

Agent / Booklet
 UK 82227 / TMC 0418 (1)
 Policy number
 UK CCC 2326212

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

Policy Number	UK CCC 2326212
Period of Insurance	from 3rd September 2019 to 2nd September 2020
Reason for Issue	New Business
Date of Issue	29th August 2019

Insured name in full	Mr Richard Kirsch
Trading Name(s)	Glenkens Tree Surgeons
Correspondence Address	Dalmakerran Tynron THORNHILL Dumfriesshire DG3 4LA
Trade	Treefellers / surgeons incl rope access
Business	Tree Surgery
Business Status	Sole Trader

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, registered in Malta with registered address at The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St Julian's, SJ1062, Malta.

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).

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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Section 1	Contractors All Risks (C A R)	Not Included
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Section 2A	Employers' Liability	Included
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Limit of Liability		£10,000,000
Employees Activities	Employment Status	Annual Wageroll
Tree workers ground level only (other than emergency aerial rescue)	Labour Only Sub Contractors	£7,000

Section 2A Endorsements - For text see attached Endorsements Schedule.

- G10 - Contractors Conditions
- G37 - Tree Felling Conditions
- G61 - Chainsaw Condition

Section 2B	Public Liability	Included
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Limit of Liability		£1,000,000
Turnover Activities	Type	Turnover
Treefellers / surgeons incl rope access	Turnover	£30,000
Section 2B Excess	Damage Only	£500

Section 2B Endorsements - For text see attached Endorsements Schedule

- G10 - Contractors Conditions
- G37 - Tree Felling Conditions
- G61 - Chainsaw Condition

Section 2C	Products Liability	Included
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Limit of Liability		£1,000,000
Section 2C Excess	Damage Only	£500

Section 2C Endorsements - For text see attached Endorsements Schedule.

- G10 - Contractors Conditions
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Section 3	Legal Expenses	Not Included
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Policy number
 UK CCC 2326212

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,

Agent / Booklet
 UK 82227 / TMC 0418 (1)

Policy number
 UK CCC 2326212

- 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.

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.

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

Agent / Booklet
UK 82227 / TMC 0418 (1)

Policy number
UK CCC 2326212

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.

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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 CCC 2326212

Name of Certificate holder: **Mr Richard Kirsch**
Trading Name(s): **Glenkens Tree Surgeons**
Business Description: **Tree Surgery**
Date of commencement of insurance: **3/09/2019**
Date of expiry of insurance: **2/09/2020**
Public Liability limit of liability: **£1,000,000**
Products Liability limit of liability: **£1,000,000**

Endorsements applying: **G10 - Contractors Conditions**
G37 - Tree Felling Conditions
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 2326212

Name of Certificate holder: **Mr Richard Kirsch**
Trading Name(s): **Glenkens Tree Surgeons**
Date of commencement of insurance: **3/09/2019**
Date of expiry of insurance: **2/09/2020**

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: