

**Professional Indemnity
Policy Schedule 2018-19**

This is a **claims made policy**. Except as otherwise provided, this **policy** covers only claims first made against you during the period of cover.

INSURER:	Allianz Australia Insurance Limited (Allianz)
POLICY NUMBER:	71-0191300-PLP
INSURED:	Duck For Cover Entertainers Group Inc (including new members from the date they join during the period of insurance)
PERIOD OF INSURANCE:	From: 12 th day of May 2018 at 12.00 am To: 12 th day of August 2019 at 4.00 pm
PROFESSIONAL BUSINESS:	Teaching of members specified activities
LIMITS OF INDEMNITY:	\$5,000,000 any one claim and in the aggregate
DEDUCTIBLE / EXCESS:	\$500 Each claim (inclusive of defence costs)
RETROACTIVE DATE:	From the date each member is accepted by Duck for Cover for the 2018-19 period (after 12 May 2018)
POLICY WORDING: Endorsements:	Professional Indemnity Policy – Projuris with the following

Exclusions and conditions applicable to endorsements

Unless expressly provided otherwise, Allianz liability to indemnify **you** under this endorsement is subject to the terms, conditions and exclusions of the **policy**.

Named Insureds

The definition of **you** at clause 44(o) is extended to include:

(v) any person who is a financial member of Duck For Cover Entertainers' Group Inc and who has paid in full their applicable premium contribution in respect of this **policy**.

Retroactive Date

Allianz are not liable to indemnify **you** in respect of any **claim**, which results directly or indirectly from any act, error or omission occurring or alleged to have occurred prior to the Retroactive Date stated in the **schedule**.

Personal Injury and Property Damage Exclusion (PI)

Allianz are not liable to indemnify **you** in respect of any **claim** directly or indirectly based upon, attributable to, or in consequence of:

(a) bodily injury, sickness, disease, mental injury, mental anguish, nervous shock, emotional distress or death of any person; or

(b) physical loss of, damage to, or destruction of any tangible property including any loss of use of tangible property.

Warranty or Guarantee (PI)

Allianz are not liable to indemnify **you** in respect of any **claim** directly or indirectly based upon, attributable to, or in consequence of liability assumed by **you** by express warranty or guarantee except to the extent that **you** would have been liable in the absence of the express warranty or guarantee.

In all other respects, the **policy** remains unaltered.

INSURED ACTIVITIES: Members teaching of approved activities (as specified on individual certificates);

Category 1

- Actors/Theatre performers/Theatre In Education Performers
- Visual Artist/Craft Artist (*including drawing, painting, sculpture, craft*)
- Bingo Callers
- Bubble blowing
- Caricature
- Cartoons
- Characters/ Costume Characters - Includes costumes and/or makeup.
- Comedians
- Compère
- Escape - Straitjacket, cling wrap, chains etc.
- Hula hoop
- Magicians
- 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.
- Race Callers
- Spruikers
- Statues
- Stilt walking
- Story-tellers / Writers
- Television / Radio Presenters
- Trivia hosts
- Unicycling/Trick Cycling

Category 2

- Acrobats
- Aerial performers
- Balloon sculpting
- Burlesque Artist
- Clown / Therapeutic (hospital) Clown
- Dancers - Excludes choreography
- DJ / VDJ
- Face and Body Painters / Makeup Artists
- Juggling / Staff / Diabolo / Poi
- Karaoke operator
- Pavement Art
- Parkour
- Physical Theatre
- Musicians/Singers
- Plate spinning
- Roller Skating / Skateboarding
- Tarot card reader / Clairvoyant / Astrologer
- Trick Rope / Lasso
- Children's Party Host - Excludes child-minding.

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
- Cooking Demonstrations
- 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