Network Insurance House
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Duck for Cover Members Public & Products Liability Insurance

2026/27 Coverage Summary

Named Insured	Duck for Cover Entertainers Group Inc
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850. AFS License No. 234708.
Period of Insurance	Effective Date: 12/10/2026
	Policy Expiry Date: 12/10/2027 4.00pm local time at place of issue
Policy Number	71-0182031-LCP
Policy Document	POL106BA 10/23
Insured	Duck for Cover Entertainers Group Inc and others as defined in the Policy
Interested Parties	Nil
Occupation	Covering members performing, rehearsing, recording, exhibiting, adjudicating and teaching their insured activities as specified in the insurance certificate.
Limit of Liability	Public Liability $30,000,000 any one Occurrence
	Products Liability $30,000,000 any one Occurrence and in the Annual Aggregate during the Policy period
	Advertising Injury $30,000,000 any one Claim and in the Annual Aggregate during the Policy period
	Goods in Care, Custody and Control $100,000
Excess	Third Party Property Damage $500
	Workplace Injury $5,000
	Goods in Care, Custody and Control $500
	Workshop Extension High Risk Claims $1,000

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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The following Endorsement(s) form part of your policy.

SILICA EXCLUSION ENDORSEMENT:
The following Exclusion is applied to this Policy:
This Policy does not provide indemnity in respect of claims directly or indirectly arising from the actual or alleged presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibres, silica dust or silica in any form.
Other than as amended above, the terms, Conditions and Exclusions of the Policy shall continue to apply.

Plate Glass – Landlord Lease Obligation Endorsement
Where You rent premises solely for the purpose of conducting activities covered under this policy, and Your lease requires You to indemnify Your landlord for the breakage of plate glass windows at those premises, We agree to indemnify You for the reasonable cost of replacement of that plate glass window, provided that:
The premises are rented by You exclusively for the purpose of carrying out the activities for which You are insured under this policy;
The breakage occurs during the Period of Insurance;
The breakage is reported to Us within 7 days of its occurrence; and
The claim is subject to a $500 excess.

Limitation of Liability
Our liability under this endorsement is limited to the cost of the glass only. We will not be liable for the cost of any signage, graphics, lettering, film, or any other material or item that was applied to or displayed on the glass at the time of breakage.

Extended Definition of Member
The following endorsement is added to the policy.
Subject at all times to the terms, conditions and exclusions of this policy, it is hereby agreed that this policy
extends to include cover for:
• Non-performing and non-teaching volunteers engaged by the Insured member to conduct the Insured activities;
• Non-performing volunteers engaged by the group member to conduct their Insured activities;
• Non-performing and non-teaching parents and guardians of members under 18 years of age;
• Workshop participants (however if the participant has in force Personal Liability insurance covering an incident, the Duck For Cover members policy will not respond).

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Excluded Activities
The following additional exclusion is added to the policy:
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, ponies, circus animals, venomous snakes, spiders, or insects
• Pyrotechnics – as defined by State and Federal Laws
• Child Minding
• Stunts

Professional Advice or Service Exclusion Amendment
Clause 3.15.5 is added to exclusion 3.15 Breach of Professional Advice or Service.
3.15.5 for Personal Injury or Property Damage arising out of any breach of duty owed in a professional capacity for those approved and paid members of Duck for Cover whose activities include Teaching, provided that, this clause 3.15.5 shall only apply:
3.15.5.1 to those approved and paid members of Duck for Cover who are covered under the Dual Professional Indemnity policy which has replaced the Allianz Professional Indemnity Policy 1710191300PLP with effect from 12 October 2024 at the time the claim for Personal Injury or Property Damage is made against You and notified to Us and such claim has not occurred prior to 1 July 2014;
3.15.5.2 Our liability under clause 3.15.5.1 shall not exceed $5,000,000 any one Occurrence and in the aggregate during any one Period of Insurance across all Insureds and members.
3.15.5.3 to those approved and paid members of Duck for Cover who are not covered under any Professional Indemnity policy at the time the claim for Personal Injury or Property Damage is made against You and notified to Us and such claim has not occurred prior to 12 October 2026;
3.15.5.4 Our liability under clause 3.15.5.3 shall not exceed $1,000,000 any one Occurrence and in the aggregate during any one Period of Insurance across all Insureds and members.

Interested Parties
The following endorsement is added to the policy.
Subject at all times to the terms, conditions, exclusions, limits and any endorsements attaching to the Policy, this Policy extends to include every principal, person, corporation, organisation, trustee or estate to whom or to which the named Insured is obligated by reason of any law, agreement or permit (whether written or implied), including The State, Local Government and Councils, however only arising out of the insured activities as described in the Certificate of Currency of an approved and paid Duck for Cover member and only to the extent specified in Definitions 2.28.7 and 2.28.8 “You, Your” of the Policy.

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Sexual And / Or Child Molestation Exclusion

The following additional exclusion is added to the policy.
We do not cover any liability in respect of claims directly or indirectly arising from or in any way connected with any actual or alleged sexual and /or child assault, abuse or molestation or any attempt thereat.
This exclusion also applies to remove any duty to defend You or pay any costs associated with the defence of any action, suit, proceeding, investigation or inquiry in connection therewith.

Venue Hire

The following endorsement is added to the policy.
This Policy extends to cover the Approved and paid Duck for Cover member when hiring a venue as the event
organiser in the Commonwealth of Australia for the following purposes only:
• to stage own show(limited to 500 attendees);
• to stage an end of workshop performance by an individual member (limited to 500 attendees);
• to stage rehearsals;
• to stage sound recordings;
• to display own artwork (where artist is noted as the insured activity on the certificate of currency);
• a market stall to perform the noted insureds activity as specified on the members certificate of currency (example face and body painters / caricature etc)
• to stage workshops / teaching.

NOTE: Door sales where the 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 “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. .

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Workshops Extension – Standard
The following endorsement is added to the policy.
This policy extends to automatically cover approved and paid members of Duck for Cover for workshops and teaching of their insured 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
• Fitness related activities including but not limited to, yoga, meditation, Pilates, Zumba or any other fitness class / activity of any kind.

Workshops Extension -High Risk
The following endorsement is added to the policy.
Where specifically noted as "Insured Activities" on the individual members Certificate of Currency, this policy extends to include the teaching &/or facilitating of workshops for the following activities:
• Aerial performers
• Sword swallowing
• Angle grinding act
• Fire acts
• Own body piercing
• Beds of nails

Groups
The following endorsement is added to the policy.
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 Approved and Paid 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 comedy acts.

NOTE: Contractors (other than Performers, Directors and Production Managers) engaged by the Insured Group are not covered by the policy and are required to hold their own Public Liability Insurance.

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Rigging Condition – Aerial Performers
It is a condition of this policy that a member who lists their insured activity as ”Aerial performer” must have their performance and rehearsal equipment rigging completed by a qualified individual or company who have in force a Public & Products Liability Insurance covering them for such rigging activities.

Insured members who are qualified and accredited in rigging procedures may rig their own equipment provided the equipment is for own use only.

Claims that arise from other performers using a members equipment that has been 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.)

Policy Territory Definition.
Clause 2.18 Policy Territory is deleted and replaced by the following:
2.18 Policy Territory
2.18.1 Anywhere in the world except the United States of America, Canada and their respective protectorates and territories;
and
2.18.2 the United States of America, Canada and their respective protectorates and territories if the Personal Injury or Property Damage arises from:
2.18.2.1 Products exported into such countries, or
2.18.2.2 the activities of travelling performers and teachers who are non-resident in such countries, but only in relation to the List Of Approved Activities and excluding Venue Hire.