

**Industrial Special Plant
Insurance
Certificate of Currency**

Head Office Newcastle
Hunter Mall Chambers
175 Scott Street
Newcastle, NSW, 2300
ABN: 86 003 565 302
AFS Licence No. 238517



Policy Number 2TI002296ISP

Issued By QBE Insurance (Australia) Ltd
This product is underwritten by QBE Insurance (Australia) Ltd - ABN 78 003 191 035
This certificate acknowledges that the policy referred to is in force for the period shown.
Details of the cover are listed below.

Period of Insurance
From 30/08/2013
To 30/08/2014 at 4pm

Insured CAVANAGH CRANES & TRANSPORT P/L & OTHERS
Insurer QBE Insurance (Australia) Ltd
ABN 78 003 191 035
AFS Licence No. 239545 of 82 Pitt St Sydney
Territorial Limits Section 1 to 6: Anywhere in Australia
Section 7: Worldwide excluding North America
Business AS PER POLICY SCHEDULE

Section 1 - Damage

Particulars	Sum Insured	Limit Any One Loss
This Section covers the following Machines in the "Master Schedule of Machines"	\$2,869,760	\$2,869,760
1, 2, 7, 8, 10, 11, 13, 14, 15, 16, 17, 18, 19, 20, 21		
Excess 1% of the Sum Insured with a minimum of \$1,000 whichever is the greater		
Refer to Master Schedule for Sum Insured applicable to each Machine		

Section 3 - Additional Benefits

Additional Benefits	Section 1 - Damage	
	Sum Insured	Excess
1. Damage to Lifted Goods	\$1,000,000	\$1,000
3. Expediting Costs	\$10,000	
4. Recovery Costs (No Damage)	\$50,000	\$1,000
5. Recovery Costs (Damage)	\$250,000	

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Section 3 - Additional Benefits *continued*

Additional Benefits	Section 1 - Damage	
	Sum Insured	Excess
9. Extra/Cost Reinst	\$50,000	
10. Additions/Deletions of Machines	\$250,000	
Limit Any One Loss Damage	\$1,615,000	

Optional Additional Benefits

Optional Additional Benefits	Section 1 - Damage
13. Owners Protection	Not Included
14. Owners Protection Plus	Not Included
15. Hired Out Plant (Damage Waivers)	Not Included

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Section 4 - Financial Protection

Limit Any One Loss \$305,300

Option 5 - Lease Value Protection

Particulars	Sum Insured
Machine Item 1	\$26,000
Machine Item 2	\$140,000
Machine Item 20	\$26,000
Machine Item 21	\$113,300

Clauses

EXCESS VARIATION SEDANS / WAGONS / UTILITIES

This Endorsement shall apply to road registered sedans, wagons, motorcycles, utilities or goods carrying vehicles with a carrying capacity less than 2 tonne vehicles. The minimum Excess as shown above shall not apply. The minimum Excess for these items is \$500.

Any additional Age or Inexperienced driver Excess shall also apply (if shown in the Schedule).

MOT MOTOR VEHICLE ADDITIONAL BENEFITS

Additional Benefits applicable to Section 1 - Damage:-

The following additional benefits apply to a Road Vehicle that is a sedan, station wagon, panel van, utility, 4x4, with a carrying capacity of not greater than 15 persons or goods carrying with a gross vehicle mass not exceeding 3,500 kilograms insured under Section 1 - Damage only

1. New Motor Vehicle Replacement

- (a) The Insurer will replace the Insured's Motor Vehicle with a new Motor Vehicle of the same make, model or series so long as it is available in Australia and:
- (i) the Motor Vehicle is a Total Loss, and
 - (ii) it was purchased new from the manufacturer or their dealer, and
 - (iii) the Motor Vehicle is less than 24months old from when it was first registered, and
 - (iv) the declared Sum Insured equates to no less than 90% of the Market Value, and
 - (v) if the Motor Vehicle is financed, the financier gives the Insurer written consent.
- (b) If a new replacement Motor Vehicle is not available, the Insurer will replace the Motor Vehicle with the nearest equivalent, so

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Clauses continued

long as it is available in Australia.

