

COTA INSURANCE FOR SENIORS



COTA Insurance can offer great deals and substantial savings no matter what type of insurance you need.

With a comprehensive range of insurance products including Home & Contents, Motor Vehicle, Travel, Caravan and Landlord Insurance, we've got all your insurance needs covered.

Over the past 25 years, we have worked with our underwriting partners to develop our specialized insurance products. We continually research the market to ensure our insurance products are suitable for over 50s and are competitive in the market place.

Our home and contents policies include a range of features, like new-for-old replacement regardless of age, handbag snatch and grab cover, and up to 30% no claims discount.

And if you have held a no claim bonus rating on motor insurance for the last three continuous years or more with your current insurer, we will protect that rating for life when you transfer to COTA Insurance.

COTA members are also guaranteed a renewal invitation, regardless of your age or claims history (excluding travel).

With COTA Insurance you'll also experience first class service, policy excesses to suit your needs and flexible payment options including a choice of annual or monthly payments with no additional policy fee*.

The following briefly summarises two of our insurance products that we have developed with your needs in mind.

HOME AND CONTENTS

For many of us our home is our most valuable asset. So the right insurance cover for your building, contents and personal effects is a necessary part of life. With this in mind, COTA Insurance offers a comprehensive range of covers that give you real value for money.

Our Classic Home Insurance Policy is designed to protect your home and contents from loss or damage caused by insured events like fire or smoke, storm, theft, rainwater or water run-off, just to name a few.

Our more comprehensive Prestige Home Insurance Policy covers you for accidental loss or damage to your buildings and contents. So, if you unintentionally spill a glass of red wine onto your carpet, or break a favourite vase, you can relax knowing that you are covered.

MOTOR

Your motor vehicle can represent a major investment and one that you rely upon in many ways. We can help you look after this investment by providing value for money insurance products.

COTA Insurance offers several levels of car insurance and we can cover both your vehicle and someone else's property for accidental loss or damage.

Our multi-featured comprehensive car insurance cover provides generous benefits and a choice of policy options, including agreed or market value. Our third party property damage policies provide real peace of mind, covering you for damage you may cause to someone else's property.

Call COTA now on 1300 1300 50.

(Local call charges apply. Higher rates apply for mobile phones.)

*Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply. Monthly instalments not applicable to travel. Insurance and Membership Services Ltd ABN 59 057 159 743 trading as COTA Insurance is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFSL No. 234708. COTA Insurance acts as an agent for Allianz, not as your agent. Travel insurance is arranged and managed by ETI Australia Pty Ltd, ABN 52 097 227 177, AFSL No. 245631, trading as Mondial Assistance and underwritten by Allianz. A Product Disclosure Statement (PDS) for insurance products can be requested by calling 1300 1300 50 between 8am and 6pm CST Monday to Friday. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. You should read and consider the PDS before deciding whether to acquire any product mentioned. We receive commission on these insurance products as a percentage of the premium paid for each policy ranging from 5% to 25%.



Editor's Note

Dorina Fanning

This has been a great year for COTA Seniors Voice, we have had major wins in policy with free travel on public transport and the pension increase.

We have just launched a brand new service for members (see page 6) and held our first ever, very successful IT Expo.

Every Generation winds down for another year and we acknowledge the finalists on page 10.

I would like to thank everyone who wrote in to us this year and I look forward to hearing from you in 2010. Have a safe and happy New Year.

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Features

- 2 Information Technology Expo.
- 3 Getting older Australians on-line
- 6 New Service for Members Launched
- 7 COTA IT Survey
- 10 Every Generation's Big Night Out
- 12 Hassle Free Home Maintenance
- 13 Red Cross Service can help during heat waves
- 14 More than Medicines - Living Well
 Create an elegant Christmas Card
- 15 Beyond Maturity Blues: Learning about depression in carers and older people.
- 16 New Strength for Life Partners in Community Centres
- 17 Missing the Message? How to help overcome hearing loss.

