

Your Arborisk Renewal schedule

Policy number: ARB/7150028/002110

Reason for issue: Renewal Renewal - 2022

This schedule forms part of your policy.

Important Information

- Your cover is based on the information you provided to us, which is shown in this Schedule and your Statement of Fact. It is Your responsibility to check that all of this information is correct.
 - If any of the information shown in these documents is incorrect You must let us know immediately. The Policy terms and premium may change if You provide alternative information. Failure to provide accurate information to us could mean that You are not covered in the event of a claim.
 - You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully
 - Your policy wording details all the covers available under the Arborisk.co.uk product. The information shown below shows which items, and the values, you have selected. If You require cover for any items shown as 'not covered' please contact us.
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Important – Insurance Act 2015

Your policy has been prepared to comply with the Insurance Act 2015 and Your contract of Insurance should be read in the context of the provisions of the Act. In particular Aviva are complying with Section 8 and Schedule 1 of the Act as regards proportionate remedies for breach by the policyholder of their breach to make a fair presentation of the risk. In return, Aviva are asking that You also comply with the Act as regards Your duty to make a fair presentation of the risk.

Proposer details

The Proposer: I C S Tree Services Limited

Correspondence address:	Gilandi Great North Road Micklefield Leeds Yorkshire LS25 4AQ
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Your premium

Premium	£1,710.00
Insurance Premium Tax (IPT) at the current rate	£205.20
Total amount payable	£1,915.20

Policy details

Policy effective date: 30/07/2022

Date this Policy expires: 29/07/2023

Renewal date: 30/07/2023

Your business

Business activity: Tree Surgeon, landscape gardening, fencing, consultancy

Employees covered:

Employee Type	Number of employees	Activity Type
Partners, principals, proprietors and directors:	1	Groundwork <i>(including up to 25% of work up to 10 metres in height)</i>
Permanent Staff	1	Groundwork and height work <i>(between 25% and 75% of work is at height)</i>
Permanent Staff	1	Groundwork <i>(including up to 25% of work up to 10 metres in height)</i>
Total number of employees :	3	

Your Policy Covers:

Summary of Covers:

Property Damage	not covered
Contract Works	not covered
Employers' Liability	covered
Public and Products Liability	covered
Commercial Legal Protection	covered
Personal Accident	not covered
Professional Indemnity	covered

Property Damage

Stock and Materials in Trade	not covered
Computer and Electronic Equipment	not covered

Contract Works

Plant and equipment	not covered
Hired in plant	not covered

The Works	not covered
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Employers' Liability

Employers' liability	covered
Limit of indemnity	£10,000,000

Public and Products Liability

Public and Products Liability	covered
Limit of Indemnity:	£5,000,000
Bona Fide Sub Contractor's Contingency	not covered

Commercial Legal Protection

Please refer to Commercial Legal Protection within Your Policy Wording for details of cover.

Insured Item:	Cover Limit
Cover Items 1 to 12 and 14 to 16	£500,000
Cover Item 13	£1,000,000

Personal Accident

Personal Accident	not covered
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Professional Indemnity

Professional Indemnity	covered
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Limit of Indemnity: £1,000,000

Retroactive date: 01/01/2010

Excesses that will apply to your policy

The excesses shown below will apply to your policy:

Public and Products Liability (for loss or damage to property)	£500
Professional Indemnity	£250

Any other Excess/Excesses stated as applying in any Endorsements and/or Your Policy Wording

Endorsements that apply to your policy

The policy wording includes a list of endorsements that apply to your policy within each policy cover section. The following list of Endorsements detail any alterations the insurer has made to the standard cover provided by the Arborisk policy and which apply specifically to Your Policy. These changes can include, but are not limited to, changes in Excess, the removal or alteration of a specific cover, **and/or any further Customer Obligations which must be complied with the ensure Your cover remains in force**. Please read these carefully to ensure You understand Your cover and take the appropriate action where required. **Failure to take required action on a Customer Obligation can invalidate Your cover.**

Endorsements:

Not applicable

Customer Obligations – Actions You Must Take

The following Customer Obligations are actions You must Take before We are liable to pay a claim. Failure to take the required actions can invalidate Your cover. Please read through these carefully and take the required action to ensure your cover remains in force.

Applicable to all Sections

Reasonable Precaution and Maintenance of Property

You must take reasonable precautions to prevent

1. Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
2. accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

Claims Procedure

You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.

You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson,

Malicious Damage, and within 7 days for Riot or Civil Commotion.

You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from 3rd parties.

You must not admit or deny fault or accept responsibility or make any payments, admit, deny, negotiate or settle any claim without our prior written consent.

You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.

You must allow Us to take over and conduct in Your name the defence or settlement of any claim.

You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information assistance We require.

Contact Details for Claims and Help

Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly.

For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0845 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom.

Given in confidence, the advice is free and You pay for just the cost of the call.

Risk Solutions Helpline 0845 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline – 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website – www.cutredtape.co.uk

This is Aviva's free website offering many tools and resources to help You manage Your business effectively. You'll get access to:

- over 700 legal and business guides across HR, sales and marketing, finance, technology, law and risk management
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- discounts on Legal Services
- email alerts on changes in law, legislation and regulation.

To register, please visit www.cutredtape.co.uk and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.