- (c) If the Insured and Insurer cannot agree on a replacement Motor Vehicle, the Insurer will pay an amount that it would cost to purchase a new Motor Vehicle that is same as, or a new equivalent of, the Motor Vehicle which needs replacing.
- (d) If an Excess is applicable it first must be paid to the Insurer before the Insurer replaces the Insured's Motor Vehicle.
- (e) The Insurer will also pay registration costs for that period (but not exceeding 12months), stamp duty and dealer charges on the new Motor Vehicle. Any refund of registration fees or stamp duty of the old Motor Vehicle shall be refunded to the Insurer.
- (f) If the Insured Motor Vehicle does not meet all of the criteria above, than all Total Loss claims will be settled on the declared Sum Insured or the current Market Value at the time of the Damage, whichever is the lesser.
- (g) For the purpose of this additional benefit, a Motor Vehicle will be declared a "Total Loss" if:
 - (i) the cost to repair the insured Motor Vehicle plus the value of any salvage (if applicable) exceeds the Market Value, or
 - (ii) the Motor Vehicle is stolen and not recovered within a reasonable period of time as determined by the Insurer.
 - (iii) the Insurer will settle the claim on the basis of Market Value or the Sum Insured whichever is the lesser or agreed value depending on the cover stated on the Schedule.

2. Hire Car Cost Following Theft

- (a) If the insured Motor Vehicle is stolen and the Insurer agrees to indemnify the Insured for the theft. The Insurer will allow an amount up to \$5,000 for the reasonable costs of hiring a similar Motor Vehicle provided that:-
 - (i) the Insurer will not pay for hiring charges incurred after the date of recovery of the insured Motor Vehicle if it can still be driven.
 - (ii) this cover is limited to 30days, and
 - (iii) cover stops once the Insurer settles the claim under this Policy, or the Motor Vehicle is repaired if un-drivable.
- (b) It is the Insured's responsibility to organise and pay for the hire vehicle. The Insurer is not responsible for ensuring that a hire vehicle is available. The Insured shall furnish to the Insurer a copy of the rental agreement and receipts for the hire vehicle before reimbursement occurs.
- (c) The Insurer will not pay for:
 - (i) running costs, including the costs of fuel
 - (ii) any damage to the hire vehicle
 - (iii) any insurance, insurance excess or other costs the Insured may be liable for under the hire vehicle rental agreement.

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Clauses continued

3. Repatriation Of Driver

If the insured Motor Vehicle suffers Damage and the Insurer agrees to indemnify the Insured for this Damage, the Insurer will allow for the reasonable costs of overnight accommodation and returning an Insured driver to the point of departure or at the Insured's option to the drivers' destination, provided:-

- (i) the insured Motor Vehicle was more than 150 kilometres from its normal parked address or point of departure at the time of the Damage, and
- (ii) the Motor Vehicle was being used in connection with the Insured's Business, and
- (iii) the costs involved do not relate to emergency medical transportation, and
- (iv) the Insured had not intended to pay for overnight accommodation in any event,

the Insurer will allow an amount of up to a maximum of \$5,000 for this additional benefit.

4. Trailer Cover

(a) The Insurer will cover Damage to any trailer with a gross vehicle mass of less than 2,000 kilograms (other than a caravan) which is owned by the Insured while it is:

- (i) attached to the Insured Motor Vehicle, or
- (ii) detached from the Insured Motor Vehicle but within the Insured's Business premises or the domestic land boundaries of the Insured's usual home address as long as it was not in a common area of home units, flats and the like.

(b) The Insurer will not pay for any property in or on the trailer.

(c) The maximum amount the Insurer will pay under this additional benefit is the Market Value of the trailer or \$1,000 whichever is the lesser.

5. Sign Writing

The Insurer will cover the Insured for Damage to sign writing or fixed advertising signs or materials forming a permanent part of the Insured's Motor Vehicle at the time of Damage occurring.

6. Lease, Hire Purchase or Financial Agreement Payout

(a) Where the Insured's Motor Vehicle is declared a Total Loss, and the Motor Vehicle is subject to a lease, hire purchase or any financial agreement through a financial institution directly related to financing of the Motor Vehicle purchase, and the payout figure exceeds the Total Loss amount.

- (i) The Insurer will pay:
 - the Total Loss amount of the Motor Vehicle, plus
 - an additional amount of up to 25% of the Total Loss amount;
- (ii) Provided
 - this amount and the Total Loss amount do not exceed the financial institution payout figure
 - that any payment over the Total Loss amount does not include any

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Clauses *continued*

payments that are in arrears at the time of Damage occurring
- that any additional payment over and above the Total Loss amount
will include any discounts applicable for full payment of the
financial contract.

