Camberford Underwriting
Lygon House
50 London Road
Bromley, Kent
BR1 3RA
www.camberford.com

Out On A Limb Treecare Ltd
39 Hill Rise
Dartford
Kent
DA27HX
United Kingdom

14 July 2026

Policy Reference:	0F475COMA261

Your renewed Camberford Underwriting Arboricultural Contractors, Tree Surgeons & Associated Activities Combined Insurance

Policy Summary

We are pleased to provide you with your renewed policy for your business and has been provided on the basis that cover starts from 13 July 2026 and ends 12 July 2027.

The cover included in your policy is shown below.

Property and Business Interruption:	Not Insured
Contract Works:	Insured
Legal Liability:	Insured
Professional Indemnity:	Not Insured
Directors' and Officers' Liability	Not Insured
Legal Expenses:	Insured

The price for your insurance policy is shown below.

Premium	**£4,398.97**
Insurance Premium Tax at 12%	**£527.87**
Camberford Underwriting Fee	**£250.00**
Total	**£5,176.84**

Important information about this policy

Endorsements

This notice draws your attention to potential changes made to endorsements.

- All applicable endorsements are shown in the quotation and schedule documents provided at the quote and policy issuance stages, respectively, of each renewal and any adjustment.
- Endorsements can change for a number of reasons - examples include, but are not limited to: a different Insurer; a change in risk profile (or perception of it); or a clause being moved from an endorsement into a policy wording. It is very important that you read and understand all of the policy documentation and any other notices, and consider them together.

Inflation Considerations

As you will no doubt be aware rising inflation is impacting costs across all sectors of the economy. As a result, replacement costs may be higher than expected following a claim, which may leave you underinsured.
We would recommend that you review your coverage to ensure that you are adequately insured.

Cancellation

You are entitled to cancel this Policy by notifying Camberford Underwriting via your Broker, Insurance Intermediary or Agent. Any return of premium due to you will be calculated at a proportionate daily rate depending on how long the Policy has been in force unless you have made a claim, or there has been an incident that may lead to a claim, in which case the full annual premium must be retained by or paid to us as applicable.

However, certain Sections of this Policy may be subject to 'minimum and deposit premium' which means that no refund for such Section(s) will be due in the event that you cancel the Policy or such Section(s). The schedule will clearly detail any Section(s) subject to minimum and deposit premiums.

What we have enclosed and why

A printed hard copy of the enclosed documentation is available at your request.

Policy Schedule	This details the specific terms of this insurance. **It is particularly important that you read and understand all endorsements; which can alter the standard policy and/or apply additional exclusions, restrictions, conditions (obligations), extensions and information.**
Statement of Fact	This is a record of the answers you have given to the questions we have asked and, in some circumstances, assumptions we have made regarding questions you have not specifically answered. **It is very important that you check all the details in this document are accurate and complete. You must advise your broker, intermediary or agent immediately if any statement or information is incorrect or incomplete.**
Policy Wording	This details the coverage provided as standard including terms, conditions and exclusions. This must be read in conjunction with the quotation document which details the Sections and limits included and which may, in some circumstances, alter the standard terms, conditions and exclusions. Please note that there may be more than one policy wording enclosed and is dependent on the cover included.
Policy Summary	This provides a summary of key information about the policy cover and terms.

	Please note that there may be more than one policy summary enclosed and is dependent on the cover included.
Policy Wording Update	This highlights changes made to the policy wording - if applicable.
Employers Liability Certificate	This is only provided where Employers Liability cover is included. Please refer to the Schedule.
Insurance Verification Letter	This document will be supplied in relation to your Policy where it is required for your trade
Important Information and Other Notices	These are other documents and notices explaining changes or differences in cover or other information that might require particular attention – if applicable.
ELTO Leaflet	An explanation regarding ELTO (Employers' Liability Tracing Office) including the information we require and why. **This only applies if Employers' Liability cover is included (please refer to the schedule).**
ABI Guidance	Health and safety guidance for small/medium sized businesses - from the Association of British Insurers.

Your Broker, Insurance Intermediary or Agent

Name:	Business Cover UK Ltd
Address:	Business Cover Uk Ltd Cape House Tonbridge Kent TN92BL United Kingdom
Telephone Number:	01732373864
Email Address:	

What you need to do next

Please check the enclosed documents carefully to ensure the information contained is correct, the cover is sufficient to meet your needs and that you can comply with all policy conditions.

If you have any further queries, then please contact your Broker, Insurance Intermediary or Agent on the details provided above.

Yours sincerely,

The Camberford Team

Policy Schedule

Camberford Underwriting Arboricultural Contractors, Tree Surgeons & Associated Activities Combined Insurance

Insurance Agreement

This document forms part of your Contract of Insurance and has been prepared on information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business.

You must check all the information in the Schedule and the Statement of Fact and tell your broker, intermediary or agent acting on your behalf immediately if any details are incorrect, incomplete or have been omitted. Failure to do so may mean that your insurance policy is not valid or that all or part of your claim(s) will not be paid.

The information provided must have been given to the best of your knowledge and belief. You should provide us with all the relevant facts which may influence us as to whether we accept your insurance, on what terms and conditions and at what premium. If you are in any doubt whether a particular fact is relevant, you should declare it.

