

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

Policy Number **UK CCC 7861680**
 Period of Insurance **from 17th July 2018 to 16th July 2019**
 Reason for Issue **Renewal**
 Date of Issue **4th July 2018**

Insured name in full	Mr Vito Dimarco, Kylie Nunan
Trading Name(s)	Treewise Tree Services
Correspondence Address	1 Noel Cottage Grove Lane SUTTON COLDFIELD W Midlands B76 9PJ
Trade	Treefellers / surgeons incl rope access
Business	Tree Surgery & Soft Landscaping
Business Status	Partnership

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.

Section 1 Contractors All Risks (C A R) Included

Annual Contract Value in total for all contracts	N/A
Maximum Contract Value any one contract	N/A
Contract Works sum insured	N/A
Construction plant, tools and temporary buildings sum insured	£53,000
Hired-In property sum insured	N/A
Employees personal tools and effects sum insured in total all employees	N/A
Employees personal tools and effects sum insured any one employee	N/A
Public Authorities extension sum insured	N/A
Terrorism Cover	N/A

Section 1 Excesses	Amount
Construction plant, tools, temporary buildings other than hired-in property	£500

Endorsements applicable - For text see attached Endorsements Schedule.
 C74 - Tree Surgeon Contractors All Risks Condition

Section 2A Employers' Liability Included

Limit of Liability		£10,000,000
Employees Activities	Employment Status	Annual Wageroll
Treefellers / surgeons incl rope access	Labour Only Sub Contractors	£1,000
Gardeners Incl Light / Soft Landscaping - 1m depthlimit	Labour Only Sub Contractors	£5,000
Tree workers ground level only (other than emergency aerial rescue)	Labour Only Sub Contractors	£6,000

Section 2A Endorsements - For text see attached Endorsements Schedule.
 G10 - Contractors Conditions
 G11 - Depth Limit Condition (1 metres)
 G37 - Tree Felling Conditions
 G61 - Chainsaw Condition

Section 2B Public Liability Included

Limit of Liability		£5,000,000
Turnover Activities	Type	Turnover
Treefellers / surgeons incl rope access	Turnover	£35,000
Gardeners Incl Light / Soft Landscaping - 1m depthlimit	Turnover	£25,000
Section 2B Excess	Damage Only	£500

Section 2B Endorsements - For text see attached Endorsements Schedule
 G10 - Contractors Conditions
 G11 - Depth Limit Condition (1 metres)
 G37 - Tree Felling Conditions
 G43 - Fires Condition
 G61 - Chainsaw Condition

Section 2C Products Liability Included

Limit of Liability		£5,000,000
Section 2C Excess	Damage Only	£500

Section 2C Endorsements - For text see attached Endorsements Schedule.
 G10 - Contractors Conditions
 G11 - Depth Limit Condition (1 metres)
 G37 - Tree Felling Conditions



G43 - Fires Condition
G61 - Chainsaw Condition

Section 3	Legal Expenses	Not Included
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C74 - Tree Surgeon Contractors All Risks Condition

These conditions apply to the insured's machinery, plant and tools and hired in machinery, plant and tools.

Our liability for loss, destruction or damage of tangible property including by theft for any insured items left on site, Unattended, overnight or on non-working days is subject to the following security requirements.

Machinery and Plant with a replacement value of up to £20,000

All keys must be removed and stored elsewhere, and the insured items must be immobilised by the application / setting of at least one of the following:

- 1) a leglock,
- 2) a wheel clamp,
- 3) a heavy duty chain and closed shackle padlock secured to a solid anchoring point,
- 4) an installed engine immobiliser system.

Where the plant is trailer mounted the trailer must have at least one of points 1-3 above applied.

Machinery and Plant with a replacement value of £20,000 or more per item or total value of £40,000 or more for all items

In addition to the requirements 1 to 4 above, all insured items must also be stored within one of the following:

- 1) a locked building built of mainly brick, stone, concrete or other non-combustible materials that complies with the **Security Precautions**,
- 2) a compound or yard incorporating enclosed perimeter walls or fencing and locked points of access that complies with the **Security Precautions**

or

- 3) a storage facility that either complies with the **Security Precautions** or has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access.

