T: 1300 309 169
E: insurance@rapidsolutions.com.au
M: PO Box 550 Kotara NSW 2289
W: www.rapidsolutions.com.au

PROFESSIONAL INDEMNITY AND GENERAL LIABILITY INSURANCE

POLICY SCHEDULE

Policy Number:	AUS-26-9114
Insured:	LTW Pty Ltd
Trading As:	Tree and Termite Watch
Business Address:	1 Beaurepaire Drive Lorne, Vic 3232
Period of Insurance:	From: 30 June 2026 To: 30 June 2027
Jurisdiction:	Australia

Except as advised otherwise in this Schedule the following Limits of Indemnity, Sub-Limits, Excess and Retroactive Dates will apply.

Limit of Professional Indemnity:	$5,000,000 in the aggregate and in any one claim during the Period of Insurance inclusive of costs and expenses.
Sub-Limit of Indemnity:	$250,000 Defamation, Libel and Slander $250,000 Fraud and Dishonesty
Retroactive Date:	Except as otherwise advised in this Schedule the retroactive date for the Professional Indemnity section of this policy is 10 February 2012.
Limit of General Liability:	$20,000,000 in any one claim and in the aggregate during the Period of Insurance inclusive of costs and expenses.
Sub-Limit of Liability:	$250,000 Environmental Impairment $500,000 Spray Drift
Retroactive Date:	Except as otherwise advised in this Schedule the retroactive date for the General Liability section of this policy is 10 February 2012.
Limit of Products Liability:	$20,000,000 in any one claim and in the aggregate during the Period of Insurance inclusive of costs and expenses.

Unless stated otherwise in this Schedule, the effective date for Products Liability is 1 March 2019 or the inception date of the Policy, whichever is the latter.

Business Activities covered

Subject to the limitations, terms, conditions, and endorsements of both the Professional Indemnity and General Liability Policy, except where the same may be varied by this schedule, cover has been extended for the following Business Activities and/or Extensions.

The inclusion of any Business Activity and/or extensions shall not increase the limit of indemnity.

Business Activity	Professional Indemnity Excess	General Liability / Products Liability Excess
Urban Pest Control	$ 3,000	$ 3,000
(PPI) Timber Pest Inspections - AS4349.3-2010	$ 3,000	$ 3,000
Termite Management - AS3660	$ 3,000	$ 3,000
Urban & Commercial Weed Control The effective date of cover is 30/06/2017.	$ 3,000	$ 3,000
Tree Surgery Tree and Vegetation Management, including Traffic Control The effective date of cover is 15/07/2019.	$ 3,000	$ 3,000
Handyman & Maintenance Services The effective date of cover is 30/06/2020.	$ 1,000	$ 1,000
Tree Services Tree and Vegetation Management, including Traffic Control The effective date of cover is 15/07/2019.	$ 3,000	$ 3,000
Cleaning Services This Policy covers all cleaning activities as requested in your proposal unless excluded in your Quote/Tax Invoice. The effective date of cover is 30/06/2021.	$ 1,000	$ 1,000
Tree Lopping		

The effective date of cover is 30/06/2021	$ 3,000	$ 3,000

Special Conditions

Description	Description / Wording
New Entity	The effective date of cover for LTW Pty Ltd t/as Tree and Termite Watch is 15/07/2019
Previous Business	Claims arising from insured business activities performed by LTW Pty Ltd t/as Termite Watch from 10/02/2012 to 15/07/2019 remains covered.
Civil Penalties:	The effective date of cover is 30/06/2019.
Products Liability:	The effective date of cover is 30/06/2019.
Run-Off Cover	Fidelity - Professional Indemnity claims arising from the Fidelity extension remain covered under this Policy between 10/02/2012 to 30/06/2022. Excess applicable is $3,000 each and every claim.

IMPORTANT
The conditions of cover as detailed on your Insurance Quotation and accepted by You on the 17 June 2026 form part of the Policy Schedule and Policy Wording.

Premium Payable

Premium	$6 081.41
GST	$608.14
State Stamp Duty	$535.17
Total Payable	**$7 224.72**

Date: Wednesday, 17 June 2026