We recommend that you keep a record (including copies of letters) of all information supplied. A copy of all information given will be supplied on request.

Insurance Information

Other than information already disclosed:

Neither you, the Insured, nor any partner or director or officer in your business has:

- been convicted or charged (but not yet tried) with a criminal offence (other than a motoring offence)
- received an official caution for a criminal offence within the last three years (other than a motoring offence)
- ever been declared bankrupt and/or been a director of a Company which has gone into liquidation, administration, or receivership.
- ever knowingly failed to conform to legislation pertaining to Health and Safety at work activities.

No Insurer has ever:

- declined a proposal.
- not invited renewal.
- cancelled or refused to renew a policy.
- imposed special conditions or requested extra precautions to be taken by you or any partner or director or officer in your business.

Your Policy:	
Policy Reference:	0F475COMA261
Cover Start Date:	13 July 2026
Cover End Date:	12 July 2027 *(Both days inclusive at the local standard time of the Insured)*
Reason for Issue:	Renewal
Date Issued:	14 July 2026

Your Details:	
Policyholder:	Out On A Limb Treecare Ltd
Additional Policyholder(s):	None
Business Description:	Landscaping, Fencing & Planting, Tree Surgery, Hedge Cutting.
Correspondence Address:	39 Hill Rise Dartford Kent DA27HX United Kingdom

Your Broker, Insurance Intermediary or Agent:	
Name:	Business Cover UK Ltd
Address:	Business Cover Uk Ltd Cape House Tonbridge Kent TN92BL United Kingdom
Telephone Number:	01732373864
Email Address:	

Price Summary:

Cover Options:	Insured or Not Insured:	Premium:	**Insurance Premium Tax:** at 12% ('IPT')	**Total:** (Premium and IPT)
Section 1 – Property and Business Interruption:	Not Insured	**£0.00**	**£0.00**	**£0.00**
Section 2 – Contract Works:	Insured	**£493.92**	**£59.27**	**£553.19**
Section 3 – Legal Liability: *The premium for this section is 'minimum and deposit' and subject to the Premium Adjustment General Condition in the policy wording - unless otherwise agreed by **us** in writing.*	Insured	**£3,771.05**	**£452.52**	**£4,223.57**
Section 4 – Professional Indemnity:	Not Insured	**£0.00**	**£0.00**	**£0.00**
Section 5 – Director's and Officers' Liability:	Not Insured	**£0.00**	**£0.00**	**£0.00**
Section 6 – Legal Expenses:	Insured	**£134.00**	**£16.08**	**£150.08**
	Total:	**£4,398.97**	**£527.87**	**£4,926.84**
			Camberford Underwriting Fee:	**£250.00**
			Total Price:	**£5,176.84**

Section 2 – Contract Works

Contract Works:		
Item:	**Description:**	**Limit of Liability:**
1	Contract Works	£0
2	Employees Personal Tools and Effects	£0
3	Owned Plant	£16,000
4	Hired-in Plant	£0

Excess:	
Contract Works	£500.00 Each and every loss
Employees Personal Tools and Effects	£50.00 Each and every loss
Owned Plant	£500.00 Each and every loss
Hired-in Plant	£500.00 Each and every loss

Section 3 – Legal Liability

Sub-Section 3A Employers' Liability:	
Description:	**Limit of Liability:**
Any one occurrence, inclusive of all costs and expenses	£10,000,000
Sub-Section 3B Public Liability:	
Any one occurrence	£10,000,000
Sub-Section 3C Products Liability:	
Any one occurrence and in the aggregate in the **period of insurance**	£10,000,000

Excess:	
Public & Products Liability Section:	£500 Each and every loss

Section 6 – Legal Expenses

Sub-Section:	Description:	Limit of Liability:
6A Employment	Per Claim	£100,000
6B Employment Compensation Awards	Per Claim (subject to an aggregate limit of £1,000,000 per annum)	£100,000
6C Employment Restrictive Covenants	Per Claim	£100,000
6D Tax Disputes	Per Claim	£100,000
6E Property	Per claim	£100,000
6F Legal Defence	Per claim	£100,000
6G Compliance and Regulation	Per claim	£100,000
6H Statutory Licence Appeals	Per claim	£100,000
6I Loss of Earnings	Per claim	£100,000
6J Personal Injury	Per claim	£100,000
6K Executive Suite	Per Claim (but excluding costs incurred in excess of £25,000 for a claim under Cover (d) and (e))	£100,000
6L Crisis Communication	Per Claim	£25,000
6M Contract and Debt Recovery	Per Claim	£100,000

Helplines and On-Line Legal Service:

Section 6 (Legal Expenses)

Arag on-line Legal Services: www.arag.co.uk/docs [Voucher Code: X1232KC79BB5]
Legal and Tax Advice Helpline: 0344 571 7978
Crisis Communication Helpline: 0344 571 7964
Counselling Assistance Helpline: 0333 000 2082
Executive Suite – Identity Theft Resolution: 0333 000 2083

Endorsements:

Section 1 – Property and Business Interruption:

None

Section 2 – Contract Works:

HXCAR05 **Series Defects Condition Amendment**

Section 2 (Contract Works) Condition Precedent 2 (Series Defects Condition Precedent) is amended to:

Series Defects Condition Precedent

If the development or discovery of a defect in any part of the property insured by Item 1 (Contract Works) indicates or suggests that similar defects exist in other parts of the said property, you must, as soon as practicably possible, investigate and, if necessary, rectify the defects in such other parts at **your** own expense.

