Professional Indemnity 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 567605665PID

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 31/05/2016
To 31/05/2017 at 4pm

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

Details of the cover are listed below.

Named Insured

WILLS HOLDINGS (QLD) P/L T/AS RIVER | CITY TREES

Cover Details

Insured's Profession ARBORIST

Civil Liability Cover	Limit	Deductible
Limit of indemnity, any one claim	$1,000,000	$1,000 Each and every claim
Limit of indemnity, in the aggregate	$2,000,000	

This Policy Schedule should be read in conjunction with the Policy terms, Conditions, Definitions and Exclusions as detailed in the enclosed Policy Wording CIVIL LIABILITY QM814-1110.

Clauses

R01

Costs in Addition Endorsement

In respect of a Claim, We agree to pay defence costs, in addition to the limit of indemnity (but only up to an amount equal to the limit of indemnity) or $5,000,000, whichever is the lesser.

P73

Amended Named Insured

It is hereby noted and agreed that the Named Insured shown in the Schedule is extended to include the following:
Willis Holdings (QLD) Pty Ltd T/as River City Trees

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Cover Details *continued*

Clauses *continued*

P25

Property Damage Inspections Endorsement

We shall not be liable under this Policy to provide indemnity in respect of any Claim against the insured arising directly or indirectly, based upon, attributable to or in consequence of property damage when such property damage occurs at any time during the actual provision of the services of the insured's profession by or on behalf of the insured.

For the purposes of this endorsement property damage shall mean physical loss of, or damage to, or destruction of, any tangible property (other than any document), including loss of use thereof or any consequential loss.

01T

PPI01T : Other Activity Exclusion

We shall not be liable under this Policy to provide indemnity in respect of any Claim against the insured directly or indirectly based upon, attributable to, or in consequence of tree cutting, clipping, pruning, removal, transplanting and/or stump grinding activities.

02T

PPI02T : Agricultural Consultants Exclusion

Goods Sold Stored Supplied and Distributed Exclusion (Agric)
We shall not be liable under this Policy to provide indemnity in respect of any Claim against the Insured arising directly or indirectly based upon, attributable to, or in consequence of:

(i.) the sale, storage, supply or distribution of any good, or
(ii.) any actual, or alleged, provision of advice associated with the sale, storage, supply or distribution of any good, by the Insured except for a breach of professional duty arising from advice or specification provided by the Insured where the Insured has:
(a) charged a fee for professional services, and
(b) has provided advice or specification separately and in addition to the cost of the good that is subject to sale, supply or distribution.
(iii) the provision of valuation services;
(iv) the provision of expert opinion or advice for inclusion in or as information attaching to any prospectus, information memorandum, due diligence or other representation used for the purposes of any takeover, merger, acquisition or capital or debt raising;
(v) the provision of management advice or services associated with any agricultural project which is run or managed for or on behalf of any entity or fund which is subject to the provisions of the Managed Investment Act;

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Cover Details *continued*

Clauses *continued*

(vi) any act, error or omission associated with the cultivation or importation to Australia of genetically modified crops;
(vii) any act, error or omission as an insurance agent or authorized representative of an insurance company or insurance broker;
(viii) research and development of any good, treatment or crop.

End of Certificate

QM1826-1207