

**TO WHOM IT MAY CONCERN**

28<sup>th</sup> February 2023

Our ref: TREE09

**Policyholder: Tree Craft Limited**

We confirm that Clear Insurance Management Ltd act as brokers and advisors to **Tree Craft Limited** and place on their behalf the following insurance cover.

**EMPLOYERS LIABILITY INSURANCE**

**Insurer:** Zurich Insurance plc  
**Limit of Indemnity:** £ 10,000,000  
**Policy Number:** ARBL00089  
**Period of Insurance:** 26<sup>th</sup> March 2023 for a period of 12 months  
**Excess:** Nil

**PUBLIC AND PRODUCTS LIABILITY INSURANCE – TOTAL INDEMNITY LIMIT £10,000,000 SPLIT:**

**Primary Insurer:** Zurich Insurance plc  
**Limit of Indemnity:** £ 5,000,000  
**Policy Number:** ARBL00089  
**Period of Insurance:** 26<sup>th</sup> March 2023 for a period of 12 months  
**Excess:** £ 500 each and every claim

**Excess Layer Insurer:** Zurich Insurance via Thistle Underwriting  
**Limit of Indemnity:** £ 5,000,000 in excess of Primary £5,000,000  
**Policy Number:** XL/1000172TUW  
**Period of Insurance:** 26<sup>th</sup> March 2023 for a period of 12 months

**Business Description** Arboriculture, Forestry, Fencing, Hedging, Hard & Soft Landscaping and Maintenance Gardening Contractors. Arboricultural Consultants and Training. Processing, Storage, Sale, Supply & Delivery of Firewood and Associated Products.

The policy includes a general "Indemnity to Principals Clause"

This document outlines details of insurance policies effected by the above named insured and does not confer, attribute or import any rights to third parties or recipients and is therefore only a summary of information. The full terms, conditions, exceptions and exclusions of the client's policy/ies will prevail. These may alter after the date of this document. The policy may be terminated or cancelled. Clear Insurance Management have no duty or obligation to advise you of any such changes which may take place or to notify you in the event of cancellation or termination

We trust you will find all to be in order, should you have any queries or require further clarification please do not hesitate to contact us.

Yours faithfully,

**FOR AND ON BEHALF OF  
CLEAR INSURANCE MANAGEMENT**