Network Insurance House
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Suite 6.02, L6, 135 King Street,
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Personal Accident Insurance
Coverage Summary
12 October 2026 to 12 October 2027

Insurer:	AFA Pty Ltd ABN 83 067 084 333, AFS License No. 247122 Acting as agents for Zurich Australian Insurance Limited, ABN 13 000 296 640, AFS Licence Number 232507.
Policy Number:	5599200
The Insured	Duck For Cover Entertainers Group Inc. Including subsidiary companies for their respective rights, interests, and liabilities to the extent that they are not more specifically insured.
Period of Insurance	From 4pm 12th October 2026 until 4pm 12th October 2027 Both local standard time at the address of the insured
Insured Persons	Declared Individual Insured Persons of the Insured
Scope of Cover	Cover under this policy applies only whilst engaged in the declared performing arts activities, including commuting to and from such activities.
Covered Occupation of the Insured Person	All declared performing arts occupations of the Insured Person as stated under Occupational Categories 1 to 4.
Territorial Limits	Worldwide excluding Afghanistan, Belarus, Burundi, Central African Republic, Chad, Chechnya, Cote d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iran, Iraq, Israel, Libya, Mail, Niger, North Korea, Russia, Somalia, Sudan, Syria, Yemen, Ukraine and subject to the applicable PDS & Policy Wording.
Policy Wording	AFA Group Personal Accident and Sickness Insurance PDS and Policy Wording Version No. 15: 3-OCT-2024-PDS-GPAS-10095
Date of Issue	30/09/2025 Issued by AFA Pty Ltd ABN 83 067 084 333 AFSL 247122 on behalf of Zurich Australian Insurance Limited
Age limit	18 to under 75 years of age.

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Schedule of Benefits:

BENEFIT SUMMARY	Benefit amount per Insured Person
PART A — ACCIDENTAL DEATH AND CAPITAL BENEFITS	
Capital Benefit - Sum Insured	Events 1-19 Option 1 - $25,000 Option 2 - $50,000 Option 3 - $75,000
PART B — WEEKLY INJURY BENEFITS	
Weekly Injury Benefit	Option 1 - 85% of salary up to a maximum of $250 Option 2 - 85% of salary up to a maximum of $500 Option 3 - 85% of salary up to a maximum of $750
Maximum Benefit Period	All options - 26 weeks
Excess Period	All options - 14 days
PART C — WEEKLY SICKNESS BENEFITS	
Weekly Sickness Benefit	Not insured
Maximum Benefit Period	N/A
Excess Period	N/A
PART D — INJURY RESULTING IN SURGERY	
Sum Insured	Not insured
PART E — SICKNESS RESULTING IN SURGERY	
Sum Insured	Not insured
PART F — INJURY RESULTING IN FRACTURED BONES BENEFIT	
Sum Insured	Not insured
PART G — INJURY RESULTING IN LOSS OF TEETH OR DENTAL PROCEDURES	
Sum Insured	Not insured
EXTENSION OF COVER	
Exposure	Included in PDS
Disappearance	Included in PDS
Escalation of Claim Benefit	Included in PDS
Guaranteed Payment	Included in PDS
Tuition Expenses: Tuition or Advice Student Home Tutorial	 $500 per month up to 6 months $500 per week up to 26 weeks
ADDITIONAL BENEFITS	
Accidental HIV Infection Benefit	Not insured
Accommodation and Transport Expenses	Not insured
Bed Care Benefit	Not insured
Cancer Benefit	Not insured
Carjacking Assault Benefit	Not insured
Carjacking Incident Benefit Excess and Vehicle Hire Lump Sum Benefit	 Not insured Not insured
Chauffer Benefit	Not insured
Childcare Benefit	Not insured
Coma Benefit	$500 per week up to 26 weeks
Corporate Image Protection	Not insured
Dependent Child Assistance: Education Fund Supplement Orphaned Benefit	 Not insured Not insured
Emergency Home Help Benefit	$250 per week up to 26 weeks
Executor Emergency Cash Advance	Not insured
Funeral Expense	$2,500

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Home and/or Motor Vehicle Modification Benefit	$10,000
Independent Financial Advice	Not insured
Miscarriage/Premature Childbirth Benefit	Not insured
Out of Pocket Expenses	Not insured
Partner Retraining Benefit	Not insured
Post-Traumatic Stress Disorder Weekly Benefit	Not insured
Reconstructive/Cosmetic Surgery Benefit	Not insured
Recruitment Expenses Benefit: Temporary Replacement Employee Permanent Replacement Employee	 Not insured Not insured
Return to Work Assistance	Option 1 - $2,500 Option 2 - $5,000 Option 3 - $7,500
Takeover Provisions for Sickness	Not Included
Terrorism Injury Benefit	Not insured
Trauma Counselling Benefit	Not insured
Unexpired Membership Benefit	Not insured
Visitors' Benefit	Not insured
Workplace Assault Benefit	Not insured
LIMIT OF LIABILITY	
Any one period of insurance	$1,000,000
Any non-scheduled flights	Not insured

ADDITIONAL BENEFITS

Extended Scope of Cover Endorsement

Cover under this policy is extended to apply whilst the Insured Person is engaged in non-income-related, off-duty, or weekend activities not otherwise excluded by the policy and including commuting to and from such activities.