Tools with a total replacement value of up to £15,000 for all items

All insured items must be stored within one of the following:

- 1) Living Accommodation,
- 2) a securely locked and alarmed building built of mainly brick, stone, concrete or other non-combustible materials that complies with the **Security Precautions**

or

- 3) a securely locked unit or vehicle in a storage facility that either complies with the **Security Precautions** or has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access.

Tools with a total replacement value of £15,000 or more for all items

All insured items must be within locations 2) or 3) above and:

The building or storage unit where they are kept must be protected by a working intruder alarm system with remote signalling maintained and used in accordance with British Standard 4737, BS 7042 (high security systems) or BS 6799 Class VI (wire-free alarms).

Tools in Vehicles

Tools in vehicles are only covered to a maximum value of £5,000 and cover is subject to the following security requirements:

During the Day between the hours of 08:00 to 18:00

- 1) the vehicle including the vehicle's storage area where they are kept must be protected by a working intruder alarm unless it is a factory fitted secure storage box,
- 2) all doors windows or other points of access must have been closed and locked, security devices set and all keys removed,
- 3) any windows in the storage area must be protected by heavy duty bars, but this will not apply to the cab area of a truck or van. Items in the cab area must be stored in a securely locked storage box.

Overnight between the hours of 18:00 and 08:00 and on non-working days

In addition to the vehicle requirements 1) to 3) above, the vehicle must be contained in a securely locked unit or storage facility that either complies with the **Security Precautions** or has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access.

Please note We will waive the **Overnight** condition immediately above and apply instead the **During the Day** security requirement if you are on emergency call out or on contractual night work.

Security Precautions

Timber/Metal/UPVC Doors

To be secured by either:

- 1) a mortice deadlock and boxed striking plate conforming to a minimum BS 3621,
 - 2) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp
- or
- 3) a multi-point locking system.

Additionally In the case of a double door, one door must be securely bolted internally. In the case of wooden door frames with hinge bolts top and bottom.

Roller Shutter Doors

To be secured by either:

- 1) two cylinder operated shutter locks with one lock fitted at each end of the shutter
- or
- 2) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp.

Horizontal Sliding, Folding or 'Up and Over' Doors

To be secured by either:

- 1) a hook bolt mortice deadlock
- or
- 2) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp.

Windows

Windows including skylights to be secured by additional window locks unless there is a multi point locking system. All windows to be protected by securely fitted solid steel bars, grilles, lockable gates, expanded metal or weld-mesh.

Gates, Compounds and Yards

All perimeter fencing/walls and gates to be either of brick, stone or metal and be at least 6ft high.

Gates to be secured by either:

- 1) a hook bolt mortice deadlock
- or
- 2) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp or a heavy-duty chain.

Definitions

For the purpose of this endorsement:

Tools means

All hand held tools, hand held motorised equipment (including, but not limited to, chainsaws and hedge-cutters), climbing and safety equipment, lawn mowers (other than ride-on mowers) and light maintenance equipment.

Machinery and Plant means

Any heavy item of machinery that can not be used or moved long distances without the use of a power source. This would include but is not limited to:

- Chippers
- Stump Grinders
- Trailers

Cherry Pickers
 Diggers

[Please note this policy does not cover you for any liability associated with the Road Traffic Act or associated liability.]

Living Accommodation means

The living accommodation of Your home including cellars and lofts that are only accessible via your living accommodation. It does not include any garage, shed, outbuilding or other area that is accessible by an entrance external to your living area.

Unattended means

When the operator or driver does not have the plant or vehicle under direct observation and is not close enough and fit and able to have a reasonable prospect of deterring or attempting to prevent any interference with or theft of or from the plant or vehicle.

Plant and tools 'new for old' reinstatement

Plant, tools and equipment will be insured and replaced on the following basis:

In respect of plant, tools and equipment with a single item new replacement cost of £1,500 or less at the time of the Damage or theft the cost of repair, reinstatement or replacement by similar new property.