CWHXSCY **Removal Of Cover: cyber claims and losses (Section 2 – Contract Works)**

The following applies to the **Policy Definitions** section of the Policy.

Policy Definitions, Computer and electronic equipment is amended to read as follows:

Computer and electronic equipment

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Policy Definitions, Cyber incident is amended to read as follows:

Cyber incident

Any digital attack or interference, whether by a **hacke**r or otherwise, designed to:
1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or **computer and electronic equipment**, including but not limited to any:

a. programs designed to damage, disrupt, extract **data** from, or gain access to any **data** or **computer and electronic equipment** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or **viruses**; or
b. denial of service attack or distributed denial of service attack.

The following are added to **Policy Definitions**:

Computer and electronic equipment error
Any negligent act, error or omission by anyone in the:
1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,
any **computer and electronic equipment**.

Hacker
Anyone, including an **employee** of **yours**, who gains unauthorised access to or unauthorised use of any:
1. computer and electronic equipment; or
2. data held electronically by **you** or on **your** behalf.

Program(s)
A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.

Personal data
Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

GENERAL EXCLUSIONS,4. is deleted.
The following applies to **Section 2 – CONTRACT WORKS** of the Policy.

The following is added to **SECTION 2 EXCLUSIONS**:

We will not cover under this Sub-Section any damage to, or any loss, cost or expense arising in respect of any item of **computer and electronic equipment** which is directly caused by:

1. a **cyber incident** or fear or threat of a **cyber incident**;
2. a **hacker** or fear or threat of a **hacker**; or
3. its digital connectivity to any other item of **computer and electronic equipment** which has been directly affected by the **cyber incident** or **hacker.**

We will however cover any other damage, loss, cost or expense insured under this section which is caused by the **cyber incident** or **hacker**.

We will not cover any damage, loss, cost or expense under this Section directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer and electronic equipment error**.

We will not cover any loss or damage under this section due to **your** parting with title or possession of property or rights to property prior to receiving payment in full.

TSXL006 **Contractors Plant Excess Endorsement**

The **excess** in respect of each claim involving theft or malicious damage to **owned plant** and/or **hired in plant** is amended for items within certain value ranges as detailed below:

Item value:	Excess
Over £10,000 and equal to or below £15,000	£1,000 each claim
Over £15,000 and equal to or below £20,000	£1,500 each claim
Over £20,000	£2,000 each claim

ZCAR01 **Plant Operation and Maintenance**

It is a condition precedent to **our** liability in respect of Section 2 (Contract Works) that all plant and equipment is operated and maintained in accordance with manufacturer recommendations.

HOPSX01 **Own Plant Excess**

The excess applicable increases to £750 each and every loss involving theft and/or malicious damage.

Section 3 – Legal Liability:

FL21 **Depth Limit Exclusion (Depth Exceeding 2 Metres)**

We will not insure **you** against liability arising from excavation work carried out at depths exceeding two (2) metres.

FLTSSEW **Suitable Employee Condition**

It is a condition precedent to **our** liability that the following work is only undertaken by **employees** or sub contractors that have obtained relevant National Proficiency Test Council (or equivalent) certification or that have experience which is deemed suitable by the Health and Safety Executive;

(i) work with chainsaws;
(ii) work involving utilities in arboriculture including but not limited to power lines;
(iii) work above ground level either from mobile platform or by use of rope and harness;
(iv) work involving the use of pesticides and/or chemicals.

It is a further precedent to **our** liability that in respect of work involving rope and harness that a groundsman qualified in aerial rescue is present at all times

SECL11 **Environmental Clean Up Costs**

1. For the purpose of this extension, the following definitions apply:

   Clean Up Costs

   (a) Testing for, or monitoring of, pollution or contamination;

   (b) the costs of remediation required by any **enforcing authority** to a standard reasonably achievable by the methods available at the time that such remediation commences.

Enforcing authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.

Pollution or Contamination

(a) Pollution or contamination of buildings or other structures or of water, land or the atmosphere; and

(b) loss or damage or **injury** directly or indirectly caused by such pollution or contamination.

Remediation

Remedying the effects of **pollution or contamination** including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

2. **We** will insure **you** under Sub-Sections 3B (Public Liability) and 3C (Products Liability) in respect of all sums including statutory debts that **you** are legally liable to pay in respect of **clean up costs** arising from environmental damage caused by **pollution or contamination** where such liability arises under an environmental directive, statute or statutory instrument.

We will only provide this Extension if:

(a) liability arises from **pollution or contamination** caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**. All **pollution or contamination** which arises out of one incident will be deemed to have occurred at the same time such incident takes place

(b) immediate loss prevention or salvage action is taken and the appropriate authorities are notified.

Extension Limit Of Liability

The most **we** will pay under this Extension is £1,000,000 inclusive of all costs and expenses for any one occurrence and in the aggregate in any one **period of insurance**.