Extended Scope of Cover Endorsement - Sub Limits

Applicable to all Insured Persons

BENEFIT SUMMARY	Benefit amount per Insured Person
PART A — ACCIDENTAL DEATH AND CAPITAL BENEFITS	
Capital Benefit - Sum Insured	Events 1-19 - $25,000
PART B — WEEKLY INJURY BENEFITS	
Weekly Injury Benefit	85% of salary relating to Performing / Teaching of approved Performing Activities up to a maximum of $250
Maximum Benefit Period	26 weeks
Excess Period	14 days

CONDITIONS

AFA Group Personal Accident and Sickness Insurance PDS Version No. 15: 3-OCT-2024-PDS-GPAS-10095. The limitations, exclusions, definitions and conditions specified in the named policy apply, except to the extent it is hereby modified by the following endorsement(s), which are shown in full on the endorsement schedule if applicable.

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ENDORSEMENT SCHEDULE

With effect from 12th October 2026 at 4:00pm, this policy is endorsed as follows, provided always that the Limits of Liability specified in the schedule shall apply inclusive of these endorsements and except to the extent which it is hereby modified the Limitations, Exclusions, Definitions and Conditions of the policy apply:

DEFINITION OF SALARY

It is hereby declared and agreed that the definition of Salary shall read as follows and not as stated in the PDS and Policy Wording:

SALARY 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.

OCCUPATION CATEGORIES

No coverage applies whilst an Insured Person(s) is performing, teaching, busking, rehearsing, recording, or displaying the following activities:

Excluded Activities

The following activities are specifically excluded from the policy:

- Stunts
- The teaching of any sporting or fitness activity (gymnastics, zumba, yoga, karate, etc.).
- film making, animation, prop and set making/design, installations, sign writing, graphic design, costume/fashion design, jewellery making, glass blowing/glass work, metal work, floristry or flower arranging, and wood work.
- production of external promotional materials (event posters, leaflets, logos, menus, social media digital promotions) and manufactured products (keyrings, T-shirts, bags, mugs, etc.).
- 3d printing.
- child-minding
- walking tours
- erotic dancing.
- Shibari and/or Kinbaku
- Aerial Yoga
- Loaning or hiring of members performing equipment for use by others (other than teaching workshops)
- Rigging of Aerial Equipment. Aerialists are covered if their rigging is performed by a qualified individual or company with their own Public Liability Insurance. Performers who are qualified in rigging procedures may rig their own equipment. Claims that arise from other performers or students 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.)
- Animal Acts involving Petting Zoos, horses, circus-type animals, any venomous snake, spider or insect.

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- Photography involving Nudity, use of drones and unmanned vehicles, High-risk photographic activities
- The use of any Pyrotechnics (as defined by state or federal laws).
- Roller Derby

Approved Performing Activities

Subject to the terms, conditions, and exclusions of the policy, coverage applies whilst an Insured Person(s) is performing, teaching, busking, rehearsing, recording, or displaying the following activities:

category 1

- Visual Artist/Craft Artist (Includes drawing, painting, sculpture, craft).
- Digital Artist (includes illustration, digital prints, animation, graphic novels, of the member's original creative work).
- Balloon sculpting
- Bingo Callers
- Bubble blowing
- Caricature
- Cartoons
- Characters/ Costume Characters (Includes costumes and/or makeup. Usually roving. e.g. Santa, Easter Bunny and others)
- Comedians
- Compère
- Hula hoop
- Magicians
- Marching / Baton twirling
- Marriage Celebrant (performance risk only)
- Mime
- Models (includes promotion girls/boys - eg. cigarette girls/boys at Grand Prix etc.) (Must be over 18 years old.)
- MCs
- Murder Mystery Host
- Poetry
- Public Speakers
- Puppetry (Includes marionettes, glove puppets, life-size (or larger) figures. Sometimes involves puppet stage and props)
- Race Callers
- Spruikers
- Statues
- Story-tellers / Writers
- Tarot Reader / Astrologer / Clairvoyant (performance risk only)
- Television / Radio Presenters
- Trivia hosts

category 2

- Actors/Theatre performers/Theatre In Education Performers
- Burlesque artist
- Children's Party Host/Entertainer
- Clown / Therapeutic (hospital) Clown
- Dancers
- Decorative Hair / Braiding
- DJ (excluding venue hire)

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- Escape
- Face and Body Painters / Makeup Artists -
- Juggling / Staff / Diabolo / Poi
- Karaoke operator
- Pavement Art
- Physical Theatre
- Musicians/Singers
- Plate spinning

category 3

- Acrobats
- Aerial Performers
- Angle Grinding Acts
- Acts including animals or birds
- Bed of Nails
- Boomerang Throwing
- Cooking Demonstrations (Excludes workshops and teaching
- Freelance Photographer / Photographic Assistants (Sole Traders only).
- Fire acts and any act that uses a naked flame
- Own body piercing –
- Parkour (Excludes workshops and teaching)
- Roller Skating / Skateboarding (Excludes workshops and teaching)
- Stilt-walking
- Sword swallowing
- Trick Rope / Lasso
- Unicycling/Trick Cycling
- Whip-cracking

category 4

Covering a Duck for Cover Individual Members freelance engagement in the following Live Production roles in Theatre or Music (excludes Film making):

- Audio/Sound Engineer
- Choreographer
- Choir Master
- Conductor
- Costume Designer
- Director
- Producer
- Set Designer
- Stage Manager
- TableTop Role Play Game Master

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