In respect of plant, tools and equipment with a single item new replacement cost exceeding £1,500 at the time of the Damage or theft the cost of repair, reinstatement or replacement by similar property less an appropriate deduction for age, wear and tear.

The **Insurable Amount** shall be the total replacement cost as new for all of your plant, tools and equipment with a single item replacement value of £1,500 or less, plus the total replacement cost less an appropriate deduction for age, wear and tear for all of your plant, tools and equipment with a replacement value exceeding £1,500.

Underinsurance

If at the time of the loss or Damage the sum insured is less than the **Insurable Amount** the amount otherwise payable shall be proportionately reduced.

In other respect the terms, conditions, exceptions, Limits of Liability and Endorsements of the insurance apply.

Important Note

You must declare the full value of your property; otherwise any claim may be reduced, or in some circumstances, not paid at all.

G10 - Contractors Conditions

We will only provide the cover described in the insurance if anyone claiming cover has kept to all the conditions in the insurance including any in this Endorsement throughout the Period of Insurance.

We will not provide cover for Your liability arising out of work done by You or on Your behalf at the following locations unless You have told us that You work there and We have agreed to provide cover:

- 1) power stations or nuclear installations,
- 2) refineries, bulk storage or production premises in the oil, gas or chemical industries,
- 3) offshore, underwater or underground,
- 4) on aircraft, hovercraft, aerospace systems or watercraft (other than on watercraft in docks, harbours, boatyards or inland waterways where the work does not involve the use of heat),
- 5) airside at airports,
- 6) railway open lines (formerly 'red zones').

If You use Sub-contractors

If You use sub-contractors who are not Employees you must ensure that they hold employers and public liability insurance that:

- 1) provides limits of liability of not less than the amounts covered by this insurance,
- 2) covers You as principal.

You must not agree to cover the liabilities of, nor waive Your rights of recourse against, a sub-contractor who is not an Employee.

(an Employee is any of the following whilst they are working on Your behalf in connection with the Business:

- a. an employee under a contract of service or apprenticeship with You,
- b. a labour master or any person supplied by him,
- c. a labour only sub-contractor,
- d. a self employed person working for You and under Your control,
- e. a person hired by You, borrowed by You or embedded in Your Business,
- f. a person undertaking study or work experience or youth training scheme with You,
- g. a voluntary worker,
- h. a working director where You are a limited company.)

If Your Employees work at height

Whilst any of Your Employees work at a height exceeding 5 metres above floor level You must ensure that either:

1) they use fall-arrest equipment or a work positioning system in accordance with the Code of Practice for Selection, Use and Maintenance of Personal Fall Protection Systems and Equipment for Use in the Workplace BS 8437 2012 or a recognised industry body code of practice for fall-arrest / work positioning equipment,

or

2) they are undertaking roped access work in accordance with the provisions of the Code of Practice For The Use Of Rope Access Methods For Industrial Purposes BS7985 2013 or a recognised industry body international code of practice for industrial rope access.

In any case You must:

- 1) maintain a formal record of the equipment supplied to and received by them,
- 2) ensure the equipment conforms to appropriate BS / EN standards where applicable.

This condition relating to work at height does not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:

- 1) a main guard rail at least 910mm above the edge,
 - 2) a toe board at least 100mm high,
 - 3) an intermediate guard rail or other barrier so that there is no gap more than 470mm.
- This condition relating to work at height only applies to Section A Employers Liability.

If You or Your Employees use heat

If You or Your Employees use heat away from Your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters) the following precautions must be taken:

- 1) Adequate and suitable portable fire extinguishers (Complying to BS EN 3) in full working order must be kept at each area of work.
- 2) The area in the immediate vicinity of the work must be cleared of all movable combustible material. The combustible materials which cannot be moved must be covered and protected by over-lapping sheets or screens of a non-combustible material.
- 3) A fire safety inspection of the working area to check for smoke, smouldering or flames (including the spaces behind walls and screens or partitions and above false ceilings) must be made at regular intervals during work and between 30 and 60 minutes after completion of each period of work.

