

# Contractors Combined Liability Schedule

<b>Policy Number:</b>	<b>B1141C24M8200/63134702</b>
<b>Assured:</b>	<b>Tree Matters Ltd</b>
<b>Policy Period:</b>	<p><b>Inception Date: 09 September 2025</b>  <b>Expiry Date: 08 September 2026</b></p> <p>Both dates inclusive local standard time at the Assured's Premises stated below.</p> <p>This Policy will not automatically renew: notice is hereby given that cover will terminate and not be renewed at the expiry of the Policy Period unless a new agreement is reached between the Underwriters and the Assured.</p>
<b>Mailing Address:</b>	<b>31 Grasmere Road, Muswell Hill, London, N10 2DH</b>
<b>Employers' Reference Number:</b>	<b>951/MA27364</b>
<b>Assured's Premises:</b>	<b>N/A</b>
<b>Business Description:</b>	<b>Tree Surgery, Stump Grinding and Landscaping but excluding Power-line Clearance and Railway Clearance</b>
<b>Policy Wording Attaching:</b>	CVX-CAS-004-0424 Contractors Combined Policy (UK)
<b>Endorsements Attaching:</b>	CONX-CAS-438-1021, CONX-CAS-223-0521, CONX-CAS-000-0521

<b>Operative Cover A – Employers’ Liability</b>	<b>Operative</b>
<b>Limit of Liability:</b>	GBP 10,000,000.00 Any one Occurrence (inclusive of Defence Costs), but restricted to £5,000,000 in respect of Asbestos & Terrorism
<b>Excess:</b>	N/A
<b>Defence Costs:</b>	N/A
<b>Operative Cover B – Public Liability</b>	<b>Operative</b>
<b>Limit of Liability:</b>	GBP 5,000,000.00 any one Occurrence (Defence Costs in addition)
<b>Excess:</b>	GBP 500.00
<b>Defence Costs:</b>	In addition to the Limit of Liability
<b>Retroactive Date:</b>	09 September 2025 in respect of the Data Protection Legislation Extension
<b>Operative Cover C – Product Liability</b>	<b>Operative</b>
<b>Limit of Liability:</b>	GBP 5,000,000.00 any one Occurrence (Defence Costs in addition), but in the aggregate
<b>Excess:</b>	GBP 500.00
<b>Defence Costs:</b>	In addition to the Limit of Liability
<b>Operative Cover D – Pollution Liability</b>	<b>Operative</b>
<b>Limit of Liability:</b>	GBP 5,000,000.00 any one Occurrence (Defence Costs in addition), but in the aggregate
<b>Excess:</b>	GBP 500.00
<b>Defence Costs:</b>	In addition to the Limit of Liability

Operative Cover E – Contractors All Risks	Not Operative
<b>Property Insured:</b>	
1) Contract Works	
Sum Insured:	GBP NIL
Excess:	GBP N/A
2) Temporary Buildings and/or Site Accommodation	
Sum Insured:	GBP NIL
Excess:	GBP N/A
3) Plant, Tools and Equipment (As per the inventory)	
Sum Insured:	GBP NIL
Own Plant Max Value Any One Item:	GBP NIL
Excess:	GBP N/A
4) Hired in Plant	
Sum Insured:	GBP NIL
Hired in Plant Single Article Limit:	GBP NIL
Excess:	GBP N/A
5) Employees Tools Clothing and Personal Effects:	
Sum Insured:	GBP NIL
Excess:	GBP N/A

Premium	
(Subject to adjustment in accordance with General Terms and Conditions 17: Premium Adjustment)	
Operative Cover A – Employers' Liability	
Premium	GBP 6,608.33
Operative Cover B – Public Liability	
Premium	GBP 2,029.20
Operative Cover C – Product Liability	
Premium	Included within Operative Cover B
Operative Cover D – Pollution Liability	
Premium	Included within Operative Cover B
Operative Cover E – Contractors All Risks	
Premium	GBP NIL

Total Premium:	GBP 8,637.53
Insurance Premium Tax at 12%:	GBP 1,036.50
Total Due:	GBP 9,674.03

Notification of Claims or Incidents to:	
Email:	<a href="mailto:rudi@trustinsurance.co.uk">rudi@trustinsurance.co.uk</a>
Phone:	01604 492644

Signed by:	 <p>For and on behalf of Convex Insurance UK Limited.</p>
Dated:	8th September 2025

## Endorsements

### **CONX-CAS-000-0521 - Working Height Limitation Exclusion (Arboriculture)**

By way of endorsement to the Policy, the Underwriters and the Assured agree that the Working Height Limitation Exclusion (Arboriculture) shall apply only to Operative Cover A - Employers' Liability, Operative Cover B - Public Liability, and Operative Cover C - Product Liability section of the Policy as follows:

#### **Exclusion**

The following Exclusion is added to Exclusions Applicable to Operative Cover A - Employer Liability, Operative Cover B - Public Liability and Operative Cover C - Product Liability:

The Underwriters will not indemnify the Assured against any claim for either Property Damage or Bodily Injury arising out of or in connection with any work undertaken by the Assured at a height which exceeds 5 metres above the ground level for external work, unless the Assured has provided a copy of one of the following certificate(s) to the Underwriters:

- a) NPTC CS206/306; or
- b) NPTC CS308; or
- c) NPTC CS39; or
- d) Lantra Rope and Chainsaw Qualification; or
- e) ABA-A2; or
- f) 003923 - City & Guilds Level 2 Certificate of Competence in Using a Chainsaw from a Rope and Harness.