This limit will form part of and not be in addition to the Limit Of Liability stated in **the schedule** in respect of Sub-Section 3B (Public Liability) or 3C (Products Liability), whichever is pertinent to the claim.

Extension Exclusions

We will not insure **you**:

(a) in respect of **clean up costs** for damage to **your** land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in **your** care, custody or control

(b) for damage connected with pre-existing contaminated **property**

(c) for damage caused by a succession of several events where such individual event would not warrant immediate action

(d) in respect of removal of any risk of an adverse effect on human health on **your** land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in **your** care, custody or control

(e) in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time **remediation** commences

(f) in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being **pollution or contamination** caused by a sudden, identifiable, unintended and unexpected incident

(g) for damage resulting from an alteration to subterranean stores of groundwater or to flow patterns

(h) in respect of costs for the reinstatement or reintroduction of flora or fauna

(i) for damage caused deliberately or intentionally by **you** or where **you** have knowingly deviated from environmental protection rulings or where **you** have knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which **you** are responsible

(j) in respect of fines or penalties of any kind

(k) for damage caused by the ownership or operation on behalf of **you** of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water

(l) for damage which is covered by a more specific insurance policy

(m) for damage caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed

(n) for damage caused by disease in animals belonging to or kept or sold by **you**.

HXSCYB1 **Removal Of Cover: cyber claims and losses (Section 3 – Legal Liability)**

Policy Definitions, Computer and electronic equipment is amended to read as follows:

Computer and electronic equipment

Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology or communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Policy Definitions, Cyber incident is amended to read as follows:

Cyber incident

Any digital attack or interference, whether by a hacker or otherwise, designed to:
(1) gain access to;
(2) extract information from;
(3) disrupt access to or the operation of; or
(4) cause damage to,
any data or computer and electronic equipment, including but not limited to any:
(a) programs designed to damage, disrupt, extract data from, or gain access to any data or computer and electronic equipment including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
(b) denial of service attack or distributed denial of service attack.
The following are added to **Policy Definitions**:
Computer and electronic equipment error

Any negligent act, error or omission by anyone in the:
(1) creation, handling, entry, modification or maintenance of; or
(2) on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,
any **computer and electronic equipment**.
Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:
(1) **computer and electronic equipment**; or
(2) data held electronically by **you** or on **your** behalf.
Program(s)
A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.

Personal data
Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018,
General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

Social engineering communication
Any request directed to **you** or someone on **your** behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

GENERAL EXCLUSIONS, 4. is deleted.

The following is added to **SUB-SECTION 3A – EMPLOYERS' LIABILITY**, **Cover**:
We will insure **you** in respect of any claim that is otherwise covered under this Sub-Section, where such claim arises from a **cyber incident**, hack or other computer or cyber-related incident.
Sub-Section 3B (Public Liability) – Extensions 7. **Data Protection** is deleted.

The following are added to **SECTION 3 EXCLUSIONS**:
We will not insure **you** against liability for any claim or part of a claim or loss directly or indirectly due to any:
(a) **cyber incident**;
(b) **hacker**;
(c) any fear or threat of (a) to (b) above; or
(d) any action taken in controlling, preventing, suppressing, responding or in any way relating to (a) to (d) above.
However, this exclusion does not apply to any claim for any **injury** or loss of or damage to **property** made against **you** by a client which arises directly out of **your** negligent act, error or omission in the provision of maintenance or security services where these fall within **your** performance of **the business** for that client.

We will not insure **you** against liability for any claim or part of a claim or loss directly or indirectly due to any **computer and electronic equipment error**.
However, this exclusion does not apply to any claim for any **injury** or loss of or damage to **property** made against **you** by a client which arises directly out of **your** negligent act, error or omission affecting **your** client's **computer and electronic equipment,** in **your** performance of **the business** for that client.

TSXL003 **Burning Condition**

It is a condition precedent to **our** liability that where **you** or persons acting on **your** behalf burn debris that the following precautions are adhered to on each occasion

a. fires must be in a cleared area and at a distance of at least fifteen (15) metres from any property or any other combustible materials;
b. fires must not be left unattended at any time;
c. a suitable and fully charged fire extinguisher must be kept available at the scene of operations for immediate use;
d. fires must be fully extinguished at least one (1) hour prior to leaving site at the end of each working day;
e. no burning may be carried out without the land owners permission who should be asked to approve the safety arrangements in writing.

TSXL005 **Japanese Knotweed Exclusion**

We will not insure **you** under the Legal Liability Section of this Policy in respect of liability arising out of, or in connection with, or otherwise attributable to Japanese Knotweed.

Section 4 – Professional Indemnity:

None

Section 5 – Directors' and Officers' Liability:

None

Section 6 – Legal Expenses:

None

Insurer and Policy Wording:

Policy Wording:	
Policy Wording:	Arboricultural Contractors, Tree Surgeons & Associated Activities Combined Insurance
Policy Wording Reference:	IA v7 10 01 2025
Section 2 – Contract Works:	
Insurer:	Hiscox Underwriting Ltd
Binding Authority Agreement Number:	UKDA326/2024/1
Insurer Information:	

Hiscox Insurance is underwritten by Hiscox Underwriting Ltd (registered in England and Wales, no. 2372789, registered office: Hiscox, 22 Bishopsgate, London, EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (registered in England and Wales, no. 70234, registered office: Hiscox, 22 Bishopsgate, London, EC2N 4BQ).

