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**BROADFORM LIABILITY POLICY**

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**SCHEDULE**

**Policy Number:**

**The Insured:** Folk Alliance Australia Inc.

**Period of Insurance:** 1 June 2014 to 4:00pm 1 June 2015

**The Business:** Folk Music performers, clubs and event organisers and all associated activities.  
Geographical Limits:-  
Event organisers and club members Australia and New Zealand only and performer insured members Worldwide excluding USA and Canada

**Limits of Liability:**

|                    |  |
|--------------------|--|
| Public Liability   | \$20,000,000 any one Occurrence          |
| Products Liability | \$20,000,000 any one period of insurance |

**Sublimits:** Care, Custody & Control \$100,000 any one occurrence

**Excess:** Standard excess \$1,000 each and every Occurrence

**Geographic Limits:** Other

**Wording:** Aon Entertainment Industry Public Liability Broadform Wording 06-2013

**Premium:** As agreed

**GST:** As agreed

**Stamp Duty:** As agreed

**Admin Fees:** As agreed

**GST on Fee:** As agreed

**Total:** As agreed

**Broker:** AON - PARRAMATTA  
PO Box 1331  
Parramatta NSW 2124

**Insurer:** Underwritten for certain underwriters at Lloyd's of London & ACE Insurance Ltd. by their agent SLE Worldwide Australia Pty Ltd. under binding authorities B0572NA13SL03 & 001-2013 respectively.

**Certificate:**

This is to certify that in accordance with the authorisation granted under Contract No B0572NA13SL03 to the undersigned by certain Underwriters at Lloyd's, whose names and the proportion underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's policy Signing Office, and in accordance with the authorisation granted under Agreement No 001-2013 by ACE Insurance Limited whose underwritten proportion will be supplied on application, (all of whom are hereinafter referred to as "the Insurers)", and in consideration of the premium specified herein, the said Insurers are hereby bound, each for his own part and not for another, their Executors and Administrators and in respect of its due proportion only, to insure in accordance with the terms and conditions contained in the policy to which this Certificate is attached.

**Stamped & Dated:**

21 May 2014



for and on behalf of SLE Worldwide Australia Pty Limited  
ABN 15 066 698 575 AFSL 237268  
PO Box H308 Australia Square NSW 1215 Phone: +61 2 9249 4850

## **ENDORSEMENTS ATTACHING TO AND FORMING PART OF POLICY NO:**

### **SERVICE PROVIDERS VICARIOUS ENDORSEMENT**

This Policy does not cover liability in respect of Personal Injury or Property Damage arising out of or caused by or in connection with the Insured's service providers. A service provider means anyone engaged by the Insured to provide goods or perform a service. Service providers include but are not limited to security services, amusement operators, pyrotechnicians, entertainers, food vendors, stall holders, sound & lighting companies & Contracted Labour but does not include volunteers or the Insured's employees. However, this exclusion shall apply to the Insured's vicarious liability arising from an act, error or omission of service providers that have provided the Insured with proof of liability insurance.

It is hereby declared and agreed effective 1st June 2014 the following applies to the policy:

The premium is subject to an annual adjustment in respect of membership numbers. This adjustment will be based on the rates set out above.

A minimum deposit premium of \$30,000 will apply. After the 12 month period an additional premium maybe required if membership numbers exceed the minimum deposit premium.

The maximum turnover per performance/Group is to be no greater than \$100,000.

The maximum annual attendance per festival/club is 5,000.

Performers under 18 years old

In respect to the Group performers cover, it is only provided to the entity itself and also the primary contact for the group as per their declared information. If members of the group perform solo they are required to take out the solo performer's policy.

Additional cover in respect to tuition, classes or workshops for group performers or event organisers will be offered on a referral basis to SLE.

Anything above these grids is an automatic referral to SLE.

For the purpose of this policy;

Folk Music is defined as music that is culturally specific and primarily acoustic in nature.

Folk Music is not considered to be any of the following: Heavy Metal, Hard Rock, Punk, Hardcore, Hip-Hop, Rap and music deemed to be within a similar context.

Folk Dance is defined as dance that is culturally specific.

Folk Dance is not considered to be any of the following: Break Dance, Fire Twirling, Moshing, Log Throwing, Crowd Surfing, Acrobatics and dance deemed to be within a similar context.

This policy extends to cover Folk Music Festivals/Concerts that involve no less than 85% of Folk Music, as defined herein.

Workshop/Tuition can be defined as "Is where individuals or a group of individuals are taught a skill i.e. music lessons, guitar lessons etc. These can be a one off event or involve a series of classes"

CONDITION:- Disclosure must be provided on the Folk Alliance application online. This is read and agreed by a parent or guardian of the under 18 year's performer.

In all other respects this Policy remains unaltered.

**Stamped & Dated:**

21 May 2014



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