



Certificate of Currency

Class of Business: Professional Indemnity

Policy Number: P-PI/0/256407/19/K-0

Policyholder: Mr J Ross

Business Description:Arborist

Insurance Period: From 4:00pm on 2/12/2019 to 4:00pm on 2/12/2020
Australian local time in the State or Territory where this **policy** was purchased

Indemnity Limit: \$5,000,000 any one **claim** and \$10,000,000 in the aggregate during the **insurance period**

Deductibles: \$ 1,000 including **defence costs** by the **insured** for each **claim**

Retroactive Date: Policy Inception excluding any known claims or circumstances

Insurer: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Signature:

A handwritten signature in black ink, appearing to be "DC", written over a horizontal line.

Damien Coates - Chief Executive Officer, DUAL Asia Pacific



LLOYD'S

Professional Indemnity Insurance Policy

LLOYD'S

We hereby agree, to the extent and in the manner hereinafter provided, to indemnify or otherwise pay **you** in respect of the contingencies or events specified in the sections of the **policy**. However this **policy** only applies to those sections as indicated in the **schedule** attached to this **policy**.

The **policy**, **schedule**, exclusions and general conditions shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the **policy**, **schedule**, exclusions and general conditions shall bear the same meaning wherever it may appear.

Please read this **policy** and, if it is incorrect, return it immediately for alteration.

A handwritten signature in black ink, appearing to be "R. P. L.", written over a horizontal line.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's



Professional Indemnity Schedule

All words in bold within the policy or this schedule shall have the meaning given to them in Section 6 of the policy entitled "Definitions".

ITEM 1	Policy Number:	P-PI/0/256407/19/K-0
ITEM 2	Policyholder:	Mr J Ross C/O: Adroit Insurance Group - Geelong
ITEM 3	Business Description:	Arborist
ITEM 4	Insurance Period:	From 4:00pm on 2/12/2019 to 4:00pm on 2/12/2020 Australian local time in the State or Territory where this policy was purchased
ITEM 5	Indemnity Limit:	\$5,000,000 any one claim and \$10,000,000 in the aggregate during the insurance period
ITEM 6	Deductible:	\$1,000 including defence costs by the insured for each claim
ITEM 7	Retroactive Date:	Policy Inception excluding any known claims or circumstances

ITEM 8 Extensions:

Extension	Included	Deductible	Sub-limit
3.1 Attendance at Investigations	Included	\$1,000	Indemnity limit
3.2 Consultants, Subcontractors and Agents	Included	\$1,000	Indemnity limit
3.3 Consumer Protection Legislation	Included	\$1,000	Indemnity limit
3.4 Continuous Cover	Included	\$1,000	Indemnity limit
3.5 Court Attendance Costs	Included	Nil	\$500 per day
3.6 Crime	Included	\$2,000	\$50,000
3.7 Defamation	Included	\$1,000	Indemnity limit
3.8 Discovery Period	Included	\$1,000	Indemnity limit
3.9 Emergency Defence Costs	Included	\$1,000	Indemnity limit
3.10 Former Subsidiary	Included	\$1,000	Indemnity limit
3.11 Fraud and Dishonesty for Innocent Parties	Included	\$1,000	Indemnity limit
3.12 Heirs, Estates and Legal Representatives	Included	\$1,000	Indemnity limit
3.13 Intellectual Property	Included	\$1,000	Indemnity limit
3.14 Joint Venture Liability	Included	\$1,000	Indemnity limit
3.15 Lost Data	Included	\$1,000	Indemnity limit
3.16 Newly Created or Acquired Entity or Subsidiary	Included	\$1,000	Indemnity limit
3.17 Panel Counsel	Included	Nil	1 hr per claim
3.18 Previous Business	Included	\$1,000	Indemnity limit
3.19 Public Relations	Included	\$1,000	Indemnity limit
3.20 Reinstatement of Indemnity Limit	Included	\$1,000	N/A
3.21 Statutory Liability	Included	\$1,000	\$100,000

ITEM 9 Optional Extensions:

Optional Extension	Included	Deductible	Sub-limit
4.1 Employment Practices Liability	Excluded	N/A	Nil
4.2 USA and Canada Cover	Excluded	N/A	Nil
4.3 Whistleblower Hotline Access	Excluded	N/A	Nil

ITEM 10 Policy Wording: DUAL Australia Consultants Professional Indemnity Wording (08.14).pdf

ITEM 11 Insurer: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's
Unique Market Reference
Professional Indemnity: B0775UPD05819A

ITEM 12 Endorsements applying to this policy:

Lloyds/AFCA Contact Information Endorsement

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyd's Australia address is amended to the following:

Lloyd's Australia Limited
Level 9



Professional Indemnity Schedule

All words in bold within the policy or this schedule shall have the meaning given to them in Section 6 of the policy entitled "Definitions".

1 O'Connell Street
Sydney NSW 2000
Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as follows:

Australian Financial Complaints Authority
Post: GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au

More information can be found on their website: www.afca.org.au

In all other respects, the policy remains unchanged.

Signed:

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke extending to the right.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's