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (Financial Services Register no. 308922) and Hiscox Insurance Company Limited is authorised and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register no. 113849).

Section 3 – Legal Liability:	
Insurer:	Hiscox Underwriting Ltd
Binding Authority Agreement Number:	UKDA326/2024/1
Insurer Information:	

Hiscox Insurance is underwritten by Hiscox Underwriting Ltd (registered in England and Wales, no. 2372789, registered office: Hiscox, 22 Bishopsgate, London, EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (registered in England and Wales, no. 70234, registered office: Hiscox, 22 Bishopsgate, London, EC2N 4BQ).

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (Financial Services Register no. 308922) and Hiscox Insurance Company Limited is authorised and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register no. 113849).

Section 6 – Legal Expenses:	
Insurer:	ARAG plc
Binding Authority Agreement Number:	BIN.CAM.0125
Insurer Information:	

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England. Company Number 02585818.

ARAG plc is authorised to administer this insurance on behalf of the insurer ARAG Legal Expenses Insurance Company Limited.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England and Wales. Company Number 103274.

How to make a Claim:

To make a claim, please contact:

Section 1 (Property and Business Interruption) Not Insured

Section 2 (Contract Works) Insured
Email: property.claims@hiscox.com
Tel: 01206 773 899 (select option 2)

Section 3 (Legal Liability) Insured
Email: liability.claims@hiscox.com
Tel: 01132 051 072

Section 4 (Professional Indemnity) Not Insured

Section 5 (Directors & Officers Liability) Not Insured

Section 6 (Legal Expenses)
A claim can be made online at www.arag.co.uk/claim/

Camberford Underwriting:

Lygon House
50 London Road
Bromley
Kent
BR1 3RA

Tel: 020 8315 5000
Email: claims@camberford.com

How to make a Complaint:

To make a complaint, please contact:

Section 2 (Contract Works)

Hiscox Customer Relations Team
The Hiscox Building York
Peasholme Green York
YO1 7HX
United Kingdom

Tel: 0800 116 4627
Email: Customer.relations@hiscox.com

Section 3 (Legal Liability)

Hiscox Customer Relations Team
The Hiscox Building York
Peasholme Green York
YO1 7HX
United Kingdom

Tel: 0800 116 4627
Email: Customer.relations@hiscox.com

Section 6 (Legal Expenses)

Customer Relations Department
ARAG plc
Unit 4a, Greenway Court
Bedwas
Caerphilly
CF83 8DW

Email: customerrelations@arag.co.uk
Tel: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

At Camberford Underwriting we do everything possible to ensure that our clients receive a high level of service. However, we understand that complaints arise and we will deal with them fairly, promptly and efficiently.

If you have a complaint regarding this Policy you may contact the underwriters by using the contact details referenced in the schedule or by contacting Camberford Underwriting directly with the following details:

Address:
Compliance Officer
Lygon House
50 London Road
Bromley
Kent
BR1 3RA
Telephone: 0800 208 8477

Email: MGAcomplaints@bbrown.com

Either Camberford Underwriting or the underwriters, as appropriate dependant on to whom your complaint is made, will handle your complaint as follows:

We will acknowledge your complaint promptly and advise you of the name and title of the person who is handling your complaint.

We will deal with your complaint as quickly as possible and will keep you informed throughout the process.

We aim to resolve your complaint within eight (8) weeks, however, if we are unable to do this or you are dissatisfied with our response you may have the right to refer your complaint to the Financial Ombudsman Service. Their contact details are as follows:

Address:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR, United Kingdom.
Telephone number: 0800 023 4567 or 0300 123 9123.
E-mail: complaint.info@financial-ombudsman.org.uk
Website: http://www.financial-ombudsman.org.uk/

The Financial Ombudsman Service is an independent service in the UK for settling disputes between clients and businesses within the financial services industry.

Authorised Signature:

Signed for and on behalf of Camberford Underwriting, and so authorised to sign this Policy by the Insurer(s).

Pam O'Loughlin
Underwriting Director, Commercial Schemes
Camberford Law Limited t/a Camberford Underwriting

Statement of Fact

Camberford Underwriting Arboricultural Contractors, Tree Surgeons & Associated Activities Combined Insurance

This Statement of Fact is a record of information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business.

We assume that you have conducted reasonable searches for all relevant information held:

(a) within your business (including that held by your senior management and anyone who is responsible for your insurance); and
(b) by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

Information regarding the cover and sums insured that you have requested are included in the Schedule and this Statement of Fact.

The information you have provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

You must check all the information in the Schedule and this Statement of Fact and tell your broker, intermediary or agent acting on your behalf immediately if any details are incorrect, incomplete or have been omitted. Failure to do so may mean that your insurance policy is not valid or that all or part of your claim(s) will not be paid.

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

Your Broker, Insurance Intermediary or Agent:	
Name:	Business Cover UK Ltd
Address:	Business Cover Uk Ltd Cape House Tonbridge Kent TN92BL United Kingdom
Telephone Number:	01732373864
Email Address:	

Should we accept your proposal, our acceptance will be based on the information presented to us being a fair presentation of you, your property and your business.

