



Tony Bemrose  
Insurance Brokers

Professional Insurance  
Management Services



**Tony Bemrose Insurance Brokers**  
ABF Travel Insurance

Dear ABF Member,

Thank you for embracing the opportunity to participate in the ABF Corporate Travel Insurance programme.

**The current policy expires on the 1st of March, 2013 and DOES NOT AUTOMATICALLY RENEW.**

The scheme has been very successful with over 3,400 members joining in the first year.

**We are proud to have been able to provide critical assistance when it was needed for so many members. We received and settled an enormous number of claims on behalf of the ABF and we have been pleasantly surprised by the expressions of gratitude and thank you emails from members for the handling and settling of their claims.**

We have successfully renegotiated this cover and are pleased to announce that Allianz Australia Insurance has been selected as the underwriter for the 2013/2014 year. Allianz is one of Australia's largest insurers and is part of the Global Allianz Insurance Group.

**This policy comes in to force on the 1st of March 2013.**

#### **2013/2014 ABF CORPORATE TRAVEL PRICING AND BENEFITS**

In light of the large participation rate and significant volume of claims paid, for the 2013/2014 year an age based pricing formula has been introduced with premiums starting at \$140 per person for up to 60 years old. The pricing more accurately reflects the risk demographic of the members and ensures the longer term sustainability of the insurance program.

This allows for the premium and cover to remain the *cheapest and very best available*, while maintaining the important core benefits of the policy for you.

The premium you pay is based on your age as at the renewal date 1st March 2013 or the date in which you submit your application. If you plan to travel during the next 12 months, we encourage you to complete your application as soon as possible to secure the cheapest insurance premium.

[Apply Here](#)

**To take advantage of the ABF Corporate Travel Policy, you can [Apply Here](#) or by going to [www.tbib.com.au](http://www.tbib.com.au) and following the prompts to the ABF Travel Insurance page where you can view the payment options and complete the online application.**

**Premiums for the 2013/14 year are:**

Up to age 60 years old	\$140.00
Age 61-65 years old	\$180.00
Age 66-70 years old	\$225.00
Age 71-75 years old	\$280.00
Age 76-80 years old	\$345.00
Age 81-85 years old	\$420.00
Age 86-90 years old	\$500.00

\*\*If you don't have access to the internet we can assist you with registration. An additional fee of \$20.00 is applicable for non-online applications.

**The following exclusive policy benefits have been retained.** Many of these conditions are not available to the general public directly or through travel agents & credit card insurance arrangements and are only obtainable when participating in a Corporate Travel Insurance Policy.

- **Allianz Global Assistance** offers 24-hours medical advice & emergency assistance. **All calls are answered & managed in Australia.** You will be supplied with an **EMERGENCY ASSISTANCE** card with all applicable contact details.
- **Pre-existing medical** conditions are covered if:
  - You are not travelling against doctors' advice. If you have a pre-existing medical condition we recommend that you get a letter from your doctor confirming that you are fit for travel.
  - You are not travelling to seek medical advice.
  - You have not been diagnosed with a terminal illness and/or condition

**This really is a landmark benefit and is very difficult to achieve under any other arrangement.**

- **Medical examinations are not required** to obtain the cover
- **World-wide cover**
- **Cover all trips commenced during the period of the policy** including overseas trips and travel within Australia when you are more than 100 kms from home. As you may be aware, individual travel insurance arrangements generally only cover a specific trip.
- **You are covered to the age of 90.** Cover expires when you turn 91 years of age. (You are however covered until the end of journey if you turn 91 whilst away.)
- **Spouses/Partners and dependent children are eligible to apply** if they travel with the ABF member. A premium per traveler is applicable.
- For a full policy wording & description of cover please refer to the [Policy Wording](#) & our [Policy Coverage Summary document](#)

Just to give you an idea of the variety of ways that we were able to help ABF members, the following is a very brief cross section of claims received and settled:

Cancellation of a cruise due to diagnosis of serious illness	\$20,000
Severe head injuries sustained in an accident in North America	\$12,000
Missed rail connection due to delay in flights	\$1,000
Payment of Hire Car excess due to collision	\$1,500
Luggage failed to arrive in Singapore.	\$1,200

**Quality insurance is the wisest investment.**

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TBIB is specialist insurance practice and we would be delighted to provide you with advice or assistance in any of the following areas.

- Commercial property insurance
- Funeral cover (through [www.bemroselife.com.au](http://www.bemroselife.com.au))
- Investment property insurance
- Residential property insurance
- Business protection insurance
- Life insurance in Self managed Superannuation. (through [www.bemroselife.com.au](http://www.bemroselife.com.au))

Kind regards,

Steve Weil



Senior Broker

Sean Bemrose



Director

Tony Bemrose Insurance Brokers

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

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