

# TCIS NEWSLETTER

ABN 43 338 679 821  
ACN 071 275 306  
AFS Licence No 236530

VOLUME 1 ISSUE 1

5 February 2010

## TCIS Overview

Hello and welcome to the first Edition of the TCIS-Newsletter, we hope that the beginning of 2010 was eventful with not too many sore heads.

What will 2010 bring hopefully a more stable and profitable year. As we are out of the Global decline, noting the increases in interest rates it must be true, we should all have extra money to spend on luxuries. One luxury that we all seem to over look is Insurance. Let's take a moment to reflect on the Victorian bushfires and the hardship experienced by the residents. If the majority had adequate Home Insurance the impact on their lives would not have been as disastrous, yes the fires would still have occurred but the financial burden would have been removed. Insurance in today's age is not a luxury it is a necessity and TCIS is here to help with your insurance portfolio whether it be small or large.

TCIS Insurance Brokers Pty Ltd is a registered general insurance broker offering insurance services to the Australian private and business consumer. Our goal is to provide customized insurance services to the general business community, transport operators and recreational organizations. TCIS holds an Australian Financial Services License, is a principal member of the National Insurance Brokers Association, subscribes to the Insurance Brokers Code of Practice and is committed to providing the highest level of service to our Customers.

Currently TCIS manages over \$ 10,000,000 of insurance premiums for clients ranging from domestic through self-employed transport operators and recreational organisations to large corporations.

On our clients behalf we arrange cover with in excess of 30 insurance companies, underwriting agencies and other specialist facilities both in Australia and overseas.

We provide claims management facilities, premium funding and various ancillary services in addition to general insurance market intelligence. Tailored insurance products, available only to our clients, have been drafted for motor, liability and income protection.

### Inside This Issue

- 1 **TCIS Overview**
- 2 **Products & Services**
- 2 **TCIS Financial Services**
- 3 **4WD News**
- 4 **Contact details**
- 4 **Humor**
- 4 **Legals**

**The Editor -Sabina Renna**



[www.tcis.com.au](http://www.tcis.com.au)

## Products & Services Available

### What Insurance Products & Services are available?

We offer General Insurance advice on the following Products:

- Commercial Motor Insurance
- Public Liability Insurance
- Marine Insurance
- Sickness & Accident Insurance
- Carriers Legal Liability
- Industrial Special Risk
- Commercial Risk Insurance
- Professional Indemnity
- Directors & Officers Liability
- Country/Farm Insurance
- Motor Vehicle Insurance
- Camping Equipment/Personal Valuables Insurance
- Camper Trailer / Caravan Insurance
- Home Building & Contents Insurance
- Landlords Insurance
- Misc Domestic Insurance
- Travel Insurance

and many more

### TCIS Financial Services Pty Ltd

Through our sister company TCIS Financial Services we can assist with your finance for your business and personal needs.

Our team of representatives will provide recommendations with your circumstances in mind. TCIS has access to over 30 funding sources that will ensure the best deal for you.

#### FINANCING

- Truck & Vehicle Lease
- Plant & Equipment Leasing
- Fleet Leasing
- Commercial & Business Loans
- Home Loans
- Refinance/Consolidation

---

**Products Available:**  
**Commercial Motor**  
**ISR**  
**Liability**  
**Domestic Insurance**  
**Tailored Insurance**  
**Products – Income**  
**Protection, Liability**  
**& Marine**

---



---

**Is the Bank/Vehicle**  
**yard offering you the**  
**best finance options?**

---

## Insuring Toys

Many big boys and girls have toys of one kind or another.

Some of the toys needing special insurance attention include boats (big and small), quad bikes, motor bikes, sand buggies and the like, smaller or special purpose trailers and ultra lights.

If you have high value items you probably have them insured in their own right, but many people have older low value items where they feel they could bear the loss and therefore don't see the need for insurance.

The big issue we all need to keep an eye on is third party liability i.e. covering yourself if others take action against you for physical injury of damage or loss of property.

Any registered motor vehicles have Compulsory Third Party (CTP) as part of the registration (Green slips in NSW) to cover liability for injury to others. Unless these vehicles have at least Third Party Property Damage cover in addition, you are liable for damage you cause to others property.

Unregistered motor vehicles and boats do not have any such insurance making you liable for all third party losses, both injury and damage to property.

Most of you will have domestic home and contents insurance. Included in this insurance is a Personal Liability cover for injury of damage to third parties, BUT and it is a big but, it excludes any liability arising from motor vehicles, whether registered, or not. It also excludes any powered vessels (including yachts with auxiliary motors).

### Issue

If you have an unregistered motor vehicle of any kind or a powered boat, you don't have any liability cover unless you insure it.

### What can you do?

#### Boats

No matter how small i.e. car topper tinnies with outboards, power boats need to be insured, as do jet skis etc. Importantly, unlike motor vehicles, the registration of a boat does NOT provide any form a CTP Insurance. You must take out your own cover in addition to registration.

The insurance is a package covering loss of vessel i.e. theft, third party bodily injury i.e. you hit a child in the water and third party property damage i.e. you hit someone's boat and sink it.

You can't buy third party property damage on its own which is just as well as the big issue is injury.