It is important that you understand that Insurers may treat policies as if they had never existed and decline all claims if you provide false or misleading information, withhold important information or fail to advise of any change to the information you have provided.

Please note that 'you' or 'your' in the context of these questions and this proposal means the person(s) named as Proposer and/or any other director or partner of the named Proposer.

All questions and statements apply to the whole of the proposal and any policy effected subsequently. We try, where possible, to prevent repetition. This means that information shown in a particular section of cover is relevant to us and your Insurers for all sections of cover.

Your Policy:

Policy Reference:	0F475COMA261		
Cover Start Date:	13 July 2026	**Cover End Date:**	12 July 2027
Reason for Issue:	Renewal	**Date Issued:**	14 July 2026

Policyholder:

Policyholder Type:	Company
Company Name: (including any/all subsidiary companies)	Out On A Limb Treecare Ltd
Additional Policyholder(s):	None

Correspondence Address:

Address:	39 Hill Rise Dartford Kent DA27HX United Kingdom

Company Information:

Please select which category best describes Your business?	Limited Company
Please provide Your Company / Companies Registration Number(s):	14339145
How many years has Your business been established?	3-4 Years
How many years of experience do You have within Your business?	9 + Years
Are You domiciled and registered in the United Kingdom, Channel Islands or the Isle of Man?	Yes
Number of Employees:	0

General Questions:

Please read and answer the following questions carefully. If the answer is 'Yes' to ANY of these, please provide full details in the 'Additional Information' box at the end of this form, or separately if you prefer.

Have You or any individual involved in the business of the Proposer / Insured in a capacity listed in (1) to (5) below, being:

(1) a director;
(2) a business partner;
(3) a family member;
(4) an individual providing working capital or loan guarantees to this business; or
(5) anyone else who plays a significant role in making decisions about how the Proposer / Insured is to be managed or organised.

whether in relation to the business of the Proposer/Insured or any previous business or any other business in which you or they have been involved in any of the capacities listed in (1) to (5) above or in a personal capacity:

a)	ever been declared bankrupt or been disqualified from being a company director?	No
b)	ever been subject to a recovery action or fines exceeding £25,000 by HM Revenue & Customs, or been involved in a company subject to such a recovery action or fines?	No
c)	ever been, or are currently a director or officer of a company which has been, declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with The Insolvency Act 1986, or had an Individual Voluntary Arrangement (IVA)?	No
d)	ever been party to, or involved in a company which was party to, a Company Voluntary Arrangement (CVA)?	No
e)	ever had any County Court Judgment(s) (CCJ) or Sheriffs Court Decrees entered against you or them, or been involved in a company against which such judgments have been entered?	No
f)	ever had an arson or suspected arson event, whether insured or not, at any property owned in part or in full by You or which You have occupied at the time of such event?	No
g)	ever had a proposal for insurance declined, had special conditions imposed on to an insurance policy or had a claim rejected by an insurer?	No
h)	ever been charged with or convicted of, or been involved in a company charged with or convicted of, a breach of Health and Safety at Work Act or other legislation relating to employee safety and safe working practices, or been served with or been involved with a company served with an improvement order or a prohibition notice under such legislation?	No
i)	ever been convicted or have any prosecution pending or been given an official police caution in respect of any criminal offence other than motoring offences and any offences that are spent under the Rehabilitation of Offenders Act 1974 or been involved in a company subject to such a conviction, prosecution, or caution?	No
Are You currently trading at a loss or do You have any debts that You may not be capable of servicing?		No

Claims History:	
Have You or any of Your directors or partners, or any company of which any of You have been a director, or any partnership of which any of You been a partner sustained any loss or damage or had a claim made against You during the last 5 years ?	No
Are there any incidents which might reasonably be expected to give rise to any future claim that would fall within the scope of the expiring or proposed insurance?	No

Business Activities:

Please answer 'Yes' in the boxes below to confirm the full activities that You undertake?	
Landscaping , Fencing & Planting	Yes
Tree Surgery	Yes
Forestry Felling	No
Do the trades selected above fully describe all of your business activities?	No
Hedge Cutting.	

Please complete the table(s) below to detail the following in respect of Your Business:

1) All activities undertaken.
2) estimated wageroll to manual employees for the next 12 months.
3) estimated number of employees (including working directors, partners and labour only subcontractors).
4) estimated turnover for the next 12 months.
5) estimated payments to bona fide subcontractors (BFSC) in the next 12 months.
6) estimated wageroll to labour only subcontractors for the next 12 months.

