









Camberford  
Underwriting

Arboricultural Contractors  
Insurance

Schedule

Reason for Issuance: Renewal

# Cover Overview

Policy Number	B105323ARB701325		
Period of Insurance	<b>From:</b> Wednesday 14th of June 2023 <b>Until:</b> Thursday 13th of June 2024 Both days inclusive at the local standard time <b>of the insured</b>		
The Insured	SL Tree Surgery Ltd		
Business (of The Insured)	Landscaping, Fencing, Planting, Tree Surgery, Hedge Cutting & Garden Clearance		
Address of The Insured	77 Fernhill Road Farnborough Hampshire GU149SA		
Sections Which Comprise Your Policy	<b>Operative</b>	<b>Section Number</b>	<b>Section Description</b>
		Section 1	Property and Business Interruption
		Section 2	Contract Works
		Section 3	Legal Liability
		Section 4	Professional Indemnity
		Section 5	Directors and Officers Liability
		Section 6	Legal Expenses
Underwriters for this policy	<b>Section Number</b>	<b>Underwriter</b>	<b>Binding Authority Agreement Number</b>

**Privacy Policy:**

Hiscox Underwriting Limited collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy).

**Claims Information:**

Commercial property and Contract works:

T: 0800 711 7156 (9.00am – 5:30pm Monday to Friday)

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

Commercial liability, Professional indemnity and Directors' and officers:

T: 0800 711 7156 ((9.00am – 5:30pm Monday to Friday)

E: [liability.claims@hiscox.com](mailto:liability.claims@hiscox.com)

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy documents for details of its terms in full.

**Complaints Contact:**

Hiscox aims to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times Hiscox are committed to providing you with the highest standard of service. If you have any concerns about your policy or you are dissatisfied about the handling of a claim and wish to complain you should, in the first instance, contact Hiscox Customer Relations in writing at: Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York YO1 7PR, United Kingdom  
or by telephone on +44 (0)800 116 4627  
or +44 (0)1904 681 198  
or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com).

Where you are not satisfied with the final response from Hiscox, you also have the right to refer your complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service, please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

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**Privacy Policy:**

<https://www.arag.co.uk/cookie-policy/>

**Complaints Contact:**

You can contact our Customer Relations Department directly, using any of the following methods: 0117 917 1561 (hours of operation are 9am - 5pm, Monday to Friday excluding bank holidays). For our mutual protection and training purposes, calls may be recorded. Email: [customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk). Address: Customer Relations, ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

**Compliance Information:**

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369.

ARAG plc is authorised to administer this insurance on behalf of the insurer SCOR UK Company Limited ("SCOR"). SCOR is registered in England and Wales number 01334736. Registered address: 10 Lime Street, London, EC3M 7AA. SCOR is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority firm registration number 202333. This can be checked by visiting the FCA website at <https://register.fca.org.uk/>

**Risk Address  
(The Premises)****Premises 1**

**Address Line 1:** 77 Fernhill Road

**Address Line 2:**

**Town / City:** Farnborough

**County:** Hampshire

**Postcode:** GU149SA

# Sum Insured, Limits of Indemnity & Limits of Liability

Sum Insured, Limits of Indemnity & Limits of Liability represent the maximum amount we will pay under each Section, Sub-Section or Item.

Sums Insured / Limits of Liability  
Section 2: Contract Works

Section 2: Contract Works	Item	Description	Limit of Liability
	Item 1	Contract Works	£0.00
	Item 2	Employees Personal Tools and Effects	£0.00
	Item 4(a)	Hired In Plant	£50,000.00
	Item 4(b)	Hired In Plant- Continuing hire charges in consequence of loss or damage covered under Item 4a Reimbursement Period: 3 months	Included in Item 4(a)

Section 2	Item	Description	Limit of Liability
	Item 3	Owned Plant	£22,000.00

Contract Site	Item	Description	Limit of Liability
		Any situation within the United Kingdom	

