Network Insurance House
1300 655 037
enquiries@nih.com.au
nih.com.au
Suite 6.02, L6, 135 King Street,
Sydney NSW 2000
PO Box 3190, Tuggerah NSW 2259

Duck for Cover – Performers Equipment Insurance

Coverage Summary

Insured:
Duck for Cover Entertainers Group Inc.
Including those members who elect to purchase the Performing Equipment Insurance Policy.

Interest:
Principally, Performing Equipment, including electronic items, musical instruments, costumes, props and set pieces owned by the member, or for which the member is responsible to insure, and limited to those items used specifically in the performance.

Period:
Always open for policies/certificates issued for Transits of same declared to Underwriters during the period
From: 12th October, 2026
To: 12th October, 2027
1600hrs both days, Sydney NSW.

Notwithstanding the duration clause within the Institute Clauses referenced below, this policy shall not attach to any risk prior to the date/time specified above.

Limit:
Maximum: AUD 50,000 any one loss, or as otherwise agreed by Underwriters

The following limits may be selected by a Duck for Cover member at the time of application:

Option 1:	AUD 5,000
Option 2:	AUD 10,000
Option 3:	AUD 20,000
Option 4:	AUD 30,000
Option 5:	AUD 50,000

Maximum limit any one item, pair, set or collection:
Option 1 & 2 AUD 5,000.
Option 3,4 & 5 AUD 10,000

Deductibles:

Claims occurring outside of Australia:	AUD 500 each and every claim
Photographic Equipment	AUD 500 each and every claim
Personal Electronic Devices:	AUD 500 each and every claim
Musical Instruments:	AUD 250 each and every claim
All other claims	AUD 250 each and every claim

Trading:
To and From Ports and/or Places Anywhere in the World.

Conditions:
Duck for Cover – Performers Equipment Insurance PDS and Policy Wording V02.06.2026

Network Insurance House Pty Ltd (ABN 19 162 437 256 | CAR No. 001317943) is a Corporate Authorised Representative of
Network Insurance House Broking Pty Ltd (ABN 95 159 898 398 | AFSL 435538)

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Endorsements:

Cover Whilst in Use clause
Subject to the members selection and the additional premium being paid, cover is extended to include loss or damage to the item/s insured whilst in use.

Subject at all times to the terms and conditions otherwise noted in the policy.

The following activities are not eligible for this extension:
- Fire acts and any act that uses fire Any act with a naked flame
- Roller Skating/Skateboarding
- Plate Spinning
- Juggling / Staff / Diabolo / Poi

Storage Extension
Cover is extended to include incidental storage following any movement of Insured equipment, including at a members home or office.

Specific Exclusions:
The Policy does not apply to or include cover for or arising out of or relating to:
- Mechanical, Electrical or Electronic Derangement unless due to an insured peril
- Loss or damage during any disassembly, erection, commissioning and/or testing.
- Rust, oxidisation and/or discolouration unless caused by an Insured Event.
- Loss of Data of any kind or description from any device, howsoever caused.
- any loss of Market, Loss of profit, or loss of income howsoever caused
- any of your items that have been on-hired, leased, or loaned to any other party.

Communicable Disease Exclusion JC2020-011 17/04/2020.
Marine Cyber Endorsement LMA5403.
Sanction limitation and exclusion clause JC2010/014 11/08/10
Five Powers War Clause JC2023-024 06/01/2023

Proportion:
100%

Insurer
Catlin Australia Pty Ltd (ABN: 64 108 319 786, AFS License No: 301617)
under a binding authority given to it by
XL Insurance Company SE (ABN: 36 083 570 441)