

Steering a safe course



through our retirement years

# REBUS NZ INCORPORATED

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11<sup>th</sup> November 2017

## NEWSLETTER NO 33

Dear Club President and Officers,

2017 is fast drawing to a close with many Clubs effectively in recess for a couple of months. **Decisions for the affiliation year 1 April 2018 - 31 March 2019 will need to be made early in 2018.**

**REBUS** has had an excellent year with 49 Clubs now affiliated. We know of several more that have this matter under active consideration.

At our Board meeting earlier today, it was resolved to

### **maintain affiliation levies at \$2 per member.**

This has been possible through careful budgeting and tight control over expenditure. **REBUS** will complete the year to 31 December 2017 with another modest surplus of income exceeding operational costs coming well within our budget. Audited financial statements will be available in January.

**Our Reputation.** At an Information Day recently held in Hawkes Bay, one of the attending Clubs observed that having now had the opportunity to meet us face to face and hear the experiences of Clubs which had already become **REBUS** affiliates, the misinformation which had been widely circulated, was clearly without foundation.

**Endorsements of REBUS.** During the past year, we have received many complimentary expressions of approval of the way we have discharged our duties as a Service Centre. But you don't have to take our word for that. Here is just one we have reproduced below – several **more** are included in the attachment to this Newsletter and more appear on our website <https://www.rebus.nz/endorsements>

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*To Graeme McIntosh*

*Chairman*

*Rebus NZ Incorporated*

*04 November 2017*

*Dear Graeme*

*The Committee of Havelock North Village Rebus would like to express its appreciation to be given the opportunity to meet yourself and Norma Parker at the recent Information Day.*

*Your presentation was very well received and reinforces our Club's opinion that Rebus NZ is fulfilling all the objectives that you have set for the Organization to the benefit of all affiliated Clubs. You did emphasize that Rebus intends to operate as a Service Centre rather than a Governing Body as was our previous experience with PSPL. This totally meets the requirements of our Club.*

*You appear to have a widely-experienced Committee behind you and your response to any questions that we have raised has been most timely and well thought through. (continued over page)*

*Rebus NZ appears to operate in a very open and cost-effective manner and has established a very informative website to promote a two-way information flow.*

*You did state that, in your opinion, the on-going re-organization of the “ex-Probus” clubs will still result in three separate groupings competing for membership. In our opinion, this is unfortunate, but our Club is firmly of the opinion that the “Rebus model” is by far the preferred option and believes that your performance will continue to attract wider Club support.*

*We are extremely satisfied with the service that Rebus has offered to date which has fully met all our expectations. Carry on the good work.*

*Dave Tuck, President, Havelock North Village Rebus Club.*

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**Your Club's affiliation decision for the coming year.** The distinctive **REBUS** name is now widely recognized, as is our logo and motto – ***Steering a Safe Course through our Retirement Years.***

**We invite you to take a leap of faith,** save your Club money and enjoy the benefits of affiliation with **REBUS**. We are non-intrusive and our Clubs have the right to total autonomy. We do not get ourselves involved in defamatory situations or face large legal bills and compensation payments. Affiliation levies are spent **exclusively** on providing our Clubs with all the benefits of a well- run Service Centre where timely responses to all communications are mandatory.

**An Application for Affiliation is attached.** We hope your committee and membership will give it favourable consideration and we look forward to hearing from you.

**Travel Insurance.** Since 30 September, Clubs affiliated to **REBUS** or FNZI have no longer been able to provide their members with access to a travel policy which automatically covered pre-existing health conditions (PECs.) The loss of that facility mid-way through the term as a result of high claims experience, is regretted. However, it gives us the opportunity to consider other options put to us by WillisTowersWatson (WTW).

Our old policy which I had negotiated for the original Steering Committee and subsequently utilized by PNZI, was capped at \$100k for medical claims. We knew this might be inadequate for a serious event occurring in North America and some other parts of the world. Travellers were accordingly warned of this limitation.

Proposed new arrangements could remove that cap and provide **unlimited** cover. Some Insurers are now taking a more flexible approach to coverage for PECs and in some cases, it is merely a matter of how much of an additional premium a Traveller is prepared to pay to ensure peace of mind whilst away from home. When added to the other costs of a trip, travel insurance, even with a loading, may still amount to a small proportion of the overall cost.

Whilst an applicant for travel insurance **must declare all PECs**, the application process will provide an option not to pay an extra premium to cover a particular PEC or any related medical expenses. If the Insurer is unable to provide cover at all, a condition to that effect will be applied in both cases. Where a health condition is under control and medical advice suggests intended travel is safe, travel can still proceed with reasonable confidence.

**REBUS** will be keeping its affiliated Clubs fully informed on the outcome of our current investigations.

Sincerely,

Graeme McIntosh (Chairman)