Sub Section 3A: Employers' Liability	<b>Description</b>	<b>Limit of Liability</b>
	Any one occurrence, inclusive of all costs and expenses	£10,000,000.00
Sub Section 3B: Public Liability	<b>Description</b>	<b>Limit of Liability</b>
	Any one occurrence	£5,000,000.00
Sub Section 3C: Products Liability	<b>Description</b>	<b>Limit of Liability</b>
	Any one occurrence and in the aggregate in the <b>period of insurance</b>	£5,000,000.00

Sub Section 6A: Employment	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6B: Employment Compensation Awards	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim (subject to an aggregate limit of £1,000,000 per annum)	£100,000.00
Sub Section 6C: Employment Restrictive Covenants	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6D: Tax Disputes	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6E: Property	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6F: Legal Defence	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6G: Compliance and Regulation	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6H: Statutory License Appeals	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6I: Loss of Earnings	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6J: Personal Injury	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00
Sub Section 6K: Executive Suite	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00



Sub Section 6L: Crisis Communication	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£10,000.00

Sub Section 6M: Contract and Debt Recovery	<b>Description</b>	<b>Limit of Liability</b>
	Per Claim	£100,000.00

Helplines and On-Line Legal Service:	Arag on-line Legal Services: <a href="http://www.arag.co.uk/docs">www.arag.co.uk/docs</a> Voucher Code: X123KC79BB5 Legal and Tax Advice Helpline: 0344 571 7978 Crisis Communication Helpline: 0344 571 7964 Counselling Assistance Helpline: 0333 000 2082 Executive Suite – Identity Theft Resolution: 0333 000 2083
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# Excess and Retention

The first amount (for which **you** are responsible) of any claim or claims

## Excess and Retention

### Section 2: Contract Works

Description	Excess
Contract Works	£500.00 (each claim)
Employees Tools and Effects	£50.00 (each claim)
Owned Plant	£500.00 (each and every claim increasing to £750 each and every claim involving theft and/or malicious damage.)
Hired in Plant	£500.00 (each and every claim increasing to £750 each and every claim involving theft and/or malicious damage.each claim)

## Excess and Retention

### Section 3: Legal Liability

Description	Excess
Public & Products Liability Section	£500.00 (each and every third party property damage claim)

# Endorsements

Endorsements are additional terms incorporated into this policy.

Endorsements

## Section 2: Contract Works

Code	Title	Endorsement	Applicable to
ZCAR01	Plant Operation and Maintenance	It is a condition precedent to our liability in respect of Section 2 (Contract Works) that all plant and equipment is operated and maintained in accordance with manufacturer recommendations.	Whole Section
HXCAR05	Series Defects Condition Amendment	<p>Section 2 (Contract Works) Condition Precedent 2 (Series Defects Condition Precedent) is amended to:</p> <p><b>Series Defects Condition Precedent</b> If the development or discovery of a defect in any part of the property insured by Item 1 (Contract Works) indicates or suggests that similar defects exist in other parts of the said property, you must, as soon as practicably possible, investigate and, if necessary, rectify the defects in such other parts at <b>your</b> own expense.</p>	Whole Section
TSXL006	Contractors Plant Excess Endorsement	<p>The <b>excess</b> in respect of each claim involving theft or malicious damage to <b>owned plant</b> and/or <b>hired in plant</b> is amended for items within certain value ranges as detailed below:</p> <p><b>Item value: Excess</b> Over £10,000 and equal to or below £15,000 £1,000 each claim Over £15,000 and equal to or below £20,000 £1,500 each claim Over £20,000 £2,000 each claim</p>	Whole Section