Immediate steps must be taken to extinguish any smouldering or flames when discovered provided it is safe to do so.

- 1) Heat equipment must not be left unattended whilst hot, lit or switched on.
- 2) The heating of asphalt, bitumen, tar or pitch must be carried out in the open in a vessel designed for that purpose placed on a non-combustible surface.
- 3) The appropriate hot work permit and / or gas free certificate must be obtained.

This condition relating to the use of heat only applies to Section B Public Liability and Section C Products Liability.

If You or Your Employees make excavations

Before You or an Employee starts any digging, boring or other excavation You must:

- 1) try to identify the location of any underground cables, pipes and or other services that could be damaged by the excavations. This includes contacting the appropriate authorities or owners of the cables, pipes or other services,
- 2) retain a written record of measures which You take to locate the cables, pipes or other services,
- 3) convey the location of the cables, pipes or services to anyone who is carrying out the excavation work on Your behalf.

We will only pay for the actual cost of repair or replacement of the cables, pipes or other services (as assessed by an independent surveyor) We will not cover any additional costs for loss of use of anyone's property nor their consequential loss or damage. We will not cover any penalties or fines which are imposed on You.

This condition relating to the making of excavations only applies to Section B Public Liability and Section C Products Liability.

In all other respects the terms, conditions, exceptions, limits of liability and Endorsements of the insurance apply.

G11 - Depth Limit Condition

It is a condition precedent to Our liability for Damage or Bodily Injury that You or Your Employees must not make any excavation below surface level deeper than the depth indicated in the Schedule.

G37 - Tree Felling Conditions

It is a condition precedent to Our liability for Damage or Injury that before You, or anyone on Your behalf, commences any tree felling or lopping work You must ensure that:

- 1) every reasonable precaution has been taken to prevent Damage to surrounding property or Injury to the public or Your Employees and/or subcontractors,
- 2) If the tree felling or lopping work is within 30 metres of any building, road or railway You must ensure that no fire is left unattended and all fires are extinguished at least 30 minutes before leaving the area. Adequate and suitable portable fire extinguishers (Complying to BS EN 3) in full working order must be kept at each fire site,
- 3) If any public road is likely to be affected You must advise the police or local highway authority as may be appropriate and ensure that their recommendations are complied with. Warning signs must be displayed and, if necessary, the road closed. All debris and timber must be cleared from the road before it is opened to traffic.

We will not cover claims arising out of the breach of any restrictive covenant or preservation or conservation order which would not have arisen in the absence thereof.

G43 - Fires Condition

It is a condition precedent to Our liability for Damage or Injury that if You or Your Employees burn waste or other materials within 30 metres of any building, road or railway You must ensure that:

1. fires are not left unattended,
2. fires are extinguished at least 30 minutes before the area is vacated and that an inspection to ensure that the fire is fully extinguished is made immediately before leaving,
3. precautions are taken to prevent the escape of smoke or dust which might cause Injury or Damage,
4. waste or other materials to be burnt are checked to ensure that no explosive substances or pressurised containers are present,
5. adequate and suitable portable fire extinguishers (complying to BS EN 3) in full working order are kept at each fire site.

G61 - Chainsaw Condition

It is a condition precedent to Our liability for Damage or Injury that You must ensure that the use of any chainsaw by You or Your Employees is subject to the following:

Chainsaw operatives must:

1. be at least 18 years of age, and
2. complete a training course in the safe use of chainsaws, and
3. hold an National Proficiency Test Council Certificate of Competence or a Lantra Awards Integrated Training and Assessment (ITA) certificate of basic training.

You must retain documentation verifying completion of all training.

Important - Duty of disclosure

You are reminded that it is a condition of your insurance that you give details of any alteration in risk, including changes of business activities, including any part-time work, convictions, prosecutions, increases in the estimated wages, salaries, turnover, payments to sub-contractors who are not employees, maximum number of employees or maximum number of subcontractors who are not employees.

If after the issue of this notice a claim occurs underwriters reserve the right to amend the terms of this insurance.

