

**Professional Indemnity 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 56A060219PID

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 30/11/2019
To 30/11/2020 at 4pm

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

Named Insured

ARBORCON PTY LTD T/AS FRONTIER TREE SERV

Civil Liability Cover	Limit	Deductible
Limit of indemnity, any one claim	\$1,000,000	\$1,000 Each and every claim
Limit of indemnity, in the aggregate	\$2,000,000	

This Policy Schedule should be read in conjunction with the Policy terms, Conditions, Definitions and Exclusions as detailed in the enclosed Policy Wording QM814-1118 CIVIL LIAB PI.

Clauses

AR7

Arborist Physical Labour Exclusion

It is hereby noted and agreed that Section 4: Exclusions is amended to include the following:

Arborist Physical Labour Exclusion

We shall not be liable under this policy to provide indemnity in respect of any claim made against you directly or indirectly based upon, attributable to, or in consequence of tree cutting, clipping, pruning, removal, transplanting and/or stump grinding activities in the conduct of your profession.

In all other respects the policy remains unaltered.



Policy Number 56A060219PID

Cover Details *continued*

Clauses *continued*

02T

PPI02T : Agricultural Consultants Exclusion

Goods Sold Stored Supplied and Distributed Exclusion (Agric)

We shall not be liable under this Policy to provide indemnity in respect of any Claim against the Insured arising directly or indirectly based upon, attributable to, or in consequence of:

- (i.) the sale, storage, supply or distribution of any good, or
- (ii.) any actual, or alleged, provision of advice associated with the sale, storage, supply or distribution of any good, by the Insured except for a breach of professional duty arising from advice or specification provided by the Insured where the Insured has:
 - (a) charged a fee for professional services, and
 - (b) has provided advice or specification separately and in addition to the cost of the good that is subject to sale, supply or distribution.
- (iii) the provision of valuation services;
- (iv) the provision of expert opinion or advice for inclusion in or as information attaching to any prospectus, information memorandum, due diligence or other representation used for the purposes of any takeover, merger, acquisition or capital or debt raising;
- (v) the provision of management advice or services associated with any agricultural project which is run or managed for or on behalf of any entity or fund which is subject to the provisions of the Managed Investment Act;
- (vi) any act, error or omission associated with the cultivation or importation to Australia of genetically modified crops;
- (vii) any act, error or omission as an insurance agent or authorized representative of an insurance company or insurance broker;
- (viii) research and development of any good, treatment or crop.

03T

03T : CLEARANCE OF ELECTRIC LINES

This Policy does not cover liability arising directly or indirectly out of or caused by or in connection with any electric line clearance contracts unless the work is completed under the direct supervision of an authorised representative of an Electricity Transmission network provider and/or government authority and such work does not involve any High voltage, Distribution Feeder and/or Transmission electric lines, and/or related power supply infrastructure.

For the purpose of this endorsement electric line clearance contracts shall mean any contract in connection with any electric line clearance management plan and or municipal fire prevention plan or similar plan as required under any Australian State or Territory legislation.



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Cover Details *continued*

Clauses *continued*

In all other respects the terms, conditions and exclusions of this policy remain unchanged

AR2

Maintenance of High Voltage Exclusion

It is hereby noted and agreed that Section 4: Exclusions is amended to include the following exclusion:

Maintenance of High Voltage Exclusion

This policy does not cover liability arising directly or indirectly out of or caused by or in connection with any Electric Line Clearance Contracts extending to any:

- a. high voltage,
- b. distribution feeder,
- c. transmission electric lines, or
- d. related power supply infrastructure

For the purpose of this endorsement Electric Line Clearance Contracts shall mean any contract in connection with any electric line clearance management plan and/or municipal fire prevention plan or similar plan as required under any Australian State or Territory legislation.

In all other respects the policy remains unaltered.

AR3

Amended Profession- Arborist

It is agreed that the meaning of the term 'Your profession' in Section 7: Definitions is deleted and replaced with the following:

Arborist and Arboriculture services

In all other respects the policy remains unaltered.

AR6

Property Damage Exclusion

It is hereby noted and agreed that Section 4: Exclusions is amended to include the following:

Property Damage Exclusion

We shall not be liable under this policy to provide indemnity in respect of any claim made you arising directly or indirectly out of, based upon, attributable to or in connection with property damage unless arising from a breach of professional duty in the conduct of your profession, by you or on your behalf.



Policy Number 56A060219PID

Cover Details *continued*

Clauses *continued*

For the purpose of this exclusion, property damage shall mean physical loss of, or damage to, or destruction of, any tangible property (other than any document), including loss of use thereof or any consequential loss.

In all other respects this Policy remains unaltered.

AR4

Escape of Fire Exclusion

It is hereby noted and agreed that Section 4: Exclusions is amended to include the following:

Escape of Fire Exclusion

We shall not be liable under this policy to provide indemnity in respect of any claim made against you directly or indirectly based upon, attributable to, or in consequence of the escape of fire.

In all other respects the policy remains unaltered.

R01

Costs in Addition Endorsement

In respect of a Claim, We agree to pay defence costs, in addition to the limit of indemnity (but only up to an amount equal to the limit of indemnity) or \$5,000,000, whichever is the lesser.

Q5I

Policy Wording - QM2531

Any reference to any other policy wording shown above is deleted in its entirety.

This policy schedule should be read in conjunction with Policy Terms, Conditions, Definitions and Exclusions as detailed in the enclosed Policy Wording "Agronomist and Agricultural Consultants Civil Liability Professional Indemnity Insurance Policy"
Reference: QM2531-1118.

The reference to the Insured's profession above is a summary only.

Please refer to the definition of "Your profession" in the policy wording for the actual scope of coverage provided.

Herbicide & Pesticide Exclusion

We shall not be liable under this policy to provide indemnity in respect of any claim made against you directly or indirectly based

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Cover Details *continued*

Clauses *continued*

upon, attributable to, or in consequence of any advice, actual or alleged, in relation to the use or application of any chemicals contrary to the manufacturer's instructions for the use or application of the chemicals.

In all other respects the policy remains unaltered.

End of Certificate