

MEAA Dancers Liability Insurance

MEAA has a tailor-made policy to suit the needs of Dancers Australia members. The policy is arranged by MEAA for the benefit of its members. The policy provides members with quality and cost-effective insurance.

The policy is available to members after receipt of a satisfactory No Claims Declaration. MEAA has negotiated a cost-effective group policy for its members. The policy is underwritten by Chubb Insurance Company of Australia Limited ABN 69 003 710 647 AFLS 239778 [Chubb/the Insurer].

More information including the Policy Wording, Policy Schedule and Claim Form can be found at meaa.org/resources
This document does not form part of the Policy Wording and is for general information purposes only.

Why do Dancers need this cover?

Most dancers currently arrange their own insurance each year, either through a broker or with a direct insurer, this is due to an increasing demand from dancers have Public Liability insurance before allowing them on site to perform or teach.

This requirement provides the entity, venue or student with comfort that you are adequately covered in the event that you are cause property damage or bodily injury to a third party.

If you elect not to have MEAA's Dancers Liability insurance then not only will a entity or venue not allow you to perform or teach, but you will expose yourself financially to potential third party claims if someone is injured or if you damage property during your performance or tutor session.

These costs can include legal defence costs for yourself and possibly the third party Legal, as well as any compensation that you are deemed liable for by the courts.

What does Dancers Liability insurance cover?

Public & Products Liability (Occurrence Liability Insurance) Covers the Insured's legal liability to pay compensation in respect of Personal Injury or Property Damage as a result of an Occurrence happening in connection the approved dance styles.

Refer list of dance styles [here](#).

Limit of Liability

- \$20,000,000 any one occurrence; and
- \$20,000,000 in the aggregate in respect of the Insured's Products
- \$250,000 each and every occurrence in respect of Property in the Insured's Care, Custody or Control

Deductible(s)

- \$1,000 any one occurrence
- \$1,000 for each and every occurrence in respect of Property in the Insured's Care, Custody or Control
- \$25,000 each and every Occurrence in respect of Personal Injury to contractors, subcontractors and labour hire personnel or employee of any contractor or subcontractor of the Insured

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

Tenants' Liability

Cover is extended to a Lessor with whom the Insured has entered into an agreement for the rental or lease of premises (not belonging to the Insured) from which the Insured conducts the Insured's Business.

Key features of the Dancers Liability Insurance Policy include:

- Cover for claims by third parties for bodily injury and property damage to leased or rented premises and venues at which you perform or teach.
- Civil liability claims arising from your performance or teaching.
- Claims investigation and defence costs.
- Cover anywhere in Australia and New Zealand.

To be covered by the MEAA Dancers Liability Policy you must:

- be an eligible financial member of the MEAA,
- have completed the insurance declaration with your membership application/renewal, and
- be up-to-date with your MEAA membership fees.

We encourage you to ensure all dance group members join the MEAA Dancers Liability Policy to ensure all liability arising from group performances are appropriately insured.

How do I join the MEAA Dancers Liability Insurance Policy?

This Policy is offered to all MEAA Dancer and Dance Teacher members at renewal of their membership each year.

If you have joined the MEAA midyear the policy will still be offered to you when you join the MEAA.

What are the benefits of joining this Policy?

The cost of this Policy is included in your MEAA membership free of charge.

MEAA members have the benefit of expert insurance advice and support provided by Aon.

Claims Process

Claim forms are available on the MEAA website at www.meaa.org and should be forwarded to Aon.

Once your claim form has been received, Aon will verify that you are a financial member of MEAA, will review your claim form and supporting documentation to ensure you have provided all the information necessary to lodge the claim on your behalf.

Your claim will be lodged with the Insurer. If the Insurer has all necessary documentation then the claims team will

review the incident in conjunction with the wording and schedule and determine if indemnity is to be granted. Once they determine this they will be in contact with the claimant.

Only 'Eligible Financial Members' can claim on the policy. This means you must be a member who is a financial fee-paying member of the Media Entertainment and Arts Alliance, Musicians Branch as set out in the Rules of the Alliance.

All outstanding membership fees must be paid in order to lodge a claim and be eligible for cover.

Insurance Queries and Lodgement of Claims

Your questions about the adequacy of this insurance should be directed to our specialist insurance broker you can provide you with professional advice on whether this insurance is right for you.

Your completed claim form, including all necessary supporting documentation and your medical certificate should be sent to our dedicated claims manager who will assist with the lodgement and management of your claim:

Vikki Karatovic, Senior Client Manager
Commercial Risk Solutions
Aon

Email : vikki.karatovic@aon.com

Phone : 0416 181 851

JOIN MEAA

You can join MEAA at www.meaa.org or you can call our membership centre on 1300 65 65 13.

Authorised by Erin Madeley, CEO
Media, Entertainment & Arts Alliance



Approved Dance Styles

1. Afro Dance
2. Arco (tumbling/stilts/silks)
3. Ballet
4. Breaking
5. Broadway Tap
6. Burlesque
7. Cabaret
8. Cha Cha
9. Commercial Jazz
10. Contemporary
11. Dance Hall
12. First Nations Contemporary/Traditional
13. Foxtrot
14. Hip hop
15. House
16. Jazz Tap
17. Jive
18. Krumping
19. Latin
20. Locking
21. Lyrical
22. Pasa Doble
23. Popping
24. Quickstep
25. Salsa
26. Street
27. Tap
28. Tutting
29. Vintage/Swing
30. Vogueing
31. Waacking
32. Gymnastics

Excluded activities

1. Trapeze
2. Fire
3. Acrobatics unless included in a choreographed danced routine