cover

- Limited to a maximum 60 consecutive days outside Australia
- Sub Limit: as per sum insured shown in insured member's Insurance Certificate
- Excess: \$500 each and every claim

3. Theft While In Attendance

- Limited to:
 - * Theft from stage; or
 - * Theft while the insured member is loading and unloading before or after a performance; or
 - * Theft while the insured member is at home (or other accommodation) for the night.
- Sub Limit: \$1,500 any one claim and in the aggregate for all claims per member per Period of Insurance
- Excess: \$250 each and every claim

NOTE: Please refer to PERFORMING EQUIPMENT INSURANCE PRODUCT DISCLOSURE STATEMENT & POLICY WORDING (2018) to review all policy terms, conditions and exclusions.

In Attendance means the following:

1. The insured member is at a venue, or within five metres from the boundaries of a venue where the insured member's Performing Equipment is located, whilst not performing; or
2. The insured member is at their home (or accommodation) where their Performing Equipment is located, whilst not performing; or
3. The insured member's Performance Equipment is within their line of sight.

Steadfast IRS Pty Limited

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INSURED ACTIVITIES: Covering Members Performing equipment for the following activities:

Category 1

- Actors/Theatre performers/Theatre In Education Performers - Includes film & television acting.
- Visual Artist/Craft Artist (including drawing, painting, sculpture, craft)
- Bingo Callers
- Bubble blowing - Detergent bubbles blown and sculpted. Usually small but sometimes body-sized
- Caricature
- Cartoons
- Characters/ Costume Characters - Includes costumes and/or makeup. Usually roving. e.g. Santa, Easter Bunny and others.
- Comedians
- Compère
- Escape - Straitjacket, cling wrap, chains etc.
- Hula hoop
- Magicians - Close up, sleight of hand and stage. Includes equipment-based illusions. Also known as illusion. If you use live animals or birds or naked flame, you will need to be Category 3
- Marching / Baton twirling
- Mime
- Models Includes 'promotion girls & boys' eg: cigarette girls at Grand Prix
- MCs
- Murder Mystery Host
- Poetry
- Promotion Girl/Boy
- Public Speakers
- Puppetry - Includes marionettes, glove puppets, life-size (or larger) figures. Sometimes involves puppet stage and props
- Race Callers
- Spruikers
- Statues
- Stilt walking
- Story-tellers / Writers
- Television / Radio Presenters
- Trivia hosts
- Unicycling/Trick Cycling

Category 2

- Acrobats
- Aerial performers
Aerialists are covered if their rigging is performed by a qualified individual or company with Public Liability Insurance. Performers who are qualified in rigging procedures may rig their own equipment . Claims that arise from other performers using equipment rigged by a Duck for Cover member will not be covered by this policy (The DFC Member would need a separate Public Liability policy covering their rigging activities.)
- Balloon sculpting
- Burlesque Artist
- Clown / Therapeutic (hospital) Clown
- Dancers - Excludes choreography
- DJ / VDJ
- Face and Body Painters / Makeup Artists - Includes henna painting, airbrush temporary tattooing.
- Juggling / Staff / Diabolo / Poi - If any flame involved, you will also need to select Fire Acts (Category 3)

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- Karaoke operator
- Pavement Art
- Parkour
- Physical Theatre
- Musicians/Singers 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.
- Plate spinning
- Roller Skating / Skateboarding (*Excludes workshops and teaching*)
- Sword swallowing
- Tarot card reader / Clairvoyant / Astrologer
- Trick Rope / Lasso

Category 3

- Angle Grinding Acts
- Acts including animals or birds - Excludes petting zoos. Includes rabbits, doves, pet type animals, and non-hazardous snakes. No cover for horses, circus-type animals, any venomous snake, spider or insect.
- Bed of Nails
- Boomerang Throwing
- Children's Party Host/Entertainer - Excludes child-minding. If you are performing for a children's party in a private home, you will need this.
- Cooking Demonstrations (*Excludes workshops and teaching*)
- Fire acts and any act that uses fire Any act with a naked flame. Excludes pyro as defined by state or federal laws.
- Own body piercing
- Whip-cracking

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