

**Group Personal Accident Insurance  
Policy Schedule 2018-19**

**Insurer:** Accident & Health International Underwriting Pty Ltd  
Underwritten for and on behalf of Insurance Australia Limited  
ABN 11 000 016 722 AFSL 22761 trading as CGU Insurance  
(CGU)

**Policy Number:** 0024498

**Insured:** Duck For Cover Entertainers Group Inc and Committee  
Members (including new members from the date they join  
during the period of insurance)

**Insured Persons:** Category A – Individual Insured Persons as declared  
  
Category B – Group Insured Persons as declared

**Period of Insurance:** From: 12<sup>th</sup> day of May 2018 at 12.00 am  
To: 12<sup>th</sup> day of August 2019 at 4.00 pm

**Policy Wording:** GPAS PDS/WRD 01/14 ST

**Scope of Cover:** The cover afforded by this policy shall only apply whilst an  
Insured is engaged in performing their act, or whilst  
conducting a teaching workshop for their act, or whilst at  
rehearsal of their act, including direct uninterrupted travel to  
and from such act, workshop or rehearsal.

**Territorial Limits:** Worldwide

**Schedule of Benefits:**

<b>Aggregate Limit of Liability</b>	\$1,000,000
<b>Age Limit (sub-limits may apply)</b>	75

<b>Section</b>	<b>Maximum Benefits Payable Each Insured Person</b>
----------------	---

<b>Death and Capital Benefits</b>	\$50,000
-----------------------------------	----------

<b>Temporary Total Disablement –Weekly Benefit (Accident) - Category A</b>	\$600
Maximum % of salary payable under this benefit:	85%
Deferral period	14 Days
Maximum Benefit Period (refer wording)	104 Weeks
Benefit Period ages 60 - 65	52 Weeks
Benefit Period ages 66 - 75	26 Weeks

<b>Temporary Total Disablement Weekly Benefit (Accident) - Category B</b>	\$250
Maximum % of salary payable under this benefit:	85%
Deferral period	14 Days
Maximum Benefit Period (refer wording)	104 Weeks
Benefit Period ages 60 - 65	52 Weeks
Benefit Period ages 66 - 75	26 Weeks

<b>Broken Bones Benefit</b>	\$2,000
-----------------------------	---------

<b>Temporary Total Disablement Weekly Benefit (Sickness)</b>	\$0
--	-----

<b>Non Medicare Medical Expenses</b>	\$1,000
Excess	\$50

<b>Student Tutorial Benefits</b>	\$250
Maximum % of expenses payable under this benefit:	100%
Deferral period	14 Days
Maximum Benefit Period (refer wording)	26 Weeks

<b>Domestic Help</b>	\$250
Maximum % of expenses payable under this benefit:	100%
Deferral period	14 Days
Maximum Benefit Period (refer wording)	26 Weeks

*If there is no amount shown against any one or more of the above Sections, no cover is provided in respect of them.*

**Steadfast IRS Pty Limited**

abn 95 159 898 398 afsl 435538

Suite 2, Level 6, Building B, Century Estate,  
58 Norwest Boulevard, Baulkham Hills NSW 2153  
Postal: PO BOX 7893 Baulkham Hills BC 2153  
t 02 9034 5555 f 02 9034 5500 w www.steadfast-irs.com.au

**Client Specific Endorsements:**

**1. DEFINITION OF TOTAL DISABLEMENT**

It is hereby noted and agreed that the definition of TOTAL DISABLEMENT is amended to read as follows; TOTAL DISABLEMENT means disablement which entirely prevents You from engaging in any and every occupation or employment for the remainder of Your life.

**2. DEFINITION OF INCOME**

It is hereby declared and agreed that the definition of INCOME shall read as follows and not as stated in the wording.

INCOME means

1. If You are an employee, your gross weekly rate of pay derived from personal exertion as a performer/artist exclusive of bonuses, commission, overtime payments and any allowances;
2. If you are not an employee, Your gross weekly Income derived from personal exertion as a performer/artist after deducting any expenses necessarily incurred by You in deriving that Income.
3. If you are Volunteer of an Insured group Your gross weekly Income after deducting any expenses necessarily incurred by You in deriving that Income.