Code	Title	Endorsement	Applicable to
SECL11	Environmental Clean Up Costs	<p>1. For the purpose of this extension, the following definitions apply:</p> <p><b>Clean Up Costs</b>            (a) Testing for, or monitoring of, pollution or contamination;            (b) the costs of remediation required by any <b>enforcing authority</b> to a standard reasonably achievable by the methods available at the time that such remediation commences.</p> <p><b>Enforcing authority</b>            Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.</p> <p><b>Pollution or Contamination</b>            (a) Pollution or contamination of buildings or other structures or of water, land or the atmosphere; and            (b) loss or damage or <b>injury</b> directly or indirectly caused by such pollution or contamination.</p> <p><b>Remediation</b>            Remedying the effects of <b>pollution or contamination</b> including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.</p> <p>2. <b>We</b> will insure <b>you</b> under Sub-Sections 3B (Public Liability) and 3C (Products Liability) in respect of all sums including statutory debts that <b>you</b> are legally liable to pay in respect of <b>clean up costs</b> arising from environmental damage caused by <b>pollution or contamination</b> where such liability arises under an environmental directive, statute or statutory instrument.</p> <p><b>We</b> will only provide this Extension if:            (a) liability arises from <b>pollution or contamination</b> caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the <b>period of insurance</b>. All <b>pollution or contamination</b> which arises out of one incident will be deemed to have occurred at the same time such incident takes place            (b) immediate loss prevention or salvage action is taken and the appropriate authorities are notified.</p> <p><b>Extension Limit Of Liability</b>            The most <b>we</b> will pay under this Extension is £1,000,000 inclusive of all costs and expenses for any one occurrence and in the aggregate in any one <b>period of insurance</b>.</p> <p>This limit will form part of and not be in addition to the Limit Of Liability stated in <b>the schedule</b> in respect of Sub-Section 3B (Public Liability) or 3C (Products Liability), whichever is pertinent to the claim.</p> <p><b>Extension Exclusions</b>  <b>We</b> will not insure <b>you</b>:            (a) in respect of <b>clean up costs</b> for damage to <b>your</b> land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in <b>your</b> care, custody or control            (b) for damage connected with pre-existing contaminated <b>property</b>            (c) for damage caused by a succession of several events where such individual event would not warrant immediate action            (d) in respect of removal of any risk of an adverse effect on human health on <b>your</b> land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in <b>your</b> care, custody or control            (e) in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time <b>remediation</b> commences            (f) in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being <b>pollution or contamination</b> caused by a sudden, identifiable, unintended and unexpected incident            (g) for damage resulting from an alteration to subterranean stores of groundwater or to flow patterns            (h) in respect of costs for the reinstatement or reintroduction of flora or fauna            (i) for damage caused deliberately or intentionally by <b>you</b> or where <b>you</b> have knowingly deviated from environmental protection rulings or where <b>you</b> have knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which <b>you</b> are responsible            (j) in respect of fines or penalties of any kind            (k) for damage caused by the ownership or operation on behalf of <b>you</b> of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water            (l) for damage which is covered by a more specific insurance policy            (m) for damage caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed            (n) for damage caused by disease in animals belonging to or kept or sold by <b>you</b>.</p>	Whole Section
FL21	Depth Limit Exclusion (Depth Exceeding 2 Metres)	<b>We</b> will not insure <b>you</b> against liability arising from excavation work carried out at depths exceeding two (2) metres.	Whole Section

