

Liability Insurance

Agent / Booklet
UK 82227 / GLB 0816 (11)
Policy number
UK GLB 4144177



Schedule
(Client copy)

Maidstone Tree Services Ltd
11 Pilgrims Way
Cuxton
ROCHESTER
Kent
ME2 1LQ

Important

This schedule replaces all previous schedules for the policy shown (for the period of cover) and together with the endorsements shown below forms part of your insurance.

Any endorsements which have previously applied to this insurance will be cancelled and replaced by any endorsements shown below.

Any excess shown on this schedule will be in addition to any excess specified in your policy booklet.

Policy Details

Policy Number (Broker Reference)

UK GLB 4144177

Period of Insurance

21st July 2017 to 20th July 2018

Reason for Issue

New Business

Date of Issue

21st July 2017

Full Policyholder Name

Maidstone Tree Services Ltd

Trade

Treefellers / surgeons incl rope access

Business Description

Tree Surgery & Soft Landscaping/Hedge Cutting

Agents Name

Tree Surgeon Insurance Services

Agents Number

UK 82227

Cover Summary (For full details of cover, see following pages)

Section A Employers Liability - £10,000,000

Section B Public Liability - £1,000,000

Section C Product Liability - £1,000,000

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The Insurers

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

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Cover Details

Section A - Employers Liability

Limit of liability

£10,000,000 (but £5,000,000 in respect of Terrorism or Asbestos) - Any one claim or series of claims arising out of one Occurrence including Defence Costs

Section B - Public Liability

Limit of liability

£1,000,000 - Any one Occurrence or series of Occurrences arising out of one cause (and in total during the Period of Insurance for Pollution)

Excess

£500 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

Section C - Products Liability

Limit of liability

£1,000,000 - In total during the Period of Insurance

Excess

£500 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)

Premium Details

Section A - Employers Liability

Your declared categories of Employees, estimated applicable wages and / or salaries during the Period of Insurance and our applicable premium rates

Category Description	Wages / Salaries	Wage roll rate %
Tree workers ground level only (other than emergency aerial rescue)	4,000	3.610
Gardeners Incl Light / Soft Landscaping - 1m depthlimit	1,000	1.624
Treesurgeons Company Directors only incl rope access	6,000	1.128
Clerical for contracting trades	5,000	0.316

Section B - Public Liability (including Section C - Products Liability if covered)

Your declared categories of Turnover and estimated applicable Turnover during the Period of Insurance and our applicable premium rates

Category Description	Turnover	Turnover rate %
Gardeners Incl Light / Soft Landscaping - 1m depthlimit	7,000	0.374
Treefellers / surgeons incl rope access	23,000	0.747

Your declared payments to sub-contractors who are not Employees and our applicable premium rates
None declared

You may have the right to cancel the contract of insurance, without giving any reason, within 14 days of receiving the policy documents or the start date of the policy, whichever is later. If you exercise your right to cancel during this initial period of cover you will have to pay 'pro-rata' rates for the period of time you have had insurance cover and additional charges may be applied by your insurance adviser.

Endorsements applying

For the full wording of your endorsements please refer to your policy booklet.

G10 - Contractors Conditions

G11 - Depth Limit Condition (1)

G37 - Tree Felling Conditions

G43 - Fires Condition

G61 - Chainsaw Condition

Certificate of Employers' Liability Insurance^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the Certificate).

Certificate No.: UK GLB 4144177

Name of Certificate holder: **Maidstone Tree Services Ltd**

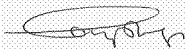
Date of commencement of insurance: **21/07/2017**

Date of expiry of insurance: **20/07/2018**

We hereby certify that subject to paragraph 2:-

- 1 the insurance to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the island of Guernsey and the island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (compulsory insurance) Act 1969 or any amending primary legislation applies^(b); and
- 2 the minimum amount of cover provided by this insurance is no less than £10,000,000^(c)

Signed on behalf of the Insurers



Gary Humphreys
For Authorised Insurers

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the insurance covers the holding company and all its subsidiaries, or that the insurance covers the holding company and all its subsidiaries except any specifically excluded by name, or that the insurance covers the holding company and only the named subsidiaries.
- (b) specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. where 2(b) is applicable, specify the amount of cover provided by the relevant insurance.

Note: The information below this line does not form part of the statutory certificate. The Insurers on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary.

Name and address of issuing intermediary:

Tree Surgeon Insurance Services
Cape House
60a Priory Road
TONBRIDGE
Kent
TN9 2BL

Issuing intermediary's reference:

(if different from the Policy Number stated above)

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Public and Products Liability Certificate

This certificate has been issued to provide a summary of the certificate holder's Public Liability insurance. For details of the insurance cover provided (including any endorsements applying) please refer to the insurance schedule and the policy booklet. Nothing contained hereon will amend the insurance cover provided.

Certificate No.: UK GLB 4144177

Name of Certificate holder:	Maidstone Tree Services Ltd
Business Description:	Tree Surgery & Soft Landscaping/Hedge Cutting
Date of commencement of insurance:	21/07/2017
Date of expiry of insurance:	20/07/2018
Public Liability limit of liability:	£1,000,000
Products Liability limit of liability:	£1,000,000
Endorsements applying:	G10 - Contractors Conditions G11 - Depth Limit Condition G37 - Tree Felling Conditions G43 - Fires Condition G61 - Chainsaw Condition

Signed on behalf of the Insurers



Gary Humphreys
For Authorised Insurers

Name and address of issuing intermediary:

Tree Surgeon Insurance Services
Cape House
60a Priory Road
TONBRIDGE
Kent
TN9 2BL

Issuing intermediary's reference:
(if different from the Policy Number stated above)