(b) For the purpose of this additional benefit a Motor Vehicle will be
declared a "Total Loss" if:

- (i) the cost to repair the insured Motor Vehicle plus the value of
any salvage (if applicable) exceeds the Market Value, or
- (ii) the Motor Vehicle is stolen and not recovered within a
reasonable period of time as determined by the Insurer.

(c) The Insurer will settle the claim on the basis of Market Value or
the Sum Insured whichever is the lesser or agreed value depending
on the cover stated on the Schedule.

7. Funeral Expenses

(a) In the event of Damage to an insured Motor Vehicle covered under
this Policy, the Insured's driver sustains a fatal injury, whether
or not death occurs at the time of the Damage the Insurer agrees
to pay for associated burial or cremation costs and include travel
costs within Australia for the deceased driver or any member of
the immediate family.

(b) This additional benefit will not be reduced by any accident
compensation and the Insurer will pay an amount up to \$5,000 in
total for any one Period of Insurance.

8. Tyre Replacement

(a) If the Insurer provides indemnity in respect to an event of Damage
under this Policy which necessitates repairs to the insured Motor
Vehicle and any tyre cannot be used as a direct result of the
damage sustained from that event, the Insurer will allow for the
new replacement cost of a similar make and specification.

(b) This additional benefit is applicable provided that the condition
of the damaged tyre's remaining tread conforms with legal
requirements at the time of Damage and it was not a recapped
or retread tyre.

9. Locks and Keys

(a) If the keys to an insured Motor Vehicle are lost, destroyed or
damaged, or if there are reasonable grounds to believe the keys
may have been illegally duplicated, the Insurer will pay the costs
of replacing and recoding the locks and/or keys.

(b) Under this additional benefit the Insurer will allow an amount up
to \$5,000 during any one Period of Insurance. This additional
benefit is not subject to an event of Damage to the Insured's
Motor Vehicle covered by this Policy, however the normal Excess
for the Motor Vehicle will apply.

10. Fire Brigade and/or Emergency Services Charges

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Clauses *continued*

The Insurer shall indemnify the Insured against Damage to an insured Motor Vehicle and the Insured is legally liable for fire extinguishment costs charged by the Fire Brigade or emergency services costs, the Insurer will allow an amount up to \$20,000 during any one Period of Insurance.

11. Choice of Repairer

The Insured may choose any licensed repairer to repair the insured Motor Vehicle. However the Insurer may invite, accept, adjust or decline estimates or arrange to move the Motor Vehicle to another repairer acceptable to both parties.

Excesses:-

12. Additional Excess:- Age or Inexperienced driver

In addition to the Excess shown in the Schedule the Insured will have to contribute an age or inexperienced driver excess if an event of Damage occurs and if at the time the insured Motor Vehicle was being driven by a person who:

- (i) is under the age of 19 years, then an additional excess of \$ 700 applies, or
- (ii) is aged 20 but under the age of 22, then an additional excess of \$ 500 applies, or
- (iii) is aged 23 but under the age of 25, then an additional excess of \$ 300 applies, or
- (iv) is aged 25 or more but has not held an Australian driver's licence for two or more years for sedans, wagons, utilities and goods carrying vehicles with carrying a capacity less than 2 tonne being driven at the time of the event of Damage, then an additional excess of \$ 700 applies.

13. Learner Driver Excess

If at the time of Damage to the insured Motor Vehicle a licensed driver was in control of the Motor Vehicle the Excesses that will apply are those that would have applied to the licensed passenger who is instructing the learner.

14. Windscreen Protection

- (a) The Insured will NOT have to contribute any Excess towards a "broken" windscreen or window glass claim, provided there is no other Damage to the insured Motor Vehicle. This additional benefit applies to the first "broken" windscreen or window glass claim, for each individual Motor Vehicle in any one Period of Insurance.
- (b) The Insurer will not apply a Premium loading for the first broken windscreen or window glass only claim in any one Period of Insurance.
- (c) For the purpose of this additional benefit "broken" shall mean a fracture that extends through the entire thickness of the glass or where the windscreen is laminated, a fracture extending through all layers of the lamination, or where the damage is sufficient to prevent registration by the appropriate authorities.