Regulars

- 5 Policy Council
 From the Chair, Jim Giles
- 6 From the Chief Executive
 Ian Yates AM
- 15 Finance
- 18 Book Review
 Lovatt's Puzzle

- 19 Food - Dreaming of a White Chocolate Christmas
- 21 Day Trips
 Travel



COTA Seniors Voice Christmas Closure Times

The office at 45 Flinders Street will be closed from 12 noon, Thursday 24th December 2009 and will re-open on Monday 4 January 2010.

For emergency insurance claims see the information below.

INSURANCE AND MEMBERSHIP SERVICES LTD

Over Christmas and New Year we will be CLOSED

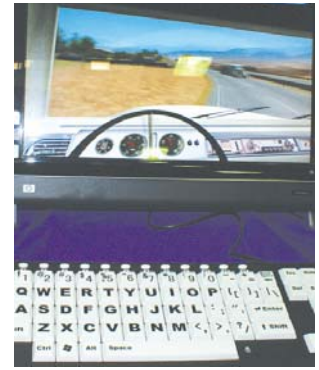
From 1pm on Thursday 24th December 2009
 Friday 25th December 2009
 Monday 28th December 2009
 Friday 1st January 2010.

General Insurance Claims –
 Please phone **1300 651 777**

Thank you for your support and
**WE WISH YOU A HAPPY AND SAFE
 CHRISTMAS AND NEW YEAR**

**COTA Membership
 COTA General Insurance
 COTA Travel Insurance**

1300 1300 50
(Local call charges apply. Higher rates apply for mobile phones)



Above left, Mr Jim Giles AM, Chair, COTA Seniors Voice Policy Council

Above - over 150 attended the IT Expo .

Highly successful IT Expo explores options and networks for seniors

'Congratulations to COTA on the IT Expo. It was excellent... helpful people and useful information...it cut through the usual difficulties we all have in gouging out the information we need from the appropriate organisations ...'

This was one member's feedback about the highly successful Information Technology Expo COTA Seniors Voice held on Friday 16th October. Over 150 people attended throughout the day, one of our largest member forums in

recent years. Organisations and businesses provided stalls that included internet service providers, computer clubs, mobile phone companies, technology to assist people to stay in their homes and much more.

Flinders University Medical Devices Assistive Technology Program, surveyed people to see what technology older people would like to see developed to assist them in their daily lives.

Prizes were donated by Telstra, Safe at Home, RSB, Connecting Up Australia, and ACS PC Recycling.

MC for the Expo was Mr Jim Giles AM, Chair, COTA Seniors Voice Policy Council.

Presentations included Older People & Information Technology, MANA: A Memory, Appointment and Navigation Assistant, information about local library IT services, on line access to care services

COTA Seniors Voice will be telling government that older people must have access to Information Technology to ensure that they are active, informed and included participants in the digital age.



Above - looking for a recycled computer?



Above: City of Tea Tree Gully Library representatives



Above left: Kathy Caddick, Berri Computer Club



"The bonus in this kind of Expo is the opportunity to talk to so many people who may prove to be interested in either joining in with an existing club or forming a new one in a different area. Then, if there is time, discussion with people representing a wide variety of other organisations at such an event can also prove to be beneficial."

Kathy Caddick, Berri Computer Club
source: Australian Seniors Computer Clubs newsletter Vol 11. No. 10 November 2009

Kathy tells that it is 14 years since COTA had loaned the Berri Club its first computer, but since those first nervous days Berri Members have learned many exciting computer skills including keeping in touch with family and friends using Skype, and using sewing machines and laptops to produce wonderful creative textile items.

Winners on the Day

IT Survey Prize Winner

William & Dulcie Stanton
12 months COTA Membership
by COTA Seniors Voice

Rhonda Kellie
Recycled Computer
provided by ACS PC Recycling

Lyn Moxsted
Recycled 15" LCD Screen
provided by ACS PC Recycling

Sandra Hutchinson
Wireless Connection
provided by Telstra

Lui Di Venuto
iPod provided by Connectingup
Australia

Joan Shannon
Talking Scales
provided by Royal Society for
the Blind

Kristina Barnett
Monitored Alarm
by Safe at Home