



Professional Indemnity Renewal

Policy Holder Details

Policy Holder	Foremans Tree Specialists Ltd		
Correspondence Address	16 Oak Hill Wood Street Village GUILDFORD Surrey GU3 3ER	Inception Date	18 Apr 2023
		Expiry Date	17 Apr 2024

Policy Number	HEN08 01 10186
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Inception Date	18 Apr 2023
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Expiry Date	17 Apr 2024
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Insurance Broker Details	Business Cover UK Ltd T/as Tree Surgeon Insurance, Cape House, 60A Priory Road, Tonbridge, Kent, TN9 2BL. Telephone: 01732 373864
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Business Description	Tree Surveyor/ Consultant
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Please note that we have not reviewed the Proposer's website in formulating these terms. If particular pages are to be included in the presentation, please advise accordingly.



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Claims Notification Contact

In the first instance You should notify Your broker intermediary or agent of any claim possible claim or Circumstance quoting your policy/certificate number

Alternatively please contact John Henshall, Air Underwriting, The Grove, Mill Lane, Cheshire, CW11 4RD

Telephone 01270758095

Email: mail@airunderwriting.com



Section	Professional Indemnity
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Limit of Indemnity	£1,000,000
Excess	£250
Cover Basis	Any One Claim
Costs And Expenses	Costs In Addition
Geographic Limits	Worldwide
Jurisdiction	Worldwide Excluding USA and Canada
Retroactive Date	18 April 2022

Important Material Circumstances

This schedule has been prepared using the information that you have provided to us. If the information contained in this schedule and the accompanying statement of fact is incorrect or incomplete, or if the insurance does not meet your requirements, please tell us as soon as possible. You are reminded of the need to tell us immediately of any circumstances or changes which we would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate your policy, or may result in the policy not operating fully.

Standard Endorsements



Endorsement No: PI244MA Fungal Pathogens Buy-back
Applies to: Professional Indemnity Section

Amended Policy Exclusion

In respect of the Professional Indemnity Section, the policy exclusion Mould and fungus is amended to read as follows:

Mould and fungus

We will not pay any claim caused by, arising out of or in any way involving fungal pathogens unless that claim arises directly from Your negligent act, error or omission in connection with the conduct of the business.

Amended Section Indemnity Limit

In respect of the cover provided by this Endorsement:

Mould and Fungus Aggregate Costs Inclusive Limit of Indemnity

Our total liability for all claims specified above will not exceed GBP 250,000 in the aggregate inclusive of all costs and expenses for the Period of Insurance.

This amount forms part of and is not in addition to the limit of indemnity specified in the Schedule.

Endorsement No: PI254MA
Applies to: Japanese Knotweed Exclusion
Professional Indemnity Section

Additional Section Exclusion

We will not pay:

Japanese Knotweed

any claim arising directly or indirectly out of or in connection with Japanese Knotweed.

Endorsement No: PI296MA Cyber and Data Protection Law Exclusion
Applies to: Professional Indemnity Section

Additional Section Exclusion

This endorsement takes priority over any other provision in this Policy.

Save as expressly provided in this endorsement or by other restrictions in this Policy specifically relating to the use of or inability to use a Computer System, no cover otherwise provided under this contract shall be restricted solely due to the use of or inability to use a Computer System.



For the purposes of this endorsement the following definitions replaces those in the certificate wording:

Computer System

Any computer hardware, software, communications system, electronic device (including, but not limited to smart phone laptop tablet wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

For the purposes of this endorsement the following definitions apply:

Cyber Act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place or the threat or hoax thereof, involving access to processing of use of or operation of any Computer System.

Data Protection Law

Any applicable data protection and privacy legislation or regulations in any country, province, state, territory or jurisdiction which govern the use, confidentiality, integrity, security and protection of personal data or any guidance or codes of practice relating to personal data issued by any data protection regulator or authority from time to time (all as amended, updated or re-enacted from time to time).