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Clauses *continued*

Additional Benefit applicable to Sections 1-6 of this Policy:-

The following additional benefits apply to a Road Vehicle that is a sedan, station wagon, panel van, utility, 4x4, minibus with a carrying of not greater than 15 persons or goods carrying with a gross vehicle mass not exceeding 3,500 kilograms insured under Section 1-6 only

15. Excess:- When you will NOT have to pay an Excess:

- (a) The Insured will NOT have to contribute any Excess towards a claim if:
- (i) the Insured can satisfy the Insurer that the claim involves a collision with another Motor Vehicle and the collision which gave rise to the claim was totally the fault of the driver of another Motor Vehicle.
 - (ii) the Insured must provide the Insurer with the registration number of the other Motor Vehicle and the full name, licence
 - (iii) the amount of the Insured's claim exceeds the applicable applicable Excesses under this Policy.
- (b) This Endorsement only applies if the Insurer is allowed legally to recover the amount of any loss including any applicable Excesses from the third party.
- (c) Where the driver of the other Motor Vehicle disputes who was at fault, the Insured must pay any Excess which applies but the Insurer will refund it if the Insurer is successful in establishing that the other driver was at fault.

Amended Named Insured

It is hereby noted and agreed that the name insured is amended to read as;

CAVANAGH CRANES & TRANSPORT PTY LTD;
SAM CAVANAGH AND
CAVANAGH CIVIL CONTRACTORS

Additional Policy Details

BUSINESS: AERIAL ACCESS HIRE

INTERESTED PARTIES:

RAILCORP, ARTC,
DOWNER EDI RAIL,
TIDC, JOHN HOLLAND RAIL,
CIDC & LAING OROURKE

Policy Number 2TI002296ISP

Section 6 - Road Risk

Particulars	Sum Insured
This Section covers the following Machines in the "Master Schedule of Machines" 1, 2, 7, 8, 9, 10, 11, 13, 14, 15, 16, 17, 18, 19, 20, 21	\$20,000,000
Excess \$1,000	

Clauses

ADDITIONAL EXCESS:- AGE OR INEXPERIENCED DRIVER

This endorsement applies to road registered sedans, wagons, utilities or goods carrying vehicles with a carrying capacity less than 2 tonne vehicles. In addition to the Excess shown in the Schedule the Insured will have to contribute an age or inexperienced driver excess if an event of Damage occurs and if at the time the sedan, wagon, utility or light commercial vehicle was being driven by a person who:

- * is under the age of 20 years, then an additional excess of \$700 applies, or
- * is aged 20 or more but under the age of 22, then an additional excess of \$500 applies, or
- * is aged 22 or more but under the age of 25, then an additional excess of \$300 applies, or
- * is aged 25 or more but has not held an Australian driver's licence for two or more years for sedans, wagons, utilities and goods carrying vehicles with a carrying capacity less than 2 tonne being driven at the time of the event of Damage, then an additional excess of \$700 applies.

EXCESS VARIATION SEDANS / WAGONS / UTILITIES

This Endorsement shall apply to road registered sedans, wagons, motorcycles, utilities or goods carrying vehicles with a carrying capacity less than 2 tonne vehicles. The minimum Excess as shown above shall not apply. The minimum Excess for these items is \$500.

Any additional Age or Inexperienced driver Excess shall also apply (if shown in the Schedule).

Amended Named Insured

It is hereby noted and agreed that the name insured is amended to read as;
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SAM CAVANAGH AND

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Policy Number 2TI002296ISP

Clauses *continued*

CAVANAGH CIVIL CONTRACTORS

Additional Policy Details

BUSINESS: AERIAL ACCESS HIRE

Policy Number 2TI002296ISP

Section 7 - Broadform Liability

Particulars	Sum Insured
Public Liability	\$20,000,000 any one Occurrence
Products Liability	\$20,000,000 any one Occurrence and in the aggregate any one Period of Insurance
Property in Your Physical or Legal Control	\$250,000
Excess	
\$1,000	

Clauses

EXCESS FOR PERSONAL INJURY TO CONTRACTORS OR SUB CONTRACTORS

The Excess shall be \$10,000 for all indemnity per Occurrence in connection with Personal Injury to:

- 1.a contractor or sub-contractor of an Insured;
 - 2.all tiers of contractors and sub-contractors below a contractor or sub-contractor of an Insured;
 - 3.a director, executive officer, partner or employee of a person or company referred to in (1) and (2) above;
- where the Personal Injury occurred in the course of such person performing the work under a contract or sub-contract.

