

# TCIS COVERNOTE

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## TCIS Overview

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We are vast approaching the end of the year, for some of us its been a cold and wet winter for others depending on which part of Australia you reside in have been enjoying sunshine and mild days even though the way spring has arrived wet and cold I would be surprised if anyone is enjoying sunshine, well we can't complain the rain is always welcomed and it has allowed some states to lift the water restrictions come December.

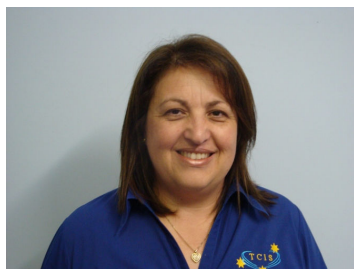
TCIS In the last few months with the assistance of a marketing company has redeveloped and launched its new logo, we thought it was time for a change and new look. Our logo represents the 3 important components of TCIS – 1. The Clients, 2. The Insurer & of course 3 TCIS. **Which means 'TCIS Brokers we're on your side'**. Please take a moment to visit our website [www.tcis.com.au](http://www.tcis.com.au) to see the changes.

Talking about change what an unexpected period in Australian politics .firstly change in leadership, then the elections which took a while to resolve however we can only presume the final results will be positive for the growth of Australia. If however some of us might have our doubts a survey conducted by the St George Bank would indicate that at least the countries business owners both in the professional and business services industries are very optimistic with 86% of respondents believing that recovery is underway, with rising incomes, increased immigration and the resources boom have all put positive pressure on business.

Businesses on average forecast an overall revenue lift by 8.39% over the 2010/11 financial year.

On a lighter note TCIS in conjunction with this issue of Cover note we are offering our readers a chance to win movie tickets for further details please refer to page 4 and good luck , and also hope you enjoy our recipe on page 4

The Editor -Sabina Renna



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



**Products & Services Available**

The TCIS Financial Services management team has over 60 years experience in Business ownership together with specialties in Finance, Real Estate, Insurance and Hospitality. This knowledge of how business operates is invaluable when seeking to assist you in setting up your financial needs.

**Finance Available:**

**Truck and Van**

**Business use Car**

**Commercial Loans**

**Home & Investment**

With affiliations to the major lenders as well as access to other financial institutions no matter what type of finance you are seeking TCIS Financial Services has the right facility for you.

Over the last 2 years many business enterprises have relied on Credit Cards to get them through the tough times. Now is a good time to consolidate that debt. TCIS Financial Services can conduct a "Health Check" on all your financial needs.

With the Aussie Dollar doing so well now is also a great time to look at upgrading your commercial vehicle/s. There isn't much that we can't lease - from Computer software, office fit outs, Business use cars right through to Trucks and fleets. We have access to Major Banks together with specialist Leasing organizations.

Had a default – bank says no give us a call we love the tough ones. We have access to lenders who will be only to happy to have a look at what you would like to achieve.

**We are members of the Mortgage Industry Association and the Credit Ombudsman Service Limited**

**Talk to the people who know the people to talk to!**



**Tim Edwards**  
**0406 751 552**



**Rebecca Maynard**  
**0488 001 022**



## Motor Vehicle Claim Excuses

The ingenuity of drivers involved in accidents, in seeking to assert their innocence, or at least excuse their errors, is apparently inexhaustible, judging from this genuine selection of excerpts from insurance claims.

I blew my horn, but it would not work as it had been stolen.

I unfortunately ran over a pedestrian, and the old gentleman was taken to hospital, much regretting the circumstances.

I thought the side window was down, but it was up, as I found when I put my head through it.

A cow wandered into my car. I was afterwards informed that the cow was half-witted.

A bull was standing nearby, and a fly must have tickled him, as he gored my car.

She suddenly saw me, lost her head, and we met.

A truck backed through my windscreen into my wife's face.

I ran into a shop window, and sustained injuries to my wife.

I misjudged a lady crossing the street.

Coming home, I drove into the wrong house, and collided with a tree I haven't got.

I left my car unattended for a minute, when by accident or design, it ran away.

The other car collided with mine, without giving any warning of its intentions



*"I was sending an email to a client from my laptop when I spilled the coffee I was drinking, while I was on my cell phone. So you see, officer, it wasn't my fault."*

## Insurance Update – Income Protection Insurance

### Is your income fully protected?

The law requires all employees be covered by workers compensation, unfortunately cover only provides for partial wages to be paid, especially for longer term claims. Importantly, there is no cover for non work related injury or illness, in such cases employees must rely on sick leave, an issue for long term periods off work. To be fully protected, employees need to top up their workers comp with some form of income protection insurance designed to both close the gap between actual wages and workers comp payment and injury cover.

Self employed contractors on the other hand, usually don't have access to workers comp or sick leave and need to look to Personal Accident or Income Protection to provide money should they be injured or disabled due to illness.

Personal Accident and Illness is the traditional form of insurance offered by the general insurance industry. The advantages include, simple application, short exclusion periods 7 - 14 days in the event of a claim, fixed premiums ie. not increasing with age, capital (lump sum) pay outs for permanent injury. The negatives are short claims payout period, usually to a maximum of 2 years and exclusion of recurring injuries.

Income protection or salary continuance policies are offered by the life insurance industry. These are usually targeted to professionals and other white collar workers. Application is usually more complicated with tighter acceptance criteria, claims exclusion periods are longer, perhaps 28 days. Cover can often continue throughout working life with premiums increasing with age. Benefits include guaranteed renewability.

This class of insurance has many options with a very significant variation in premiums. As is often the case, the better cover, the higher the cost. Income insurance must be tailored to suit individual needs with many variations to consider. At TCIS we offer a range of insurance services to our clients, for further assistance give us a call.

**TCIS Insurance Brokers – we're on your side!**

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 Rebecca Maynard Tim Edwards	- <a href="mailto:rebecca@tcis.com.au">rebecca@tcis.com.au</a> - <a href="mailto:tim@tcis.com.au">tim@tcis.com.au</a>

Competition Time

If you think you know where this picture was taken, and for a chance to win a movie voucher send us your answer via email to [sabina@tcis.com.au](mailto:sabina@tcis.com.au)  
Good luck to you all.



Recipe – Aussie Beef Burgers

Ingredients

- 500g beef mince
- 1 onion, finely diced
- 2 tbsp tomato sauce
- 1 tbsp BBQ sauce
- 1 tsp McCORMICK Oregano Leaves
- 2 carrots, grated
- 2 tsp McCORMICK Thyme Leaves
- 2 eggs
- ½ cup breadcrumbs

Method

Prep Time: 5 minutes

Cooking Time: 15 minutes

Serves: 12 burgers

1. Mix all ingredients together in a large bowl.
2. Divide mixture into 12 portions and roll into patties.
3. BBQ burgers on a medium heat for 7-8 minutes on both sides and serve on toasted buns with sliced tomato, beetroot and rocket.

Nutrition per serve: 455 kilojoules (108 calories), 5g fat (including 2g saturated fat), 6g carbohydrate (including 2g sugars), 1g fibre and 110mg sodium



Good for a laugh:

A policeman stopped a motorist one evening and asked him "Excuse me sir, but do you realise you are driving without a rear light?"  
The driver jumped out, ran to the rear of his car and gave a huge groan. His distress seemed so obvious that the policeman was sympathetic.  
"Now, you don't have to take it so hard" he said "It isn't all that serious"  
"Isn't it?" cried the motorist  
"What's happened to my b\*\*\*\*y caravan

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.

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