

Professional Indemnity Insurance
Certificate of Currency

Policy Number : 134A000811PLP

Important Information

This is to certify that the following **Policy** reference is current, as at the 21 January 2016.

This Certificate provides a summary of the **Policy** cover and is not intended to amend, extend, replace or override the **Policy** terms and conditions contained in the actual **Policy** document.

This Certificate is issued as a matter of information only and confers no rights upon the Certificate holder.

Insured

Acorn Tree Services Pty Ltd
Trading as Acorn Tree Services

Insurer

Allianz Australia Insurance Limited
AFS Licence No. 234708
ABN 15 000 122 850

Period of Cover

Effective Date 4pm on 12/01/2016
Expiry Date 4pm on 12/01/2017

Policy Type: Allianz ProJuris Professional Indemnity Insurance Policy

Limit of Indemnity:

\$1,000,000 any one claim, **\$2,000,000** in the aggregate any one period of cover

Professional Business:

Occupation

Arborist/Tree Lopper Consultant

Deductible (a) each claim inclusive of costs \$2,500

Retroactive Date 09/01/2015

Business Pack Insurance Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
Level 5, 2 Park Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number 41U044726BPK

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 31/10/2015
To 31/10/2016 at 4pm

This certificate acknowledges that the policy referred to is in force for the period shown.
Details of the cover are listed below.

The Insured

ACORN TREE SERVICES PTY LTD

Cover Details

Location AT & FROM, GEELONG VIC 3220

Risk Number 1

Business TREE CUTTING OR FELLING

Interested Party None Noted

Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Products liability, in aggregate		\$20,000,000
Property in Your physical and legal control	\$100,000	

Excess \$1,000 for property damage claims only
\$0 for personal injury claims



Policy Number 41U044726BPK

Cover Details *continued*

Location AT & FROM, GEELONG VIC 3220
Business TREE CUTTING OR FELLING

Risk Number 1

Clauses

- **030**
ARBORICULTURAL ACTIVITIES

Tree pruning, felling, surgery, transplanting, stump grinding, mulching, garden maintenance, garden waste removal, and the hiring, supply and use of a cherry picker.
- **192**
QM2985 WORDING APPLIES
This section of the policy is subject to the terms and conditions of QBE Broadform Liability Insurance Policy wording QM2985
- **B32**
Expanded Name of Insured
The named Insured specified in the Schedule is more fully described as:
J BOYD & TM BROWN T/AS
ACORN TREE SERVICES
ACORN TREE SERVICES PTY LTD

Additional Clauses

- **T00005**
** TERRORISM ATTACHMENT **

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or



Policy Number 41U044726BPK

Cover Details *continued*

de facto, and which:

- i) involves violence against one or more persons; or
- ii) involves damage to property; or
- iii) endangers life other than that of the person committing the action; or
- iv) creates a risk to health or safety of the public or a section of the public; or
- v) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

Further, the words "and terrorism" are deleted from Additional Benefit 3.1(b) Prevention of Access in the Business Interruption section of your policy. (Page 11)

- **A00007**

**** ASBESTOS ATTACHMENT ****
Asbestos Exclusion Endorsement

This exclusion applies to the Broadform Liability Section
This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

End of Certificate