RAIL WORK ENDORSEMENT

Notwithstanding the Business described in the Schedule, work performed for, on behalf of or for the benefit of

RAILCORP

shall be limited to the following activities;

CRANE OPERATIONS ONLY

Provided always that:

- 1.All works performed by the Insured are supervised by the Rail Works Supervisor/Manager and is completed to their satisfaction; and
- 2.The Insurer shall not indemnify the Insured against Legal Liability for Personal Injury or Property Damage for works of any kind to any Rail Signal Equipment or Boom Gates.

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Policy Number 2TI002296ISP

Clauses *continued*

WELDING/HOTWORK EXCLUSION

The Insurer shall not indemnify the Insured against Legal Liability for Personal Injury or Property Damage caused directly or indirectly by, arising from or in connection with hotwork (including but not limited to welding, grinding, cutting or any allied process) carried out by or on behalf of the Insured not in full compliance with Australian Standard 1674 (Safety and Welding and Allied Processes) or its equivalent.

Amended Named Insured

It is hereby noted and agreed that the name insured is amended to read as;

CAVANAGH CRANES & TRANSPORT PTY LTD;
SAM CAVANAGH AND
CAVANAGH CIVIL CONTRACTORS

Additional Policy Details

BUSINESS: CARTAGE CONTRACTOR AND HIRING OUT OF ACCESS MACHINERY WITH OPERATOR TO ASSIST THIRD PARTY CONTRACTORS PERFORM INSPECTORS, MAINTENANCE & REPAIRS TO RAILWAY LINES AND PROPERTY

NOTE LOCATION:

UNIT 3, 16 HILL STREET, CAMDEN NEW SOUTH WALES 2570

**Industrial Special Plant
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Policy Number 2T1002296ISP

Head Office Newcastle
Hunter Mall Chambers
175 Scott Street
Newcastle, NSW, 2300
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Master Schedule of Machines

Insured

CAVANAGH CRANES & TRANSPORT P/L & OTHERS

Item No.	Item Count	Year	Make/Model	Attachments	Rego No.	Engine/Serial No.	Interested Party	Sum Insured	*Cover Basis
1	1	2004	Mecalac Access Machine \$70k	INCLUDING 2011 ENGCO (\$60,000). & MULCH HEAD	99754C	21518399 / 30776	LAING OROURKE CIDC JOHN HOLLAND RAIL TIDC (NOTED AS PRINCIPAL) DOWNER EDI RAIL (NOTED AS PRINCIPAL) ARTC (NOTED AS PRINCIPAL) RAILCORP (NOTED AS PRINCIPAL)	\$185,000.00	MV
2	1	2009	Mercedes Benz Unimog U400	FITTED WITH LH ACCESS KG CAPACITY AND LH AC EQUIP. CHASS WDB40512	TBA	902923 00 823687	NATIONAL AUSTRALIA BANK	\$700,000.00	MV
7	1	1999	Volvo Rigid Flat Top Truck	VIN YV5F4B2G0VD563451	ZBN248	ENG. D12088247	None Noted	\$130,000.00	MV
8	1	2006	Volvo Fm9 Rigid Table Top Truc	VIN 6T91NV/S0568JPL001	AV50CI	ENG. 6T770349	None Noted	\$300,000.00	MV
9	1	1996	Toyota Hilux	VIN JTT731RN81809033111	XSR408	TBA	None Noted	\$0.00	RR
10	1	1988	Mercedes / Unimog U1250/Crane		SCM216	ENG. 3621C880102	None Noted	\$130,000.00	MV

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Master Schedule of Machines continued