This Exclusion is also subject to the Terms and Exclusions of Operative Cover A - Employers' Liability, Operative Cover B - Public Liability and Operative Cover C - Product Liability as applicable.

All other terms and conditions of the Policy remain the same and will apply to this Exclusion, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in the Policy.

### **CONX-CAS-223-0521 - Burning of Waste and Debris Conditions**

By way of endorsement to the Policy, the Underwriters and the Assured agree that the Burning of Waste and Debris Condition shall apply to only to Operative Cover B - Public Liability of the Policy as a condition of this insurance that the Assured must meet as part of the Assured's contract to which this endorsement attaches.

If the Assured do not meet any of these conditions and that either causes a claim or contributes to a claim, the Underwriters may reject that claim or payment in respect of that claim could be reduced in the proportion that Underwriters have suffered prejudice from the Assured's failure to comply with this Condition.

It is a Condition of this insurance that whenever the Assured burns debris away from the Assured's Premises, the following precautions are complied with on every occasion by the Assured ensures that:

- a) fires are located in a clear area and at least 10 metres from any property;
- b) fires are not to be left unattended at any time except once extinguished in accordance with paragraph d) below;
- c) a suitable fire extinguisher be kept available for immediate use; and
- d) fires are extinguished at least one hour before the Assured leaves site after the completion of any work or at the end of the working day, whichever the earlier.

This Condition is also subject to the Terms and Exclusions of Operative Cover B - Public Liability as applicable.

All other terms and conditions of the Policy remain the same and will apply to this Condition, as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in the Policy.

**CONX-CAS-438-1021 - Sub-contractors Condition Public Liability Limit Amendatory Clause**

By way of endorsement to the Policy, the Underwriters and the Assured agree that the Sub-contractors Condition Public Liability Limit Amendatory Clause shall apply to the General Terms and Conditions applicable to all sections and all Operative Covers of the Policy as a Condition of this insurance that the Assured is required to meet as the Assured's part of this contract to which this Endorsement attaches.

If the Assured do not meet any of this Condition and that either causes a claim or contributes to a claim, the Underwriters may reject that claim or payment in respect of that claim could be reduced in the proportion that Underwriters have suffered prejudice from the Assured's failure to comply with this Condition.

Clause 20 b) of General Terms and Conditions headed as "Sub-contractors" is deleted and replaced with:

b) public liability coverage with a limit of liability not less than GBP 5,000,000; and

All other terms and conditions of the Policy remain the same and will apply to this Endorsement as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in the Policy.

# Certificate of Employers' Liability Insurance<sup>1</sup>

(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 Assured employs persons covered by the policy)

Policy Number: B1141C24M8200/63134702  
 Assured Name: Tree Matters Ltd  
 Date of commencement of Insurance: 09 September 2025  
 Date of expiry of Insurance: 08 September 2026

## We certify that subject to paragraph 2:

1. The policy 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 Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies<sup>2</sup>; and
2. (a) The minimum amount of cover provided by this policy is no less than GBP 10,000,000 other than claims relating to work Offshore, Terrorism and Asbestos where the amount of cover provided by this policy is no less than GBP 5,000,000

Signed for and on behalf of Convex Insurance UK Limited (Authorised Insurer)



**Signature**  
**Lewis Goodearl**  
**Head of UK & Ireland Casualty**  
**Convex Insurance UK Limited**

<sup>a</sup> Where the employer is a company to which regulation 3(2) of the Regulation applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except and specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

<sup>b</sup> Specify applicable law as provided for in regulation 4(6) in the regulations.

## CERTIFICATE OF PUBLIC LIABILITY INSURANCE

Policy No: B1141C24M8200/63134702

1. Name of Policy Holder: Tree Matters Ltd
2. Date of commencement of insurance policy: 09 September 2025
3. Date of expiry: 08 September 2026

We hereby certify that the following limit of liability is in force for the above period:

GBP5,000,000 any one occurrence

Signed on behalf of Convex Insurance UK Limited (Authorised Insurers)

A handwritten signature in black ink, consisting of a large, stylized 'C' followed by a series of loops and a final flourish.

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Name and address of issuing intermediary.

PSC UK Insurance Brokers Ltd  
t/a Trust Insurance Services  
15 & 16 Scirocco Close  
Moulton Park  
Northampton  
NN3 6AP