

The Tobin Tribune



Oxford Dictionary Meaning "TRIBUNE of the people" meaning official in ancient Rome chosen by the people to protect their interests.

House Fire Claim, Clients comments.

Rob (his real name) received a phone call from his property manager on 27 September 2002 advising him that one of his investment properties had burned down. Rob at first didn't believe the caller but soon realised it was no joke. When Rob (who is a builder and draughtsman) saw the damage for the first time, he could see the house was gutted by the fire. Fortunately the tenants escaped unharmed. The fire was thought to have been started by the tenants children playing with matches!

Rob, a client of mine since 1987, called me and said, "I've got some bad news Jeff.". After establishing the facts I made a call to Royal and Sun Alliance (Now VERO) who despatched an assessor to the scene straight away. In fact the assessor arrived at the scene of the fire before Rob did.

Rob says " he had an extremely good response from Royal and Sun Alliance (Vero) and an excellent response to the claims costs, a fair price was established to rebuild the property".

Due to circumstances Rob did not want to rebuild on the site of the fire, as Rob's broker I was able to negotiate with the insurer to obtain a fair settlement so that Rob could rebuild on his preferred site.

Rob says " the settlement process was absolutely faultless and the excellent settlement was in my favour, having a broker intervening smoothed the process and made the claims process painless" Thanks Rob for sharing your story and thanks to Vero for great service.—Jeff.

Jeff's Comments

Jeff Tobin CLU; ANZIIF (Snr Assoc)

Hello again, just a few lines before we all celebrate the end of another busy and eventful year.

This time of year a lot of us go on holiday so I have again put down some ideas on securing your homes.

- Stop newspaper deliveries and ask a neighbour to collect your mail.
- Always remember to lock all doors and windows when you go away. Fit deadlocks on your doors and locks on your windows. Hide keys or take them with you.
- Lock your garage and also lock any doors from the garage to the house.
- Turn the volume down on your telephone so that it can't be heard from the street or switch directly to answerphone if you have one. That way a thief won't be able to hear it unanswered.
- Turn off your hot water and gas (if possible) and make sure all appliances are unplugged.
- If you are not taking your car with you, disable it, or keep it locked with the alarm activated—even in your garage.
- Put away ladders and tools. Lock any sheds, arrange for your lawns to be cut.
- Leave a spare key with a trusted neighbour or a friend, not somewhere outside! and get them to keep an eye



Its been a big year for Debbie our office manager who gave birth to Jamie on 30 August 2003. Congratulations to Debbie and Steve. Jamie now assists us 3 days a week in the office.

on the place for you. Let them know how long you'll be away and if possible give them a contact number. (And remember the box of choccies for them as a thank you when you get back).

Record serial numbers and purchase details of your high value items and appliances. Then if you get burgled, you have a record of exactly what you owned, when you bought it and how much it cost.

And for all of you who have a large CD and/or a DVD collection , please make a list of titles.

And please do not leave valuables in your car!!

Taking a little time now could save you a great deal of time and trouble later if you ever need to claim insurance or organise replacement.

If you want to give me a list of these items to keep on your file, please feel free to do so.

On behalf of Elaine, Debbie and myself I will take this opportunity to thank you for your valued custom again this year and we wish you, and your families a very merry Xmas and relaxing festive season.

May 2004 be a happy, healthy and prosperous year for you all.

Take care on the roads and don't get sunburnt! Skin cancer is on the increase.

If you need to contact me in January, I will be available on my mobile 025-963144 or try the office number after 6 January.

Name change for AETNA policy holders.

As you will be aware Aetna health was purchased some time ago by Southern Cross. All documentation has now been changed to Southern Cross, so when you get your policy renewals or any other correspondence, do not be alarmed by the Southern Cross stationery, your policy remains the same, its just another insurance company name change.

KEEPING UP WITH COSTS

It's interesting to look at medical inflation over time. Here's how some healthcare has escalated over the past two decades. Source Southern Cross internal data.

Tonsils (Adult)

1982	\$400
1992	\$1,760
2002	\$2,240

Total Hip Replacement

1982	\$1,900
1992	\$8,690
2002	\$14,040

Appendix

1982	\$80
1992	\$540
2002	\$1,040

LOTTO TICKETS AND YOUR FAMILY TRUST

A recent article in an accountants newsletter is worth repeating here...

If you have a family trust, use it to buy your lotto tickets. If you win, wouldn't you want it to belong to the trust? Imagine trying to gift \$1 million to your trust at the maximum rate of \$27,000 per year! You must be able to prove the trust bought the winning ticket. Do this by getting the trustees to pass a resolution to buy the tickets. It is best to draw a cheque on the trust as well and pay it to yourself in advance for, say, a year. Don't forget to keep the process going.

Need information on establishing a Family Trust? Call me and I can arrange a Free half hour consultation with Trust Specialist Simon Weil of Morrison Kent Solicitors. This is a special offer to Tobin Financial Services clients.

R.U. Looking to refinance a Mortgage or take on a new Mortgage?

If..

6.6% interest floating, or
6.75% interest fixed over 18 months

Is of interest to you,

Or

If you are self employed, we can arrange up to 80% finance without financial accounts.

Or

100% Finance loans also available.

Conditions apply: For further information on these specials or other mortgage options, contact me and I will arrange for our mobile mortgage expert to call you.

TOBIN INSURANCE SERVICES LIFE, MEDICAL, FIRE & GENERAL INSURANCE

**Mail to: FREEPOST
PO BOX 83-183
EDMONTON
AUCKLAND**

Telephone: 09-4125997

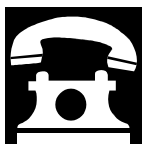
Fax: 09-4125996

Email: info@tobininsuranceservices.co.nz

When calling us please leave a message with our answer service or if you prefer try the mobile number. We will return your call just as soon as possible.

Your call is important to us and will be treated with priority,

Thank you!



As a general guide on office hours, I can return your call during normal business hours of 9.00am to 5.00pm Mon-Thurs. If your call is not returned immediately it is because I am in a meeting with clients like you.

Fridays, I aim to leave the office by 4.00pm at the latest –Jeff.