## Motor Vehicles

Here it gets harder. The golden rule is to register every thing you can, this is the only way you can get CTP cover.

Further we suggest you then insure the item for at least Third Party Property Damage to cover things like setting fire to the area you are riding through.

If the unit has any value, comprehensive cover can be taken which automatically includes Third Party Property Damage but won't pick up CTP.

If you have a vehicle that can't be registered, unfortunately you are on your own from a liability perspective. General insurance companies will NOT provide other than very basic insurance that does NOT include CTP.

If you intend to use unregistered vehicles I suggest you work through a club where a blanket liability cover may be in place.

### Misc trailers

Most states require registration of trailers; this will provide your CTP cover. In states where registration is not required such cover is provided by the towing vehicle.

When towing your trailer the insurance of the towing vehicle will keep you covered for damage to property – assuming you have your towing vehicle insured. Most policies will also provide limited cover to damage to your trailer but only while attached to the towing vehicle and limited to perhaps \$ 500.

### Ultra lights

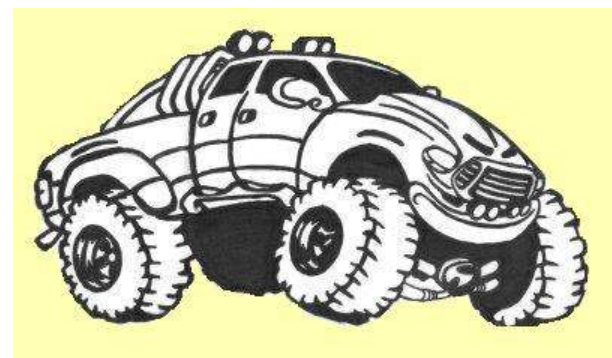
These need tailored cover to include all aspects of liability

### Summary

Ideally all motor vehicles should be registered to access CTP. You should also consider at least a Third Party Property Damage policy.

All powered boats should be insured to include liability covers.

This is a very general guide, for specific advice on what you need to do, give us a call.



### Contact details

4WD	Toll Free 1800 633 745 Lisa Brock	- <a href="mailto:lisa@tcis.com.au">lisa@tcis.com.au</a>
Adelaide	(08) 8278 7000 Kai Heinsen Ken Bradey	- <a href="mailto:kai@tcis.com.au">kai@tcis.com.au</a> - <a href="mailto:ken@tcis.com.au">ken@tcis.com.au</a>
Sydney	(02) 9567 7722 Carol Crocker Bianca Bulakovski Les Crompton	- <a href="mailto:carol@tcis.com.au">carol@tcis.com.au</a> - <a href="mailto:Bianca@tcis.com.au">Bianca@tcis.com.au</a> - <a href="mailto:les@tcis.com.au">les@tcis.com.au</a>
Melbourne	(03) 9372 9966 Tony Tongue Geoff Lewis	- <a href="mailto:tony@tcis.com.au">tony@tcis.com.au</a> - <a href="mailto:geoff@tcis.com.au">geoff@tcis.com.au</a>
Brisbane	(07) 3283 3358 Joanne Taylor Peter Kylah	- <a href="mailto:joanne@tcis.com.au">joanne@tcis.com.au</a> - <a href="mailto:peter@tcis.com.au">peter@tcis.com.au</a>
TCIS Financial Services	Toll Free – 1800 633745 Tim Edwards	- <a href="mailto:tim@tcis.com.au">tim@tcis.com.au</a>

### TCIS South Australian Staff



## TCIS NEWSLETTER SPECIAL TO ALL OUR CLIENTS 20% DISCOUNT HOME AND CONTENTS INSURANCE



### Good for a laugh:

A man is flying in a hot air balloon and realizes he is lost. He reduces altitude and spots a man down below. He lowers the balloon further and shouts; excuse me, can you help me? I promised a friend I would meet him an hour ago, but I don't know where I am?

The man shouts back: "yes, you're in a hot air balloon, hovering 30 meters above this field. You're between 40 and 41 degrees north latitude and between 59 & 60 degrees west longitude."

"You must work in Technical Support," says the balloonist.

"I do," replies the man. "How did you know?" "Well, says the balloonist, "everything you have told me is technically correct, but completely useless and I am still lost. Frankly, you haven't been much help at all. If anything, you've delayed my trip."

The man below says: "You must be in Management."

"I am," replies the balloonist, "how did you know?"

"Well, you don't know where you are, or where you're going. You have risen to where you are, due to a large quantity of hot air. You make promises you can't keep, and you expect people beneath you to solve your problems. The fact is you are in exactly the same position you were in before we met – but now, somehow, it's my fault.

Article taken from NIBA Gazette

### Legals:

The information supplied in this newsletter is an overview of covers only. You should refer to the specific Product Disclosure Statements or policy documents prior to deciding if the products mentioned meet your needs.

The information contained within this site is the property of TCIS Insurance Brokers Pty Ltd (ACN 071 275 306) and is subject to copyright. Unauthorised use of this information will not be permitted. TCIS Insurance Brokers is holder of AFS License 236530.

Should you wish to unsubscribe from this newsletter pls email [sabina@tcis.com.au](mailto:sabina@tcis.com.au) with the message unsubscribe