

Business Pack 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 41U300248BPK

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 30/06/2019
To 30/06/2020 at 4pm

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

The Insured

ARBORCON PTY LTD FRONTIER TREE

SERVICES

ABN Number Not Provided

Cover Details

Location AT & FROM, GAVEN QLD 4211

Risk Number 1

Business TREE CUTTING OR FELLING

Interested Party None Noted

Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Property in Your physical and legal control	As per the policy wording	

Excess \$1,000 for property damage claims only
\$0 for personal injury claims

Clauses

- 192**
QM2985 WORDING APPLIES
This section of the policy is subject to the terms and conditions of
QBE Broadform Liability Insurance Policy wording QM2985
- 030**
ARBORICULTURAL ACTIVITIES

Tree pruning, felling, surgery, transplanting, stump grinding,
mulching, garden maintenance, garden waste removal, and the hiring,
supply and use of a cherry picker.

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Cover Details *continued*

Location AT & FROM, GAVEN QLD 4211
Business TREE CUTTING OR FELLING

Risk Number 1

Clauses *continued*

- **TA1**

PROFESSIONAL INDEMNITY EXCLUSION

General Exclusion 12 of this Policy is deleted and replaced by the following:

12. Professional Liability

The rendering of or failure to render professional advice or service by you or any related error or omission, but this exclusion does not apply to the rendering of or the failure to render professional medical advice by medical persons employed by You to provide first aid and other medical services on Your premises.

- **TA2**

INJURY TO CONTRACTOR OR LABOUR HIRE EMPLOYEE EXCESS

In respect to any personal injury occurring to any worker (as defined) for which you are covered under the Liability section of this policy, you will bear the first \$10,000 (inclusive of defence costs and other costs and expenses) for any one occurrence in respect of liability arising out of personal injury to workers while such workers are acting in such capacity.

For the purpose of this provision the term 'worker' shall mean:

- (a) any person provided to you on a temporary or permanent basis under a specific contract with a provider of contract labour hire personnel and such person remains an employee of that provider;
- (b) any person (including a person who may be an employee of a contractor), contracted to perform work for the insured under the direct supervision or control of the insured in the performance of such work but does not include any person where the nature the contracted work is the trade or service of such contractor and not that of the business of the insured;
- (c) any person (including a person who may be an employee of a subcontractor), subcontracted to perform work on behalf of the insured and is under the direct supervision or control of the insured in the performance of such work.

- **TA3**

MAINTENANCE OF HIGH VOLTAGE POWER SUPPLY

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 high voltage, distribution feeder and/or transmission electric lines, and/or related power supply



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Cover Details *continued*

Location AT & FROM, GAVEN QLD 4211
Business TREE CUTTING OR FELLING

Risk Number 1

Clauses *continued*

infrastructure.

For the purpose of this endorsement electric line clearance contracts means 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.

• **TA4**

CLEARANCE OF ELECTRICITY SUPPLY 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 means 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.

• **BQ1**

INJURY TO CONTRACTOR OR LABOUR HIRE EMPLOYEE EXCESS

In respect to any personal injury occurring to any worker (as defined) for which you are covered under the Broadform liability section of this policy, the following excess will apply.

You shall bear the first \$25,000 for any one Occurrence (inclusive of Defence Costs and other costs and expenses) in respect of liability arising out of Personal Injury to Workers while such Workers are acting in such capacity.

For the purpose of this provision the term 'workers', shall mean:

- (a) any person provided to you on a temporary or permanent basis under a specific contract with a provider of Contract Labour Hire Personnel and such person remains an employee of that provider;
- (b) any person (including a person who may be an employee of a

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Cover Details *continued*

Location AT & FROM, GAVEN QLD 4211

Risk Number 1

Business TREE CUTTING OR FELLING

Clauses *continued*

contractor), contracted to perform work for the Insured under the direct supervision or control of the Insured in the performance of such work but does not include any person where the nature of the contracted work is the trade or service of such contractor and not that of the Business of the Insured;

(c) any person (including a person who may be an employee of a subcontractor), subcontracted to perform work on behalf of the Insured and is under the direct supervision or control of the Insured in the performance of such work.

- **TL0**

ESCAPE OF FIRE

This Policy does not cover liability arising directly or indirectly out of or caused by or through the escape of fire as a result of from burning off activities or use of incinerators.

- **B32**

Expanded Name of Insured

The named Insured specified in the Schedule is more fully described as:

ARBCON PTY LTD T/A FRONTIER TREE SERVICES &
CLEAN CUT TREE SERVICES

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Cover Details

Location AT & FROM, GAVEN QLD 4211

Risk Number 2

Business TREE CUTTING OR FELLING

Interested Party None Noted

Statutory Liability Section

Particulars	Limit of Liability	Excess
Statutory Liability	\$1,000,000	\$0

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Cover Details *continued*

Location AT & FROM, GAVEN QLD 4211

Risk Number 2

Business TREE CUTTING OR FELLING

Clauses

TSL

STATUTORY LIABILITY WORDING

This policy section is issued subject to the terms and conditions of the QBE Statutory Liability Policy wording "STAT 02.02".

TLL

STATUTORY LIABILITY - LIMIT OF LIABILITY

The most we will pay for Statutory Liability under this section of the Policy for this risk location for any one claim and in the aggregate is the amount specified in the schedule for this risk number.

The maximum amount we will pay for all claims for Statutory Liability for all locations under this Policy is \$1,000,000 irrespective of the number of risks or claims.

End of Certificate