**3. Non-Medicare Medical Expenses**

If an Insured Person who is not in receipt of an Income suffers an Injury during the Period of Insurance and whilst engaged on authorised activities, We will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the Injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by Injury, provided that We shall not be liable to make any refund in respect of:

- a. any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.
- b. the rendering in Australia of a professional service for which Medicare benefit is, or would but for Subsection 18 (4) of the Health Insurance Act be payable.
- c. any expenses to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations made thereunder apply.

**4. Domestic Help**

It is hereby declared and agreed that any Insured Persons not in receipt of pre-disability earnings will be paid under Temporary Total Disablement Event 20 for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- a. Such child-minding services and domestic help are carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.
- b. Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment by a legally qualified medical practitioner.

**5. Student Tutorial Benefits**

It is hereby declared and agreed that a Student who is an Insured Person not in receipt of pre-disability earnings is entitled to reimbursement of student tutorial fees under Temporary Total Disablement Event 20 provided that:

- a. such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- b. such fees must be certified by a legally qualified medical practitioner.

**Steadfast IRS Pty Limited**

abn 95 159 898 398 afsl 435538

Suite 2, Level 6, Building B, Century Estate,  
58 Norwest Boulevard, Baulkham Hills NSW 2153  
Postal: PO BOX 7893 Baulkham Hills BC 2153  
t 02 9034 5555 f 02 9034 5500 w [www.steadfast-irs.com.au](http://www.steadfast-irs.com.au)

## 6. OCCUPATION CATEGORIES

### Category 1:

Actors/Theatre performers/Theatre in Education Performers – includes films and television acting.

Artist (including drawing, painting, sculpture, writing, craft)

Bingo Callers

Bubble Blowing – Detergent bubbles blown and sculptor. Usually small but sometime body-sized

Caricature

Cartoons

Characters/Costume Characters – includes costumes and/or make-up. Usually roving. E.g Santa, Easter Bunny and others.

Comedians

Compere

Hula Hoop

Magicians – Close up, sleight of hand and stage. Includes equipment-based illusions. Also known as illusion, if you see live animals or birds or naked flame, you will need to be Category 3

Marching/Baton Twirling

Marriage Celebrant

Mime

Models includes promotion girls & boys' eg: cigarette girls at Grand Prix

MC'S

Murder Mystery Host

Poetry

Promotion Girl/Boy

Public Speakers

Puppetry – includes marionettes, glove puppets, life-size (or large) figures. Sometimes involves puppet stage and props

Race Callers

Spruikers

Statues

Story-tellers/Writers

Television/Radio Presenters

Trivia Hosts

Tarot Card Reader/Clairvoyant/Astrologer

### Category 2

Acrobats

Aerial performers - are covered if their riggings is performed by a qualified individual or company with Public Liability Insurance. Performers who are qualified in rigging procedures may rig their own equipment.

Balloon sculpting

Burlesque Artist

Clown/Therapeutic (hospital) Clown

Dancers – Excludes choreography

DJ / VDJ / Sound Engineer

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)

Karaoke Operator

Pavement Art

Parkour

Physical Theatre

### Steadfast IRS Pty Limited

abn 95 159 898 398 afsl 435538

Suite 2, Level 6, Building B, Century Estate,  
58 Norwest Boulevard, Baulkham Hills NSW 2153  
Postal: Postal: PO BOX 7893 Baulkham Hills BC 2153  
t 02 9034 5555 f 02 9034 5500 w [www.steadfast-irs.com.au](http://www.steadfast-irs.com.au)

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 acapella are listed as musicians even if you use no other instrument but your voice.

Plate Spinning

Roller Skating/Skateboarding

Stilt Walking

Trick Rope/Lasso

Unicycling/Trick Cycling

Escape – Straitjacket, cling wrap, chains etc

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.

### **Category 3**

Angle Grinding Acts

Acts including animals or birds – Excludes petting zoos, Includes rabbits, doves, pet type animals, and nonhazardous snakes. No cover for horses, circus-type animals, any venomous snake, spider or insect.

Bed of Nails

Boomerang Throwing

Circus Performers

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

Sword Swallowing

### **Steadfast IRS Pty Limited**

abn 95 159 898 398 afsl 435538

Suite 2, Level 6, Building B, Century Estate,  
58 Norwest Boulevard, Baulkham Hills NSW 2153  
Postal: Postal: PO BOX 7893 Baulkham Hills BC 2153  
t 02 9034 5555 f 02 9034 5500 w [www.steadfast-irs.com.au](http://www.steadfast-irs.com.au)