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HM & WB ENTERPRISES PTY LTD
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BONDI JUNCTION
NSW 1355

CERTIFICATE OF CURRENCY 09/01/2007

POLICY: WC371683157

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 the date of issue to 4:00pm on 09/05/2007
(Maximum period to be no more than 4 months from date of issue.)

INSURED : HM & WB ENTERPRISES PTY LTD

WIC	INDUSTRY	NO. OF EMPLOYEES (INCLUDING CONTRACTORS/DEEMED WORKERS - SEE 4 BELOW)	WAGES*
411300	Non-Residential Building Construction	2	72000

***TOTAL WAGES ESTIMATED FOR THE CURRENT PERIOD OF INSURANCE**

Please note:

1. 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 above information is correct and ensure that proper workers compensation insurance is in place eg. compare the number of employees on site to the average number of employees estimated as above and that the wages estimated to be paid are reasonable to cover the labour component of the work being performed.
2. A Principal contractor may become liable to any outstanding premium of the sub-contractor if the principal has failed to obtain a statement or has accepted a statement where there was reason to believe it was false.
3. This certificate covers the above number of employees and the industry/industries noted above.
4. Schedule 1 of the *Workplace Injury Management and Workers Compensation Act 1998* defines certain individuals as being "deemed" workers. Principals and employers should ensure that where "deemed" workers are engaged the full amount of the contract payments are included in the total estimated wages. The Act extends the definition of workers to persons not generally considered to be employees. These include for example, some contractors, taxi drivers, and outworkers. Even though such people may not be employees they are "deemed" to be workers for the purposes of workers compensation insurance. A business that engages contractors who are "deemed" to be workers is considered to be an employer even if the business has no direct employees.

Yours faithfully,

Policy Services Officer