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

Voluntary Workers Insurance
Coverage Summary
Policy Schedule 12 October 2026 to 12 October 2027

Policy Number	5600381
Insurer	AFA Pty Ltd ABN 83 067 084 333 AFSL 247122 on behalf of Zurich Australian Insurance Limited
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	Duck Group Members who elect to purchase the Voluntary Workers Insurance Policy for their performing group.
Scope of Cover	Cover under this policy applies whilst an insured person is engaged in authorised voluntary work on behalf of the insured including direct travel to and from such voluntary work.
Territorial Limits	Within Australia
Policy Wording	AFA Voluntary Workers Insurance PDS and Policy Wording Policy Wording Version No. 14: 1-OCT-2022-PDS-VW-10097

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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BENEFIT SUMMARY	Benefit amount per Insured Person
SECTION 1 — PERSONAL ACCIDENT COVER	
PART A — ACCIDENTAL DEATH AND CAPITAL BENEFITS	
Sum Insured	$50,000 Events 1–19
Event 1 - Insured Persons up to 18 years	$25,000
PART B — WEEKLY INJURY BENEFITS	
Weekly Injury Benefit	85% of salary up to a maximum of $500
Maximum Benefit Period	52 weeks
Excess Period	14 days
PART C — INJURY RESULTING IN SURGERY	
Sum Insured	$5,000
PART D — INJURY RESULTING IN FRACTURED BONES BENEFIT	
Sum Insured	$1,000
PART E — INJURY RESULTING IN LOSS OF TEETH OR DENTAL PROCEDURES	
Sum Insured	$1,000 $250 per tooth
EXTENSION OF COVER	
Childcare Benefit	$5,000
Disappearance	Included in PDS
Escalation of Claim Benefit	Included in PDS
Exposure	Included in PDS
Guaranteed Payment	Included in PDS
Post-Traumatic Stress Disorder Weekly Benefit	$500 per week for a maximum of 12 weeks $50,000 aggregate
Tuition Expenses:	
- Tuition or Advice	$ 500 per month for a maximum of 6 months
- Student Home Tutorial	$ 500 per week up to 26 weeks

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ADDITIONAL BENEFITS	
Accidental HIV Infection Benefit	Not insured
Accommodation and Transport Expenses	Not insured
Bed Care Benefit	Not insured
COVID- 19Inconvenience Benefit	Not insured
Carjacking Incident Benefits:	Not insured
Excess and Vehicle Hire	Not insured
Lump Sum Benefit	Not insured
Chauffeur Benefit	Not insured
Coma Benefit	Not insured
Corporate Image Protection	Not insured
Dependent Child Assistance:	Not insured
Education Fund Supplement	Not insured
Orphaned Benefit	Not insured
Executor Emergency Cash Advance	Not insured
Funeral Expenses	Not insured
Home and/or Motor Vehicle Modification Benefit	Not insured
Home Help Benefit	Included in PDS
Independent Financial Advice	Not insured
Miscarriage/ Premature Childbirth Benefit	Not insured
Out of Pocket Expenses	Not insured
Partner Retraining Benefit	Not insured
Reconstructive/ Cosmetic Surgery Benefit	Not insured
Return to Work Assistance	Not insured
Terrorism Injury Benefit	Not insured

SECTION 2 — NON-MEDICARE MEDICAL EXPENSES	
Sum Insured	Not insured
Excess (payable per claim)	N/A

SECTION 3 — PERSONAL VEHICLE EXCESS WAIVER	
Parts A & B — Comprehensive Motor Vehicle Policy Excess or Damage	Not insured
Parts C & D — No Claim Allowance and Vehicle Hire	Not insured

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LIMIT OF LIABILITY	
Any one period of insurance	$1,000,000
Any non-scheduled flights	Not insured

Conditions

AFA Pty Ltd Voluntary Workers Policy Version No. 14: 1-OCT-2022-PDS-VW-10097(B). 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