FLTSSEW	Suitable Employee Condition	<p>It is a condition precedent to <b>our</b> liability that the following work is only undertaken by <b>employees</b> or sub contractors that have obtained relevant National Proficiency Test Council (or equivalent) certification or that have experience which is deemed suitable by the Health and Safety Executive;</p> <ol style="list-style-type: none"> <li>a. work with chainsaws;</li> <li>b. work involving utilities in arboriculture including but not limited to power lines;</li> <li>c. work above ground level either from mobile platform or by use of rope and harness;</li> <li>d. work involving the use of pesticides and/or chemicals.</li> </ol> <p>It is a further precedent to <b>our</b> liability that in respect of work involving rope and harness a groundsman qualified in aerial rescue is present at all times.</p>	Whole Section
TSXL005	Japanese Knotweed Exclusion	<p><b>We</b> will not insure <b>you</b> under the Legal Liability Section of this Policy in respect of liability arising out of, or in connection with, or otherwise attributable to Japanese Knotweed.</p>	Whole Section
TSXL003	Burning Condition	<p>It is a condition precedent to <b>our</b> liability that where <b>you</b> or persons acting on <b>your</b> behalf burn debris that the following precautions are adhered to on each occasion</p> <ol style="list-style-type: none"> <li>a. fires must be in a cleared area and at a distance of at least fifteen (15) metres from any property or any other combustible materials;</li> <li>b. fires must not be left unattended at any time;</li> <li>c. a suitable and fully charged fire extinguisher must be kept available at the scene of operations for immediate use;</li> <li>d. fires must be fully extinguished at least one (1) hour prior to leaving site at the end of each working day;</li> <li>e. no burning may be carried out without the land owners permission who should be asked to approve the safety arrangements in writing.</li> </ol>	Whole Section
FL134	Professional Indemnity Exclusion	<p>Notwithstanding anything contained in this Policy to the contrary <b>we</b> shall not insure <b>you</b> under the Public Liability or Products Liability Sub-Sections of this Policy for any legal liability arising from any negligence, act, error or omission, malpractice or mistake committed or alleged to have been committed in the provision of professional services by <b>you</b> or on <b>your</b> behalf.</p> <p>For the purposes of this <b>endorsement</b> 'professional services' includes, but is not limited to:</p> <ul style="list-style-type: none"> <li>• advice;</li> <li>• opinion;</li> <li>• plans;</li> <li>• reports;</li> <li>• the preparation or approval of maps, drawings, surveys, designs, specification or formulae; or</li> <li>• inspections</li> </ul> <p>whether for a fee or not.</p>	Whole Section

# CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE



## 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 policy)

<b>Policy number</b>	B105323ARB701325
<b>1. Name of policyholder</b>	SL Tree Surgery Ltd
<b>2. Date of commencement of insurance policy</b>	14/06/2023
<b>3. Date of expiry of insurance policy</b>	13/06/2024
	Both days inclusive

We hereby certify that subject to paragraph 2:

- 1 The policy 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, the Island of Alderney (b); and
- 2 the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd

**Ben Horton**  
CUO, Hiscox Underwriting Ltd

### 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 policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy 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 policy.

## About the insurer

<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Registered address</b>	22 Bishopsgate, London, EC2N 4BQ United Kingdom
<b>Company registration</b>	Registered in England number 00070234
<b>Status</b>	Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

## Arboricultural Contractors Insurance Scheme

### VERIFICATION LETTER

**Date:** Tuesday 13th of June 2023  
**Policyholder:** SL Tree Surgery Ltd  
**Business Description:** Landscaping, Fencing, Planting, Tree Surgery, Hedge Cutting & Garden Clearance  
**Policy Number:** B105323ARB701325  
**Period of Insurance** **Start Date:** 14/06/2023  
**End Date:** 13/06/2024

COVER	Limit of Indemnity / Sum insured	Insurer
Contract Works	Not Operative	Hiscox Underwriting Limited, a company incorporated in England and Wales (Registered number 02372789) whose registered address is 22 Bishopsgate, London. EC2N 4BQ
Employees Personal Tools & Effects	Not Operative	
Owned Plant	£22,000	
Hired in Plant	£50,000	
Employers Liability	£10,000,000	Hiscox Underwriting Limited, a company incorporated in England and Wales (Registered number 02372789) whose registered address is 22 Bishopsgate, London. EC2N 4BQ
Public Liability	£5,000,000	
Products Liability	£5,000,000	

All insurance is subject to the terms conditions and endorsements of the respective Policy. This verification notice confirms the cover in force on the date shown above. Neither Camberford Underwriting nor the respective Insurers/Underwriters accept any liability for reliance on this document by the Insured or any third party in the event that any of the insurances detailed are cancelled or not in force for any reason.

Signed on behalf of the Insurers

