CERTIFICATE OF CURRENCY

We hereby certify that the under mentioned Insurance Contract is current as at the date of this Certificate. Whilst an expiry date has been indicated, it should be noted that the policy might be cancelled in the future. Accordingly, reliance should not be placed on the expiry date.

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy below, or assume continuity of the policy beyond the date below.

We confirm that the following **Construction Insurance Policy** is current until the expiry date indicated.

Date	**31 August 2015**		
Underwritten by	**QBE Insurance (Australia) Limited**	**ABN:** 78 003 191 035	
Policy No	132A007284CAR	**Expiry Date**	03/08/2016
Insured	INNOVATIVE WEALTH CREATION PTY LTD ATF THE DAVIS FAMILY TRUST T/AS 1STRUCT		
Interest	Construction Works and Public/Product Liability Insurance		
Situation/s of Risk	Anywhere in Australia		
Limits of Liability	Construction Works	$ 1,000,000	Limit any one project
	Public Liability	$10,000,000	(all claims arising out of one occurrence)
	Products Liability	$10,000,000	(during any one period of insurance)
Remarks	Cover is current until completion of contract not exceeding 18 Months from commencement of construction or until expiry date of policy whichever occurs first (excluding speculative construction where the period of insurance is limited to 12 Months from commencement of constructions)		
Premium	Paid		

This is to certify cover has been granted only in terms of the above policy's wording, a copy of which is available upon request.

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As Agent for Insurer