Clerical (Non Manual Work) Employees:	**Estimated Wageroll**	**Number of Employees**
Clerical (Non Manual Work) Employees:	£54,000	0

Primary Activities:	**Estimated Wageroll**	**Number of Employees**	**Estimated Turnover**	**Estimated Bona Fide Sub Contractor Payments**	**Estimated LOSC Payments**
Landscaping Fencing and Planting:	£15,000	0	£50,000	£0	£0
Tree Surgery with Chainsaw use at Ground Level; and work involving Woodchippers or Stump Grinders:	£21,000	0	£70,000	£0	£0
Tree Surgery Involving Climbing:	£25,000	0	£80,000	£0	£0

Tree Work at Ground Level and NOT involving use of Chainsaws, Woodchippers or Stump Grinders:	£15,000	0	£50,000	£0	£0
Forestry Felling (Mechanised):	£0	0	£0	£0	£0
Forestry Felling (Manual):	£0	0	£0	£0	£0
Powerline Work:	£0	0	£0	£0	£0
Timber Sales:	£0	0	£0	£0	£0
Hiring Out of Plant:	£0	0	£0	£0	£0

Are there any other activities that are not listed above which You wish to notify us of?	No

Do You have any other business interests?	No
Do You undertake manual work outside the United Kingdom, Channel Islands or the Isle of Man?	No
Do You undertake any work in Northern Ireland?	No

Hazardous Works:

Do You undertake any:	
Burning of debris / waste materials:	Yes
Depths exceeding 2 metres (2m):	No
Erection or dismantling of scaffolding:	No
Handling of any hazardous waste:	No
Handing, using or storing silica, asbestos or substances containing asbestos:	No
Handling, using or storing other toxic or explosive materials:	No
Handling, using or storing radioactive substances:	No
Rhododendron burning:	No
Underpinning/piling/ground stabilisation/de-watering:	No
Waste to energy conversion:	No
Work in confined spaces:	No
Work in 'Green Zone' areas of railways:	No
Work in 'Red Zone' (live rail) areas of railways:	No
Please provide additional details for any activity selected in the table:	.

Hazardous Locations:

Do You undertake any work in or at:	
Airports, airfields or aircrafts including airside:	No
Amusement parks:	No
Animal laboratory research sites:	No
Blast furnaces:	No
Bridges and /or tunnels:	No
Bulk oil, petrol, gas or chemical storage tanks or chambers:	No
Chemical or petrochemical works or power stations:	No
Dams, canals, viaducts, reservoirs, wells or any watercourse:	No

Demolition sites:	No
Embassies:	No
Landfill sites:	No
Ministry of Defence sites:	No
Motorways:	No
Onshore or offshore gas or oil installations including refineries or storage facilities:	No
Prisons or other detention centres:	No
Pylons:	No
Quarries or Mines:	No
Railways:	No
Ships, watercraft, docks, piers, harbours, seawalls/breakwaters or wharfs:	No
Towers, spires, steeples or chimney shafts:	No

Other Hazardous Activities:

Are there any other hazardous activities, environments, substances or locations involved in the business?	No

Use of Heat:

Does Your work involve the use of heat?	No

Risk Management:

Provision and observance of Personal Protective Equipment Condition.

It is a condition of this insurance that you ensure you are compliant with the following requirements. If we pay a claim and you have breached these requirements we reserve the right to seek recovery of our costs from you:

(i) all labour only sub-contractors are inducted onto a contract site in accordance with HSE guidance (https://www.hse.gov.uk/construction/safetytopics/site-rules-induction.htm) and a written record of the induction retained by you and provided to us on our written request; and

(ii) you undertake to provide adequate supervision of all labour only sub-contractors to ensure site rules are adhered to; and

(iii) all employees and labour only sub-contractors are made aware of the dangers of not using personal protective equipment; and

(iv) personal protective equipment is provided by you if required by both employees and labour only sub-contractors; and

(v) employees conducting welding and hot work activities are protected from carcinogenic fumes by the issue of respiratory protective equipment in accordance with the Health and Safety Executive’s Control Approach R; and

(vi) a register is maintained which demonstrates that employees have received appropriate training and are fully conversant with the way in which to access such personal protective equipment and is made available to us upon our written request.

Please confirm that you have read and understood the Condition Precedent entitled **Provision and Observance of Personal Protective Equipment Condition** which is applicable to Section 3 Legal Liability?	Yes

Risk Assessment & Method Statement Condition

It is a condition of this insurance that You ensure You are compliant with the following requirements. If We pay a claim and You have breached these requirements We reserve the right to seek recovery of our costs from You:

(a) You perform a risk assessment prior to the commencement of a contract which identifies:

(i) the risks to the health and safety of Your Employees to which they are exposed whilst they are at work; and

(ii) the risks to the health and safety of persons not in Your employment arising out of or in connection with the conduct of Your Business activities;

(b) You prepare and appropriately distribute a method statement which details how the contract will be executed;

(c) You agree that risk assessments and method statements will be in written form and made available to Us upon Our written request;

(d) Your risk assessments and method statements provided to and confirmed as seen, and signed and understood by all persons working under Your direction, supervision and control? (for example employees and labour only sub-contractors)

Please confirm that you have read and understood the Condition Precedent entitled **Risk Assessment & Method Statement Condition** which is applicable to Section 3 Legal Liability?	Yes
Are Your Health and Safety notices prominently displayed?	Yes
Is the recruitment of employees conducted with all relevant checks and references, including with previous employers, and recorded?	Yes
Are all employees appropriately qualified, trained and experienced to the extent necessary to comply with local law, regulation and industry best practice?	Yes
Are You a member of any Trade Association, or do You hold any professional accreditations?	No
Can you confirm that no employee or contractor under the age of 18 years old is left to use power operated equipment unsupervised?	Yes
Are PUWER (Provision and Use of Work Equipment Regulations) complied with?	Yes
Are LOLER (Lifting Operations and Lifting Equipment Regulations) complied with?	Yes

