



CMAA MEMBERS PUBLIC LIABILITY INSURANCE POLICY- Great Rates for 2025-2026 !!

We are pleased to advise that we have negotiated the following rates for Public Liability Insurance for our members with Chubb Insurance via **Ozprize & Weather Insurance Specialists Pty Ltd.**

Cover: **\$20,000,000** Public Liability cover for performance, rehearsal, recording, promotional & charitable appearances & interview activities.

Excess:

AUD 1,000 each and every **Occurrence** except for:

AUD 2,500 each and every **Occurrence** in respect of any claim for compensation against the **Insured** for:

Personal Injury brought by, or on behalf of, any labour hire personnel, contractor, subcontractor, employee of any contractor or subcontractor;

Personal Injury brought by, or on behalf of, any injured worker (as defined by any relevant workers' compensation legislation or similar scheme) other than an employee of the **Insured**; or the recovery of any payments by any workers' compensation insurer or self-insurer under the provisions of any relevant workers' compensation legislation or similar scheme, or at common law

AUD 1,000 each and every **Occurrence** in respect of cover provided under Section 4.5 (d) (ii) Property in the **Insured's** Care, Custody or Control

If more than one **Deductible** is applicable the greater **Deductible** amount will apply.

Venue Hire Exclusion: Policy excludes cover when Insured person/persons are **hiring the venue** as this takes the Insured activities into the more litigious area of "Promoter's" risks.

This cover is, however, available as an additional extension to cover...see the rates below.

Period of Insurance: The policy has a common due date of **12th August 2025 to 12th August 2026**

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Here are the Premium rates for 2025-2026

Individual members: \$119 including all charges (for incomes Less than \$150K pa)

Activities covered: Performance, rehearsal, recording, interviews promotional & Charitable appearances and all activities incidental. (eg setting up equipment, loading in and out, etc etc)

ADDITIONAL ACTIVITIES - COVER AVAILABLE

Individual members who hire backing musicians:

add \$165 premium including all charges to your individual premium to include annual cover to include Public Liability cover for up to 6 unspecified musicians whilst they are performing with you.

Venue Hire – available to Insured members who are hiring venues to put on their concerts

\$0.15c per estimated attendees per annum (minimum \$15) (eg 300 attendance per annum = \$45 premium)

Included is indemnity for the Venue for claims arising out of Insured's negligence as Event Organiser & Performer.

Music Tuition

Between 4 - 30 hours per week- Premium is \$180 per member (additional to standard Member Rate)

Less 4 hours per week- \$0.00 per member

Overseas Activities (USA, Canada & Puerto Rico)

plus 15% to Individual rate (excludes cover if you are hiring an overseas venue..please contact Ken Killen to discuss)

All other non- listed activities to be agreed by Underwriters- contact Ozprize to discuss

Individual Member Term Premium (per person)

\$119 join in August, September October

\$98 join in November, December, January

\$85 join in February, March, April

\$75 join in May, June, July

Please complete the attached questionnaire and **contact Ozprize** with any questions or to arrange cover.

OzPrize & Weather Insurance Specialists Pty Limited

Corporate Authorised Representative of Insurance Advisernet Australia Pty Ltd.

AR No. 309116. AFSL No. 240549.

Level 31, 100 Miller Street, North Sydney NSW 2060

Direct Phone: 61-2-9785 3413

Email: admin@ozprize.com.au Web: www.ozprize.com.au

