

**Date of issue** 11 June 2024  
**Contact** Entertainment Team  
**Telephone** 1800 806 584  
**Email** [au.entertainment@aon.com](mailto:au.entertainment@aon.com)

**Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.**

## Performers Liability

**Policy Number** CAPER0165186LIAB  
**Insured** Matthew Barratt  
**Period of Insurance** 4:00 PM Local Time 20 July 2024 to 4:00 PM Local Time 20 July 2025

## Public Liability and Breach of Professional Duty

### Scope of Cover

### Performers Liability

Subject to the terms, Definitions, Exclusions, Conditions, provisions and **Limit of Liability** set out in this **Policy**, the Insurers will indemnify **You** against the legal liability, including the avoidance of doubt, those assumed under contract or agreement, **You** are required to pay;

**Compensation** in respect of:

1. **Injury** to any person;
2. **Property Damage**;
3. **Advertising Injury**.

Occurring within the **Geographical Limits** during the **Period of Insurance** as a result of an **Occurrence** happening in connection with **Your Business** or **Products**.

### Business Description

Principally performance risk, tuition and workshops  
Category of cover selected: Category 2

### CATEGORY 1

Actors/Acting, Astrologers, Baton Twirling, Bingo Callers, Bubble Blowing, Caricatures, Cartoonists, Characters, Comedians, Comperes, Costumed Characters, Escape Artists, Hula Hoop, Impersonators, Magicians, Marching, Marriage Celebrants, MC's, Mime, Models, Poets, Promotional Boy/Girl, Public Speakers, Puppetry, Race Callers, Spruikers, Statues, Stilt Walkers, Storytellers, Theatre Performers, Trivia Hosts, TV Presenters, Unicycling/Trick Cycling

### CATEGORY 2

Acrobats, Aerial Performers, Balloon Sculpting, Burlesque Artist, Clairvoyant, Clowns,

Dancers, DJ's/Video DJ's, Face & Body Painters, Juggling - Non Dangerous Goods - balls etc, Karaoke, Musicians/Singers, Pavement Art, Physical Theatre, Plate Spinning, Roller Skating, Tarot Card Reader, Temporary Tattoos

**Geographical Limits**

Worldwide excluding North America, North Korea, Cuba and Iran

**Limit(s) of Liability**

**Public Liability**

\$ 30,000,000 any one Occurrence

**Products Liability**

\$ 30,000,000 any one Occurrence and in the aggregate any one Period of Insurance

**Sub-Limit(s) of Liability**

**Breach of Professional Duty**

\$ 5,000,000 any one Claim and in the aggregate any one Period of Insurance (Retroactive date: 01 June 2015).

**Property in Care, Custody or Control**

\$ 250,000 any one Occurrence

**Deductible**

**Public Liability**

\$ 500 each and every Occurrence in respect of Property Damage only

**Breach of Professional Duty**

\$ 500 each and every Claim

**Policy Wording**

Aon Entertainment General & Products Liability Policy Wording V 20230309 including the following endorsements:

- Section 6: 2. Service Providers Vicarious Liability Endorsement
- Section 6: 3. Breach of Professional Duty Endorsement - (Professional Liability)

**Conditions**

The Breach of Professional Duty extension does not extend cover to Marriage Celebrants.

**Amended Definition of Insured**

It is hereby declared and agreed the Definition of "Insured" is deleted and replaced by "The Individual or Group named in the Certificate of Insurance only.

**Tuition/Workshop Cover**

Tuition/workshop activities cover automatically included if less than 20% of turnover, applicable to categories 1 & 2 only

**Events Exclusion**

The organisation of events is not covered by this Policy.

### **Venue Hire Extension**

It is noted and agreed that hiring a venue by an insured individual or group member to perform their specified activities is allowed for the following purposes:

- Hiring a venue to stage a show (limited to 300 attendees)
- Hiring a venue to stage an end of workshop performance by an individual member (limited to 300 attendees)
- Hiring a venue to stage Rehearsals
- Hiring a venue to stage Sound recordings
- Hiring a market stall to perform insured activity (example: face and body painters/caricature etc.)
- Hiring a venue (and including working from home) to stage Workshops / teaching (applies to individual members ONLY)

Note: Door Deals where the insured member is remunerated by the venue based on number of attendees at the performance and the venue provides all other services will not be deemed a "venue hire" and as such the attendee limit does not apply.

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.

### **Principals Indemnity**

Indemnity is provided for any Principal who hires an individual to perform or on whose land or premises the individual temporarily occupies for the purpose of performing, in respect of any loss or damage that may be brought by any person against the Principal where such liability is directly from the negligence of the individual.

Provided that this policy does not extend to indemnify any Principal where the liability to pay such compensation results from the negligence of the Principal or it's servants, agents or contractors.

### **Minimum and Deposit Premium**

The policy is minimum and deposit premium, which means that no refund will be given upon cancellation once the policy is in place.

Issued for and on behalf Certain Underwriters at Lloyds. Aon Risk Services Australia ABN 17 000 434 720 arranges the insurance and Certain Underwriters at Lloyds issue the insurance.

Please refer to the Policy Wording for full policy coverage, conditions and exclusions.

### **Agreement Number**

PTPRO2300237

### **Unique Market Reference Number**

B1526PTPRO2300237

### **Certificate of Insurance**

This Certificate of Insurance confirms that in return for payment of the premium shown on the Tax Invoice, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate.

In accepting this Insurance, the Underwriters have relied on the information and statements you have provided on the Proposal Form (or declaration). You should read this Certificate carefully and if it is not correct contact Aon Risk Services. It is an important document and you should keep it in a safe place with all other papers relating to this insurance.

This Certificate is Insurance Council of Australia's General Insurance Code of Practice compliant. The Underwriters proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any complaint relating to this Insurance can be lodged with the Coverholders complaints team as follows:

The Complaints Officer  
Aon Corporation Australia Pty Ltd  
Level 33, 201 Kent Street, Sydney NSW 2000  
Tel: 02 9253 7000  
Email: [au.compliance@aon.com](mailto:au.compliance@aon.com)

Complaints that cannot be resolved via the relevant complaints process may be referred to the Australian Financial Complaints Authority, the details of which are noted below:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Web: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Tel: 1800 931 678

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Coverholder placing this insurance.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

Aon Risk Services  
201 Kent Street  
Sydney NSW 2000  
Australia

In effecting this Certificate, Aon will be acting under an authority granted to them by certain Underwriters at Lloyd's under a Binding Authority Agreement to effect such insurance on their behalf and will effect this insurance as agent of the Underwriters and not agent of the Assured.

**Authorised Coverholder  
Signature**

This policy schedule has been signed and issued by authorised coverholder – Gavin Deadman for the Performers facility



**Underwritten by:**

Certain Underwriters at Lloyds

**Insurer**  
AON LIMITED (UK)  
A.B.N.  
122 LEADENHALL STREET  
LONDON  
UK

**Proportion**  
100%

EC3V 4AN

**Total Premium Details:**

Billing Currency : AUD

Premium	\$	60.00
Stamp Duty	\$	5.94
GST	\$	6.00
<b>Total Amount</b>	<b>\$</b>	<b>71.94</b>