

## CERTIFICATE OF INSURANCE

**From:** Simon 9423 0910, Michaela 970, Beau 920

We hereby confirm that we have arranged the insurance cover mentioned below:

MORIN & SON TREE SERVICES  
MONROE HOLDINGS PTY LTD T/AS  
PO BOX 539  
APPLECROSS WA 6153

**Date:** 1/12/2015

**Our Reference:** MORIN & SO

**RENEWAL**

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**Class of Policy:** Liability-Broadform Wording  
**Insurer:** QBE Insurance (Australia) Ltd  
200 St Georges Terrace, Perth WA 6000  
ABN: 78 003 191 035  
**The Insured:** MONROE HOLDINGS PTY LTD  
MORIN & SON TREE SERVICES

**Policy No:** 141A596695BPK  
**Invoice No:** 096630  
**Period of Cover:**  
From 30/11/2015  
to 30/11/2016 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by Monthly Direct Debit

Premium Funding

- This policy is Premium Funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Signature:



On behalf of: **Reliance Franchise Partners Pty Ltd**

<b>Class of Policy:</b>	Liability-Broadform Wording	<b>Policy No:</b>	141A596695BPK
<b>The Insured:</b>	MONROE HOLDINGS PTY LTD MORIN & SON TREE SERVICES	<b>Invoice No:</b>	096630
		<b>Our Ref:</b>	MORIN & SO

### General Liability Schedule

**BUSINESS:** TREE SURGEON AND ASSOCIATED ACTIVITIES

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#### **GENERAL LIABILITY POLICY COMPRISES SEVERAL SECTIONS OF COVER**

1. GENERAL Legal Liability to the 3rd parties, other than:-
  2. PRODUCTS - anything you service/test/install once it leaves your Possession
  3. CCC - Property of others deemed to be in Your Custody, Care and/or Control
  4. EXTENSIONS, those required for Specific Exposures of your known Activities
  5. EXCLUSIONS, standard to all policies and those specific to your known activities
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**Insured :** Monroe Holdings Pty Ltd T/As Morin & Son Tree Services  
and any Subsidiary &/or Related Companies existing/acquired

**Situation:** Anywhere in Ausralia

**Business :** Principally: AS PER INVOICE and ancillary activities

**ARBORICULTURE ACTIVITIES INC TREELOPPING, FELLING, TREE SURGERY, STUMP GRINDING, MULCHING, GARDEN RUBBISH REMOVAL & GARDEN MATINENANCE, TREE TRANSPLANTING AND SUPPLY, INCLUDING HIRING IN AND USE OF CHERRY PICKER**

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SUMMARY OF POLICY COVER - REFER TO ACTUAL POLICY FOR DETAILS

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#### **INSURED= Named policy holder, it's Personal representatives, Any**

Principal, Any Directors, officers, Employees, Social Committees; First Aid (not qualified doctors), Social Members; Canteen; Welfare organisations formed for the benefit of the employees all the above with the consent of the policy holder insured and in connection with the activities disclosed

#### **TERRITORIAL LIMITS= Within Australia & its external limits &/or**

elsewhere in the world but only for non-manual work where the insured normally resides within Australia and excluding Claims in USA & Canada &/or countries where the insurance must be placed locally by law unless otherwise stated.

#### **COVER= Indemnity in respect of all sums which you become**

legally liable for compensation in respect of:-

- a) Bodily Injury b) Resultant Loss/damage to property happening during the period of insurance as a result of an "accident/occurrence" (as defined) and in connection with the business (known activities).
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## Schedule of Insurance

<b>Class of Policy:</b> Liability-Broadform Wording	<b>Policy No:</b> 141A596695BPK
<b>The Insured:</b> MONROE HOLDINGS PTY LTD MORIN & SON TREE SERVICES	<b>Invoice No:</b> 096630
	<b>Our Ref:</b> MORIN & SO

**LIMIT OF LIABILITY** **\$20,000,000**

2 PRODUCTS (caused by it's Nature/Condition/Quality)	
2A LIABILITY as MANUFACTURER &/OR IMPORTER/EXPORTER	NO
BROADFORM (GOLD) Wording	
CCC Goods in Physical CUSTODY CARE &/or CONTROL	\$ 100,000
Cross Liabilities	
FAULTY Workmanship (rectification)	NO
Hoists, Cranes and Unregistered Vehicles	REFER
Liabilities under LEASE (at common law)	
Plant HIRED in / out	
PREMISES: Tenants/Property Owners as appropriate	
Sub-Contractors of the insured (VICARIOUSLY ONLY)	
Treatment/s Administered &/or Prescribed	NO

**Excess - each and every incident** **\$ 1,000**

### EXTENSIONS

Statutory Liability (Fines & Penalties Etc) **\$ 1,000,000**

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.

Applicable Excess to this section **NIL**

### Some specific exclusions of the policy are:

- Logging/forestry work
- Fire Trailblazing &/or burning off
- Clearing near high transmission towers
- Work in rail environment
- Sub contractors must carry their own insurance.

### APPLICABLE WORDING

QBE Broadform Liability Insurance Policy wording QM2985  
QBE Statutory Liability Policy wording STAT 02.02

**GENERAL EXCLUSIONS:** Standard as per policy wording. A Broker summary is available for review, upon request.