We will not pay

1. any loss damage liability claim cost expense fine penalty mitigation cost or any other amount directly caused by directly resulting from or directly arising out of:
 - a) a Cyber Act; or
 - b) any partial or total unavailability or failure of any Computer System
provided the Computer System is owned or controlled by You or any other party acting on Your behalf in either case; or
 - c) the receipt or transmission of malware, malicious code or similar by You or any other party acting on Your behalf.
2. any loss, damage, liability, claim, legal cost, expense, fine, penalty, mitigation cost or any other amount directly or indirectly caused by directly or indirectly resulting from or directly or indirectly arising out of any failure or interruption of service provided:
 - a) to You or any other party acting on Your behalf by an internet service provider, telecommunications provider or cloud provider but not including the hosting of hardware and software owned by You.



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- b) by any utility provider but only where such failure or interruption of service impacts a Computer System owned or controlled by You or any other party acting on Your behalf .
- 3. any loss, damage, liability, claim, legal cost, expense, fine, penalty, mitigation cost or any other amount for actual or alleged breach of Data Protection Law by You or any other party acting on Your behalf.

However, this exclusion will not apply in respect of any extensions to this certificate that provide cover for legal defence costs contained.

- 4. any cover for costs of reconstituting or recovering lost inaccessible or damaged Data.



Name of Insurer(s)

In respect of all sections

Entity	Subscription
Argo Managing Agency Limited	45%
MS Amlin Underwriting Limited	35%
AXA XL Insurance Company UK Limited	20%

Regulatory Information

Argo Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No 204975)
Registered Office: Exchequer Court 33 St Mary Axe London EC3A 8AA
Registered in England - Company No. 03768610

MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No 204918)
Registered Office: The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG
Registered in England - Company No. 02854310

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No 423308)
Registered Office: 20 Gracechurch Street, London, EC3V 0BG
Registered in England - Company No. 5328622

You can check this out on the FCA's website at www.fca.org.uk which includes a register of all the firms they regulate or by calling the FCA on 0800 1116768.

Financial Services Compensation Scheme

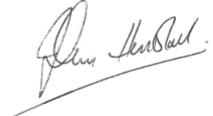
We are covered by the Financial Services Compensation Scheme You may be entitled to compensation from the scheme if We cannot meet Our obligations to You under this contract If You were entitled to compensation under the scheme the level and extent of the compensation would depend on the nature of this contract Further Information about the scheme is available from the Financial Services Compensation Scheme (10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk

Several Liability Notice

Our obligation under this certificate are several and not joint and are limited solely to the extent of **Our** individual subscriptions **We** are not responsible for the subscription of any co-subscriber who for any reason does not satisfy all or part of its obligations.



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Name of Insurer	45% Argo Managing Agency Limited, 35% MS Amlin Underwriting Limited and 20% AXA XL Insurance Company UK Limited Argo Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority MS Amlin Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority
Insurers' Policy Number	B1525PACBA221277
In witness whereof this Policy Schedule has been signed at the place stated and on the date specified by John Henshall, AIR Underwriting, Wheelock, Cheshire, 18 April 2023	



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Certificate of Professional Indemnity Insurance

Certificate Number: HEN08 01 10186

Certificate Holder: Foremans Tree Specialists Ltd

Address: 16 Oak Hill
Wood Street Village
GUILDFORD
Surrey

Postcode: GU3 3ER

Insurer: lbInsurer

Period of insurance From 18 April 2023 to 17 April 2024 both days inclusive

Limit of indemnity £1,000,000

Note: This certificate is for information purposes only and does not contain the full terms, conditions and exclusions of the insurance cover and does not constitute a contract of insurance.



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Administered by Air Underwriting
Registered in England No. 1285024
Registered Office: The Grove, Mill Lane
Wheelock, Sandbach, Cheshire CW11 4RD
Authorised and regulated by the Financial Conduct Authority