Network Insurance House
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Suite 6.02, L6, 135 King Street, Sydney NSW 2000
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NEW Professional Indemnity Insurance – Publishing
Coverage Summary
1 August 2026 to 12 October 2027

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

POLICYHOLDER:	Duck For Cover Entertainers Group Inc Publishers (Master Policy)
INSURANCE PERIOD:	From 4:00pm on 1/8/2026 To 4:00pm on 12/10/2027 Australian local time in the State or Territory where this **policy** was purchased
PROFESSIONAL BUSINESS:	Publishing
INDEMNITY LIMIT:	1) $100,000 any one **claim** and $10,000,000 in the aggregate during the **insurance period** 2) Not Included 3) Not Included
DEDUCTIBLE:	$500 inclusive of **defence costs** by the **insured** for each **claim**
INSURER:	DUAL Australia Pty Ltd as an agent underwriting for and on behalf of Allianz Australia Limited
POLICY NUMBER:	AU00110139-000
AUTOMATIC EXTENSIONS:	

EXTENSION		SUB-LIMIT	DEDUCTIBLE
3.1	Attendance at Investigations	Indemnity Limit	$500

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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3.2	Compensatory Penalties	$500,000	$500
3.3	Consultants, Subcontractors and Agents	Indemnity Limit	$500
3.4	Consumer Protection Legislation	Indemnity Limit	$500
3.5	Continuous Cover	Indemnity Limit	$500
3.6	Contract Review Service	4 per Insurance Period	Nil
3.7	Court Attendance Costs	$1,000 per day up to Indemnity Limit	Nil
3.8	Crime	Not Included	Not Included
3.9	Defamation	Indemnity Limit	$500
3.10	Discovery Period	Indemnity Limit	$500
3.11	Emergency Costs	Indemnity Limit	$500
3.12	Former Subsidiary	Indemnity Limit	$500
3.13	Fraud and Dishonesty for Innocent Parties	Indemnity Limit	$500
3.14	Heirs, Estates and Legal Representatives	Indemnity Limit	$500
3.15	Intellectual Property	Indemnity Limit	$500
3.16	Joint Venture Liability	Indemnity Limit	$500
3.17	Lost Data	Indemnity Limit	$500
3.18	Newly Created or Acquired Entity or Subsidiary	Indemnity Limit	$500
3.19	Panel Counsel	1 hour per enquiry	Nil
3.20	Previous Business	Indemnity Limit	$500
3.21	Public Relations	Indemnity Limit	$500
3.22	Reinstatement of Indemnity Limit	Indemnity Limit	$500
3.23	Reputational Protection Expenses	Indemnity Limit	$500
3.24	Statutory Liability (Fines and Penalties)	Not Included	Not Included

OPTIONAL EXTENSIONS:

EXTENSION		**SUB-LIMIT**	**DEDUCTIBLE**
4.1	Employment Practices Liability	Not Included	Not Included
4.2	USA and Canada Cover	Not Included	Not Included
4.3	Whistleblower Hotline Access	Not Included	Not Included

JURISDICTION:	Worldwide excluding USA & Canada
RETROACTIVE DATE:	Policy Inception Date excluding any known claims or circumstances
WORDING:	DUAL Australia Consultants Professional Indemnity Wording 11.20 v3

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Endorsements:

PI00002 Client Specific Endorsement

It is agreed that the **indemnity limit** of the **policy** is deleted and replaced with the following:

$100,000 any one **claim** and $10,000,000 in the aggregate

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

PI00003 Wording Amendment Endorsement

It is agreed that Clause 6.20 (Insured) of this **policy** is deleted in its entirety and is replaced with the following:

6.20 **Insured** means any person who is a **financial member** of Duck For Cover Entertainers' Group Inc

Financial member means any Duck For Cover Entertainers' Group Inc member who elects to take up the Optional Professional Indemnity Publishers cover with DUAL and who pays their premium within DUAL's agreed payment terms.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

PI00003:1 Wording Amendment Endorsement

It is agreed that Clause 8.9 (Jurisdictional Limitation) of this **policy** is deleted in its entirety and is replaced with the following Exclusion:

We shall have no liability under this **policy**, including in respect of any **claim** or cost or expense or indemnity or payment or **loss**, arising out of, based upon, attributable to or in consequence of:

(a) any **claim** made in or determined pursuant to the law of any country other than Australia or New Zealand; or

(b) the enforcement of judgments, orders or awards obtained within or determined pursuant to the law of any country other than Australia or New Zealand

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

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PI00003:2 Wording Amendment Endorsement

It is agreed that Clause 8.5 (Cancellation) of this **policy** is deleted in its entirety and is replaced with the following:

The **insured** may cancel this **policy** at any time by giving written notice to the insurer. As this is a master policy with multiple independent Named Insureds no one entity can cancel the **policy** in its entirety, they can only cancel and remove their own individual proportion from the **policy**.

We may only cancel the policy for non-payment of premium and must do so in accordance with the provisions of the Insurance Contracts Act 1984 (Cth).

Provided that there have been no **claims** or notifications made on or under the **policy**, we agree to allow a refund of premium calculated on a pro-rata basis, provided that we will always retain a minimum of 25% of the full annual premium.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

PI00254 Steadfast Consultants Product Enhancement Endorsement

It is agreed that this **policy** is amended to include the following:

Insuring Clause Clarifications

For the avoidance of doubt, the indemnity provided by Insuring Clauses 2.1 and 2.2 includes, but is not limited to any **civil liability** incurred or alleged to have been incurred by the **insured** in the conduct of the professional activities and duties of the **professional business**:

a) For breach of a contract for the provision of professional services; and

b) For breach of fiduciary duty; and

c) For breach of warranty of authority committed, by or on behalf of the **insured**, in good faith and in the belief that appropriate authority was held.

Claims Preparation Costs Extension

We will pay up to $25,000 in the aggregate during the **insurance period** for reasonable professional fees and such other reasonable expenses incurred by the **insured** for the preparation of any **claim** that is covered under this **policy**.

The cover provided under this Extension operates in addition to the **indemnity limit**, provided always that such cover shall not include **defence costs** or **legal representation costs**.

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Product Liability Amendment

It is agreed that Exclusion 5.20 (Product Liability) is deleted and replaced with the following:

5.20 Product Liability

Any **claim** or **liability** arising from or in connection with the manufacture, preparation, modification, repair, supply, maintenance or treatment of any goods or products sold, supplied or distributed by the **insured**, except where such **claim** or liability arises solely and directly from any advice, design or specification prepared by the **insured** in the conduct of the **professional business**.

Alteration to Risk Condition

It is agreed that General Condition 8.3 (Alteration to Risk) is deleted in its entirety and is replaced with:

8.3 Alteration to Risk

The **insured** shall give to **us** written notice as soon as practicable of any material alteration to the risk during the **insurance period** including but not limited to:

a) An **insured** going into voluntary bankruptcy, receivership, liquidation or any other form of external administration or an **insured** failing to pay debts or breaching any other obligation giving rise to the appointment of a receiver or bankruptcy or winding-up proceedings;

b) Any material change in the nature of the professional services offered by an **insured**.

Where such notice is given and/or where there is any material alteration to the risk **we** shall be entitled to cancel this **policy** in accordance with the *Insurance Contracts Act 1984 (Cth)*. Provided always that in the event that the **insured** should become bankrupt or insolvent, **we** shall not be relieved thereby of the payment of any **claim** hereunder because of such bankruptcy or insolvency.

Insured's Right to Contest

It is agreed that the **policy** is amended to include the following General Condition:

In the event that **we** recommend a settlement in respect of any **claim** and the **insured** does not agree that such **claim** should be settled, then the **insured** may elect to contest such **claim**.

Provided always that **our** liability in connection with such **claim** shall not exceed the amount for which the **claim** could have been so settled, plus the **defence costs** incurred with **our** written consent, up to the date of such election, less the **deductible**.

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Senior Counsel Clause

It is agreed that the **policy** is amended to include the following General Condition:

We shall not require the **insured** to contest any **claim** unless a Senior Counsel (to be mutually agreed upon by the **insured** and **us**) shall advise that such **claim** should be contested.

In formulating such advice, Senior Counsel shall take into consideration the economics of the matter, the damages and costs which are likely to be recovered by the plaintiff, the likely **defence costs** and the prospects of the **insured** successfully defending the **claim**.

The cost of such Senior Counsel's opinion shall be paid by us in addition to the **indemnity limit**.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.