

TCIS COVERNOTE

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TCIS Overview

Its been a few months between newsletters and we have arrived at the end of our footy season, for all of you who still have a team left good luck for the finals and may the best team win (go cats) to those that don't well there is always next year.

At least one member of our staff is happy about their footy team's result that is Kai Heinsen from our Adelaide office, Kai plays for the Blackwood Football – C Division in the local SA Hills League. They played a historical Friday night Grand Final and won by 26 points making it back to back for the 2010 & 2011 season.

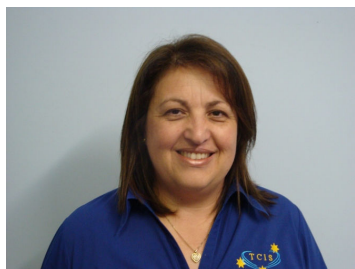
We also have a twinkle toe from the Adelaide Office Abbi Crisp who is member of the Flava Dance Studio; Abbi is part of a crew called Raw Flava. Raw Flava competes in the School Aerobic Old School Hip Hop Category and they won the SA National Champions for 2011. Their next venture will be competing in Sydney for the World Supremacy Battlegrounds (WSB) which is considered the biggest hip hop street dance competition in the Southern Hemisphere. The countries competing are Australia (6 States), New Zealand, Singapore, Japan, The Philippines, Thailand, Indonesia, Malaysia, Samoa, South Africa, Guam & Vietnam. The finals will be held in Sdney in November and we wish her all best but are confident that they have it nailed.

TCIS has also had change in our staffing around Australian and we would like to take the opportunity to introduce 2 new staff members Jessica Thorpe and Simone Fazzari.

Jessica has been with us since February joining Peter and Joanne in our Queensland office and also has been recongised by NIBA as trainee of the month for July, "keep up the good work Jess".

Simone has recently joined our NSW office due to the early retirement of Carol Croker. We also congratulate Bianca in her promotion to Senior Broker Assistant role in NSW.

The Editor
Sabina Renna



www.tcis.com.au
we're on your side

TCIS has sought another underwriter to add to the panel for our 4WD Scheme – Enthusiast Underwriting Agency with support from Australian-based Underwriter, Assetinsure Pty Ltd, Enthusiast offers outstanding premiums and policy benefits that provide the highest levels of protection for treasured cars.

The Enthusiast team has many years experience in automotive valuation, vehicle engineering and as car-show judges who can use this experience to identify the best type of cover for your vehicle even the very unusual or highly-modified models and determine a suitable Agreed Value.

We take this opportunity to give you an overview of their policy:

The kinds of vehicles Enthusiast covers include:

- Prestige, sports and performance models of ALL ages that aren't regularly driven
- Pre-2007 Low-Volume import vehicles from Japan and the USA
- Classic cars and motorcycles built before 2007 – Regular or Recreational Use
- Veteran and vintage cars
- Modified and Show vehicles of all ages that aren't in Regular Use
- Any vehicle built pre 2007 that doesn't quite fit the normal mould of standard un-modified vehicles. - **(this is where most 4WD vehicles will fit in)**

Features of the Enthusiast policy include:

- **Agreed Value** – For all vehicles even vehicles over 10 years old
Also the agreed value remains unchanged for the duration of your annual policy or
- **Market Value** - is calculated at the time the vehicle is damaged, your choice.
- **Your Choice of Repairer** – We encourage our clients to nominate a repairer they trust. All work carried out by licensed repairers is covered by our **“lifetime warranty”**
- **Salvage retention** – If your vehicle is over 30 years old and can't be economically repaired, you receive the salvage at no cost to you. If your vehicles is between 15 to 30 years old you may purchase this option
- **\$20,000,000 Liability Cover** – Should your vehicle cause damage to other vehicles or property you are covered up to a maximum of \$20 million for any one event
- **Excess-Free Window Glass Cover** – Included on all vehicles over 30 years old, optional on every other vehicles

- **Cover for drivers of all ages** (under 25)
Younger drivers who have demonstrated a responsible attitude to driving can be covered on the majority of pre 1981 classics and some later model vehicles.
- **Rapid personalised Claims service** – In the unfortunate event you need to claim just phone or email your local Enthusiast office and we'll take it from there.
- **Exceptionally competitive premiums** – Our premiums are based on individual and insurance history, the type and value of your vehicle and how often or not it is used. For example you can save up to 60 percent on Recreational and Family Fleet policies from the regular use rate

We offer cover vehicles for the following uses

- Business
- Regular private
- Recreational
- Limited Recreational
- Storage and Transit

About Assetinsure

Assetinsure is an independent Australian insurer licensed by the Australian Prudential Regulation Authority (APRA) and owned by private investors and management (70%) and GLOBAL Re (30%). Assetinsure specialises in underwriting selected insurance product lines, including professional indemnity, aviation, industrial special risks, construction, engineering, motor, financial risks and surety, household and farm. Customers consist of commercial buyers, farmers and general public. Assetinsure has been authorised by APRA since February 2004.

To obtain a quote for your vehicle with Enthusiasts, please contact Lisa Brock on 1800 633 745, we will require a completed quotation form which can be obtained from our office or via our website, the completion of the quotation form is in order to obtain an accurate agreed value and premium for the vehicle.

Retail Insurance

Over the past few months we have been working with some of our insurers to provide competitive rates for retail shops around Australia. We have had great success in providing the necessary cover at a very competitive rate. We can offer cover to such kinds of Businesses like Clothing Stores to Video Game Retailers.

Here are some of the covers we can provide such business;

1. Property
(Fire, Stock and Building)
2. Business Interruption
(Loss of Gross Income & Increase Cost of Working)
3. Theft
(Theft of Stock and or Contents outside Business hours)
4. Money
(During Business Hours, Outside Business Hours & While in Transit)
5. Glass
(Internal & External)
6. Public Liability
(Public & Products Liability)
7. General Property
Covering items away from the Premises)
8. Taxation Investigation

Should have any questions or queries with regards to obtaining a quote for Retail Insurance or Business Insurance please give us a call and we can help you have the right cover you require at the right price.



Mobile Plant & Machinery Insurance

Underwriting Agencies of Australia Pty Ltd (UAA) now offers a new product specifically for businesses working & operating Mobile Plant & Machinery. This cover can be written in conjunction with their Material Damage Insurance

The new cover goes under the name of PROCON & provides five Cover Options in one Comprehensive Liability Package.

1 BROADFORM LIABILITY

Protects your legal liability to pay compensation for Bodily Injury & Property Damage arising from your business activities

2 PROFESSIONAL CIVIL LIABILITY

Meets your contractual obligations to have Professional Indemnity Insurance

3 DIRECTORS' & OFFICERS' LIABILITY

Provides personal protection to your directors & officers where they are held personally responsible whilst carrying out their duties as a company director or officer

4 STATUTORY LIABILITY

Provides protection for penalties arising from a breach of Government Legislation

5 EMPLOYMENT PRACTICES LIABILITY

Provides protection for claims arising from employment related activities



For further details on any of the above insurance and for any insurance queries please contact Kai Heinsen on 0418 885 418

Contact details

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Quote

Our life's a stage, a comedy: either learn to play and take it lightly, or bear its troubles patiently.
Palladas

JOKE

Life after Death

A boss asked one of his employees, "Do you believe in life after death?"

"Yes, sir," replied the new employee.

"I thought you would," said the boss. "Yesterday after you left to go to your grandmother's funeral, she stopped in to see you!"

TCIS NSW NEWS

TCIS recently took part in the Transport Workers Union Conference in NSW and with great success it was attended by our State Manager Les Crompton.



Legals:

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