Cover Options

Insurance Parts and Optional Covers

Sections 1 – Property and Business Interruption:	
Do You require Property and Business Interruption cover?	No

Sections 2 – Contract Works:	
Do You require Contract Works cover?	Yes

Tools and Plant with a single article limit under £1,500: (Overall Limit of Liability to reflect 'as new' valuations)	£0
All other Plant with a single article limit equal to or over £1,500: (Overall Limit of Liability to reflect the cost of replacement with items of similar age, wear and tear):	£16,000
Harvesters and forwarders: (Overall Limit of Liability to reflect the cost of replacement with items of similar age, wear and tear):	£0
Hired-in Plant: *(State the Any One Occurrence/Accident Limit):*	£0
Hiring Charges (estimate for the next 12 months including Continuing Hire Charges up to 3 months): *Hired-in plant cover is not available unless this information is provided*	£0
Employees Personal Tools and Effects (Limited to £500 per Employee):	£0
Contract Works Maximum Value of any one Contract: *The maximum contract period is 12 months*	£0
Do You undertake any external building work (for example new builds, extensions or renovations?	No
Do You require a maximum contract period of more than 12 months?	No

Sections 3 – Legal Liability:	
Do You require Legal Liability cover?	Yes

Please state the Limit of Indemnity required for Employers Liability (if required)	£10,000,000
You must provide the HMRC ERN if you require employers' liability insurance to cover an employer in England, Scotland, Wales or Northern Ireland. We must have this information to provide to the Employers' Liability Tracing Office (ELTO). Please state your HMRC ERN, including any different number that may apply to a subsidiary company that is to be insured. If your business does not have an HMRC Employers' Reference Number (ERN), please confirm the reason below.	
Please state the Limit of Indemnity required for Public and Products Liability (if required)	£10,000,000
Bona Fide Subcontractors: *Please answer the following questions in relation to bona fide subcontractors.*	
(a) Estimated payments You will make to bona fide subcontractors within the next 12 months.	£0
(b) Do You direct, supervise &/or control any bona fide subcontractor work?	No
(c) Do bona fide subcontractors ever work to a specification from You &/or do You sign off on their work?	No
Will bona fide subcontractors undertake work that is of a type other than arboriculture?	No
Do You ensure that the bona fide subcontractors maintain Employers Liability and Public / Products Efficacy Liability Insurances with limits of indemnity no less than the limits proposed under this insurance?	Yes
Do you hire out any plant or equipment?	No

Sections 4 – Professional Indemnity:

Do You require Professional Indemnity cover?	No

Sections 5 – Directors' and Officers' Liability:

Do You require Directors' and Officers' Liability cover?	No

Sections 6 – Legal Expenses:

Do You require Legal Expenses cover?	Yes

Have You, Your Business or Employees been involved in any legal disputes, action or prosecution (excluding driving offences) during the last 5 years whether insured or not?	No

To the best of Your knowledge and belief are any redundancies envisaged in Your Business within the next 12 months?	No
In the last 3 years, have You been taken over, merged with or taken over any other company, or to the best of Your knowledge and belief is it likely that Your firm will take over another firm within the next 12 months?	No

Additional Information:

In the box below, please state any additional information necessary to provide; insofar that it increases a risk, is a particular reason that has led You to seek insurance or might otherwise be relied on by us to make a fair and reasonable assessment of Your proposal.

Please provide details:	Owned Tool & Plant cover is for 1 X Woodchipper only.

Data Protection

How we will use your data.

The Basics

Camberford Underwriting, and the underwriters with whom we arrange insurance, collect and use relevant information about you to provide you with insurance cover and meet our obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide insurance cover and may prevent us from handling your claims.

Your information may be shared with, and used by, a number of third parties in the insurance sector for example insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Other people's details you provide to us

Where you provide us or your broker with details about other people, for example employees, you must provide this notice to them.

Your rights

You have rights in relation to the information we hold about you, including the right to access your information held by us. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please use the contact details provided below or in our full privacy notice available at the website link below.

Want more details?

For more information about how we use your personal information and your rights please see our full privacy notice, which is available online at www.camberford.com/privacy.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

HISCOX

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

(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 policy holder employs persons covered by the policy)

	Policy Number:	0F475COMA261
1.	**Name of policy holder:**	Out On A Limb Treecare Ltd
2.	**Date of commencement of insurance policy:**	13 July 2026
3.	**Date of expiry of insurance policy:**	12 July 2027

We hereby certify that subject to paragraph 2:-

1. 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, the Island of Alderney (b); and

2. (a) the minimum amount of cover provided by this policy is no less than GBP £5,000,000 (c).

Signed on behalf of Hiscox Insurance Company Ltd

Ben Horton
CUO, Hiscox Underwriting Ltd

Notes:

(a) Where the employer is a company to which regulation 3(2) of the regulations 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 any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

About the insurer

Insurer	Hiscox Insurance Company Limited
Registered address	22 Bishopsgate, London, EC2N 4BQ United Kingdom
Company registration	Registered in England number 00070234
Status	Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority