

**Public and Products Liability
Policy Schedule 2018-19**

INSURER:	Allianz Australia Insurance Limited
POLICY NUMBER:	71-0182031-LCP
INSURED:	Duck For Cover Entertainers Group Inc (including new members from the date they join during the period of insurance)
MEMBERS:	As per Duck for Cover membership Categories notes as: <ul style="list-style-type: none">▪ Individual members▪ Performing Group of Individual members▪ Community / Theatre Performing Group
INSURED BUSINESS:	Covering Members Performing, busking, rehearsing, recording, exhibiting, adjudicating and teaching (subject to Workshop Extension Endorsements 4 & 5) their insured activities as specified in their Insurance certificate.
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
GEOGRAPHICAL LIMITS:	Anywhere in the World except North America. North America, but only with respect to: <ol style="list-style-type: none">1. Overseas business visits by any of Your directors, partners, officers, executives or employees, who are non-resident in North America, but not where they perform manual work in North America.2. Products exported to North America without Your knowledge.
LIMITS OF INDEMNITY:	Public Liability \$30,000,000 any one occurrence Products Liability \$30,000,000 any one occurrence and in the Annual Aggregate
DEDUCTIBLE / EXCESS:	Category 1,2,3 Claims: Property Damage Claims: \$500 each and every occurrence Bodily Injury Claims: \$0 Endorsement 5 – Workshop Extension High Risk Claims: All Claims: \$1,000 each and every occurrence Note: Extension Claims relates to Workshop Teaching of the following specified Activities: Aerial performers, Angle Grinding Acts, Bed of Nails, Fire acts, Own body piercing, Parkour, Sword swallowing
POLICY WORDING:	Policy Document POL255BA/SF 01/15 with the following Endorsements / Exclusions:

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

ENDORSEMENTS:

Endorsement 1 – Sexual And/Or Child Molestation Exclusion

We do not cover any liability directly or indirectly arising out of or in any way connected with the actual or alleged sexual and /or child assault, abuse or molestation or any attempt threat.

We will not have any duty to defend you or pay any costs associated with the defence of any action in connection therewith.

Other than as amended above, the terms, conditions and exclusions of this policy shall continue to apply.

Endorsement 2 – Excluded Activities

We do not cover any Liability directly or indirectly arising out of or in any way connected with;

- Jumping Castles, Photo Booths or Amusement Rides
- Petting zoos, horses, circus animals, venomous snakes, spiders or insects
- Pyrotechnics – as defined by State and Federal Laws
- Child Minding

Endorsement 3 –Interested Parties

This Policy automatically indemnifies any principal who hires a Duck for Cover member to perform or on whose land or premises the Duck for Cover Member temporarily occupies for the purpose of performing busking, rehearsing, recording, exhibiting, adjudicating and teaching (including where required Local Governments comprising City Councils, Municipal Councils, and other Authorities in Australia), in respect of such principal's liability for the acts, errors or omissions of the Duck for Cover member in the performance of work or as a result of the use of land or premises of such principal, subject always to the extent of cover and Limit of Indemnity provided in the Policy.

Endorsement 4 – Workshops Extension – Standard

All insured members are automatically covered for workshops and teaching of their insured performing activities however this extension does not apply to a member teaching or providing workshops which include any of the following activities:

Aerial performers	Sword swallowing
Angle grinding act	Fire acts
Own body piercing	Roller Skating / Skateboarding
Parkour	Beds of nails
Cooking Demonstrations	

NOTE: it is also specifically noted that a "Workshop" does not include yoga, meditation, pilates, zumba and fitness classes.

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Endorsement 5 – Workshops Extension -High Risk

Where shown in specific members insurance certificate, this endorsement extends the Policy to include the member teaching or providing the following workshops that are deemed as High Risk:

Aerial performers	Sword swallowing
Angle grinding act	Fire acts
Own body piercing	Parkour
Beds of nails	

Endorsement 6 – Extended Definition of Member

It is noted and agreed that the Policy includes cover for the following:

- Non-performing and non-teaching volunteers engaged by the Insured member to conduct the Insured's activities.
- Non-performing volunteers engaged by the group member to conduct their Insured's activities.
- Non-performing and non-teaching parents and guardians of members under 18 years of age.
- Workshop participants (however if the participants holds Personal Liability insurance covering an incident the Duck For Cover members policy will not respond).

Endorsement 7 – Venue Hire

This Policy extends to cover the Insured member's as an **Event Organiser** when hiring a venue in the Commonwealth of Australia for the following primary purpose:

- Hiring a venue to stage own show (limited to 500 attendees)
- Hiring a venue to stage an end of workshop performance by an individual member (limited to 500 attendees)
- Hiring a venue to stage rehearsals
- Hiring a venue to stage sound recordings
- Hiring a venue to display own artwork (where artist is selected by a member as an insured's activity)
- Hiring a market stall to perform insured's activity (example face and body painters / caricature etc)
- Hiring a venue (and including working from home) to stage workshops / teaching.

NOTE: Door deals where the insured's member is remunerated by the venue is based on a number of attendees at the performance and the venue provides all other services will not be deemed as a venue hire and as such the attendee limit will not apply

CONDITION: Coverage provided by this endorsement specifically excludes any additional liability imposed on the insured member by sole virtue of a signed Contract or Agreement which includes a Hold Harmless Agreement.

To cover contractual liabilities attaching to a Hold Harmless agreement under a Venue Hire Agreement, the specific contract needs to be noted and allowed in writing by Allianz Australia Ltd prior to a member entering into the agreement (email copy of contract to jfinucane@steadfast-irs.com.au for review as required).

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Endorsement 8 – Groups

This Policy extends to cover the following for Group members:

- “Group members” includes cover for all employees and volunteers while they are engaged by the insured Group as performers and support crew (including sound, lighting, Directors and Production Managers)
- A “Performing groups of Individual members” will remain insured if a Temporary replacement fills in for a Duck for Cover member
- “Community Performing Group” can include bands and comedy acts.

NOTE: Contractors (other than performers and stage management) engaged by the Group are not covered by the policy and will be required to hold their own Public Liability Insurance.

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LIST OF APPROVED ACTIVITIES:

Covering Members Performing, Busking, Rehearsing, Recording or Displaying the following activities (as specified on individual certificates);

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 Duck for Cover 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)
- Karaoke operator

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- 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 acapella are listed as musicians even if you use no other instrument but your voice.
- Plate spinning
- Roller Skating / Skateboarding (excluding Roller Derby)
- 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

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