Item No.	Item Count	Year	Make/Model	Attachments	Rego No.	Engine/Serial No.	Interested Party	Sum Insured	*Cover Basis
11	1	2011	Toyota Hilux Sr58 Utility With	2000 PALFINGER PK14600 FITTED WITH RADIO REM (DANFOSS/SCANRECO A	XQA259	SER. 0513994 (CRANE)	None Noted	\$60,000.00	MV
13	1	2011	Liberty Freighters S13 Triaxle	45FT FLAT TOP TRAILER VIN 6T9T2500SB04XF022	TBA	TBA	MACQUARIE LEASING	\$50,000.00	MV
14	1	2003	Mack Vision Prime Mover With	32T CRANE VIN 6FMJ10B523D709529	YYJ262	ENG. EA74103J0985	MACQUARIE LEASING	\$154,546.00	MV
15	1	1998	Mitsubishi FK4187a Truck	VIN FK415FVC24010197	YXB731	ENG. 6D14517155	None Noted	\$60,000.00	MV
16	1	1996	Hino Vacuum Sucker Truck	VIN JHDF1JGKXXX10018	INFO18	ENG. JO8CF10161	AUSTRALIA AND NEW ZEALAND BANKING GROUP	\$50,000.00	MV
17	1	2003	Mack Vision Crane Prime Mover	VIN 6FMJ10B523D709529	YYJ262	ENG. EA74103J0985	MACQUARIE BANK	\$220,000.00	MV
18	1	2012	45 Foot Flat Deck Trailer	VIN 6T9T2500SB04XF022	X74486	TBA	MACQUARIE BANK	\$70,000.00	MV
19	1	1996	Hino He Non Destructive Digger	VIN JHDF1JGKXXX10018	BP30AE	TBA	ANZ BANK	\$63,714.00	MV
20	1	1988	Unimog U1250		BL28ZM	WDB42412660125021	None Noted	\$130,000.00	MV
21	1	2013	Dieci 45.19 Telehandler	INCLUDING ACCESSORIE	TBA	S/N: HVL1541922	None Noted	\$566,500.00	MV

* NOTE MV = Market Value MVP = Market Value Plus AV = Agreed Value RR = Road Risk Only



CERTIFICATE OF CURRENCY

QBE Workers Compensation (NSW) Ltd
- Agent for the NSW WorkCover Scheme
ABN 83 564 379 108 004

BRANCH

Postal Address

Telephone:
Fax:

CAVANAGH CRANES AND TRANSPORT PTY LTD
P O BOX 1237
CAMDEN NSW 2570

Tuesday, 06 August 2013

Dear Sir or Madam

1. STATEMENT OF COVERAGE

The following policy of insurance covers the full amount of the employer's liability under the *Workers Compensation Act 1987*.

This Certificate is valid from 30/06/2013 to 30/06/2014

The information provided in this Certificate of Currency is correct at: 06/08/2013

2. EMPLOYERS INFORMATION

POLICY NUMBER 1GF0094043GWC154
LEGAL NAME CAVANAGH CRANES AND TRANSPORT PTY LTD
ABN 54116639635
ACN/ARBN 116639635

WIC	Industry	Number of Workers*	Wages ⁺
421020	Site Preparation Services	16	\$483,625.00

* Number of workers includes contractors/deemed workers

⁺ Total wages estimated for the current period /Per Capita Units

3. IMPORTANT INFORMATION

Principals relying on this certificate should ensure it is accompanied by a statement under section 175B of the *Workers Compensation Act 1987*. Principals should also check and satisfy themselves that the information is correct and ensure that the proper workers compensation insurance is in place, ie. compare the number of employees on the site to the average number of employees estimated; ensure that the wages are reasonable to cover the labour component of the work being performed; and confirm that the description of the industry/industries noted is appropriate.

A principal contractor may become liable for any outstanding premium of the sub-contractor if the principal has failed to obtain a statement where there was reason to believe it was false.

Yours Faithfully,

Mark Holman
NSW Underwriting Operations Mgr





28th of August 2013

CERTIFICATE OF CURRENCY

To whom it may concern,

This certificate:

- is current only at the date of issue
- is only a summary of the cover provided. For full particulars of this policy, conditions and exclusions, reference must be made to the current policy wording
- does not amend, extend or alter the cover afforded by the policy noted below
- is issued as a matter of information only

The Insured: Cavanagh Cranes & Transport Pty Ltd
Policy Type: Carriers Insurance Policy
Policy Number: ASM1300049
Policy Period: 30th of August 2013 to 30th of August 2014 at 4:00pm
Interest Insured: General Freight
Sum Insured: \$200,000 any one load and/or conveyance
Deductible: \$500 Each & Every Loss or Occurrence
Conditions: As per Policy

Yours faithfully,

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

William Rich
National Manager – Marine Lines
AXIS Specialty Australia

Level 21, 45 Clarence St, Sydney NSW 2000

☎ Office: (02) 8235 1001 | Fax: (02) 8235 1095 | Mobile: 0429 115 283

✉ Email: william.rich@axiscapital.com

🌐 Web: www.axiscapital.com.au