Sharing information with other organisations

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us to check information provided and also to prevent fraudulent claims. Under the conditions of your policy, you must tell us about any incident which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

It is a condition of renewing your policy that you agree to the information on your application form and any incidents you tell us about being passed to IDS Ltd. It is also a condition of renewing your policy that you agree that IDS Ltd may pass us information it has received from other insurers about other incidents you have been involved in.

Data Protection Notice - Insurance

Please take a few minutes to read this document carefully as it contains important information relating to the details that you have given us. You should show this notice to any other party related to this insurance.

We are required to send you this information to comply with current Data Protection legislation. It explains how we may use your details and tells you about the systems we have in place that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

Information on products and services

We may use your details to send you information about other products and services from companies within the Markerstudy Group or to carry out research. We may contact you by letter, telephone or e-mail.

Please be reassured that we won't make your personal details available to any companies outside the Markerstudy Group to use for their own marketing purposes.

If you would prefer not to receive information from companies within the group or participate in research, please write to the address below.

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you'd like to find out more about this notice you can write to the Data Protection Officer at Zenith Marque Insurance Services Ltd at Prospect House, Thanet Way, Whitstable, Kent, CT5 3FD.

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

IMPORTANT NOTICE FOR POLICYHOLDERS

Employers Liability Tracing Office Information

When a claimant has suffered from an injury or disease caused at work, the process for tracing the Employers' Liability insurer for the employer at the specific time the incident occurred has sometimes been problematic. The Employers' Liability Tracing Office (ELTO) has been created to identify the relevant insurer quickly and efficiently.

ELTO is an independent industry body whose aim is to assist claimants finding the insurer of their former employer when seeking to claim compensation for a disease / injury caused at work. The relevant information will be stored on a central database which can be searched by interested parties.

The database will be managed by ELTO and further information can be found on the ELTO website www.elto.org.uk
Zenith Marque is a voluntary member of the ELTO and is committed to providing the relevant EL policy information to the central database.

The majority of information for the database comes from information about you that we already hold. However, two additional pieces of information are required to improve the prospects of a successful trace:

1. The Employers Reference Number (ERN)
2. The name(s) and ERN(s) of any subsidiary companies insured under the same policy.

An ERN is given to every business that registers with HM Revenues and Customs (HMRC) as an employer. It is a unique set of letters and numbers used to identify a firm. It is commonly referred to on tax forms as the Employers PAYE Reference. In a minority of cases a business may be ERN exempt, where the employer pays all their employees below the current PAYE threshold.

A business will have a subsidiary if it controls another company, or if the business owns more than half the stock of another company.

Please provide the relevant information to your insurance advisor.

If your policy includes Employers' Liability cover we will require this additional information from you and your insurance advisor will be collecting it on our behalf.

From April 2012 this will be a regulatory requirement for each policy providing Employers' Liability Cover.

Should you have any queries, please contact your insurance advisor.

Policy Endorsements (C28, G10)

If your insurance policy includes the following endorsements, you should read these carefully in the attached pages. We've made some important changes to them which could affect your business. These changes will apply from your renewal date. If you need any further advice or information please contact your insurance advisor.

Endorsement C28 Tools & Plant Security Condition

Changes include how you must protect your own and hired-in property if theft cover is to apply.

Endorsement G10 Contractors Conditions

Changes include measures that you and your employees must take whilst working at a height exceeding 5m above floor level.

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 CCC 7861680

Name of Certificate holder: **Mr Vito Dimarco, Kylie Nunan**
Trading Name(s): **Treewise Tree Services**
Business Description: **Tree Surgery & Soft Landscaping**
Date of commencement of insurance: **17/07/2018**
Date of expiry of insurance: **16/07/2019**
Public Liability limit of liability: **£5,000,000**
Products Liability limit of liability: **£5,000,000**
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)

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 CCC 7861680

Name of Certificate holder: **Mr Vito Dimarco, Kylie Nunan**

Trading Name(s): **Treewise Tree Services**

Date of commencement of insurance: **17/07/2018**

Date of expiry of insurance: **16/07/2019**

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)

More Insured Names: