

BUSINESS PACK INSURANCE / CERTIFICATE OF CURRENCY Policy Number: 41A991676BPK

This certificate acknowledges that the policy referred to is in force for the period shown.

Details of the cover are listed below.

Policy Number: 41A991676BPK
 Period of Insurance: From 28/02/2023 to 28/02/2024 at 4.00pm
 Insured Name:
 ABN Number Not Provided
 ALL AUSTRALIAN ARBOR SERVICES PTY LTD T/ | CUTTING EDGE TREE CARE

Liability Section	Sum Insured	Excess
Location: AT AND FROM CARINGBAH NSW 2229	Liability: \$20,000,000	
Type of Business: TREE CUTTING OR FELLING	Property Owner: No	
	Property Damage Excess:	\$1,000

Interested Party: None Noted

Clauses

• 030

YOUR BUSINESS

Your Business specified in the Schedule is more fully described as:
 Tree pruning, felling, surgery, transplanting, stump grinding,
 mulching, garden maintenance, garden waste removal, and the hiring,
 supply and use of a cherry picker.

• 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

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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 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.

- 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.

- SFT
APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485-1122 applies.
When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies.
When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208-1221 applies.

- XBE

Our records indicate that you received the NSW Small Business Stamp Duty exemption on your expiring policy. We have not received your declaration or notification of your exemption entitlement for the coming renewal period, therefore the renewal premium includes the relevant NSW Stamp Duty charges. Please contact us if you are still eligible to receive the NSW Small Business Stamp Duty exemption.

Liability Section		Limit of Liability	Excess
Location:	AT AND FROM CARINGBAH NSW 2229	Statutory Liability: \$1,000,000	\$2,500
Type of Business:	TREE CUTTING OR FELLING		

QM1567-0607

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• SFT

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• 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.

Issued by: QBE Australia
Date Issued: 28. February 2023

End of Certificate.