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Welcome to the final edition of Legal Insight for 2013.

## Get Ready to Unwind these Holidays

The annual holidays means different things to different people. For some it will be spending time outdoors at home with family and friends. For others a trip to the beach, the sand, surf, kites and cricket. If you are in the fortunate position of packing your bags, make sure you attend to the following to ensure you return back home to find everything in tip top shape:

- Pay your credit card and utility bills in advance to avoid the possibility of late payment fees
- Check your legal affairs are up to date, eg, wills, powers of attorney and any other appointments or records
- Make sure your medication is in good supply as well as any prescriptions
- Understand quarantine and customs restrictions if travelling overseas
- Let family and friends know where you are. Consider registering your itinerary if you are travelling alone
- Be aware of scams and fraud. Know your local currency, and only deal with reputable vendors
- Pay careful attention to international driving regulations and driving permit requirements
- Last and most importantly, look after yourself – be it food hygiene, being sun smart, a consideration of the local laws, or your personal safety in the face of crime or natural disasters. It always pays to be well prepared!



### Did you know...

If you work in the city, our Melbourne office is ideally positioned to meet your legal needs. For a convenient lunch time appointment or consultation, give us a call.

If you would like to receive an electronic version of Legal Insight, please:

- call Tristan Tottenham of our office on 9870 9870
- write to us at PO Box 450, Ringwood 3134
- send an email to [office@hutchinsonlegal.com.au](mailto:office@hutchinsonlegal.com.au)

### Words to the Wise

**“We can’t solve problems by using the same kind of thinking we used when we created them”**

Albert Einstein

## Rental Car Insurance

Come Christmas time at any major airport, you would be forgiven for thinking holidaymakers have packed everything including the trusty kitchen sink! Mercifully for the baggage handlers, the travelling public’s sense prevails, leaving the family car at home for the more sensible option of a rental at the destination port.

99% of the time there will be no issue. Swipe the credit card, keep the tank and tires full and you are on your way. However pay attention to the fine print so as not to end your R&R on a downer.

- Know your excess – like all types of insurance, insurance suggested by rental companies are likely to offer tiered premiums based on the excess you accept to pay.
- Compare rental pricing inclusive of an insurance policy to obtain an accurate reflection of true costs.
- Inspect your vehicle both before delivery and at the time of returning it to the yard. Smartphones and digital cameras make this an easy task.
- Be prepared to pay out your excess even if you can demonstrate another driver was at fault, (or even when the repair bill does not exceed the excess).  
As they say *them’s the brakes!*

# Hold your Horses! Road Rules Equine Style

With daylight savings upon us, what better way to enjoy a balmy evening than to get some air in your lungs, polishing the leather trim, and then taking your equine pride and joy out for a gallop. However if you detect rough idling on EquineMax-98, best you attend a refresher course on the road rules – four legged style!

First up on the three-day event program is to remember the Road Safety Act 1986 (Vic) governs the safe use of animals on public roads. The Road Safety Road Rules 2009 (Vic) fill in much of the detail. An 'animal' is not defined in the Regulations, nevertheless an animal ridden or drawing a vehicle is considered to be a 'vehicle'. Interestingly animals are specifically excluded from speed control. However fear not. With the fastest gallop clocked at 70 km/h, you are unlikely to have your patchwork hindquarter snapped for posterity any time soon.

Before you rise early and reach for the salt lick, please refer to the safety card in your day pack. Approved helmets must be worn by the rider and any passengers. Like bicycles, riding is restricted at two abreast unless you are overtaking another rider. If you plan on riding at night with coach in tow, don't forget to install forward white and red rear lights in addition to at least one red rear reflector to alert of your presence.

As you approach the cross country start line you should be aware of some of the unique rules provided to assist in the safe riding and welfare of your mount, for example:

- riding on or across a continuous white line is A-OK;
- animals can be ridden against the direction of traffic on a one-way

street, provided it is lawful to ride on the adjacent footpath (see below); and

- the same logic equally applies to not having to comply with keep left or right traffic directions, or even keeping to the left of oncoming traffic.



As to whether you can ride on a footpath, the default position is you may unless the local council says otherwise. If you do venture onto the pavement remember pedestrians always come first!

In the unlikely event of your beloved breaking down, why not take a pit stop on a nature or median strip. Should the tread show signs of being unroadworthy, holler a float direct to the stables and then inspect the shoes. Never take the shortcut of lashing up a tow rope.

Finally if you hit the referee's car on the way to collecting your 'best in show' ribbon, your obligation remains to exchange details and render assistance like any other road user. You have now passed with flying colours, giddy up!

# 2014 Australian Bush Calendar

Building on the warmly received iconic Australian beach calendar of 2013, the Hutchinson Legal 2014 calendar exhibits the subtle yet captivating vistas of the Australian bush in a superbly crafted pictorial.

Calendars are available from both our City and Ringwood offices from Monday, 2 December 2013. We are seeking a gold coin donation to support the work of Benwerren. Benwerren's aim is to strengthen families, by supporting women and children in need. They provide practical support in the form of 'time-out' in a peaceful environment while their physical, educational, emotional and spiritual well-being is being attended to.

## A Christmas Message



Con, Grant and all the team at Hutchinson Legal thank you for your support in 2013.

We trust you will share an enjoyable and meaningful Christmas with your family and friends, and that you are safe on the roads. We look forward to working with you in 2014 no matter the challenge and wherever your journey takes you.



**We would like to thank Damian Jones for his contributions to this edition of our newsletter.**

*Con Nottas* 



HUTCHINSON LEGAL

per Con Nottas & Grant Hutchinson

Tel: (61 3) 9870 9870

Fax: (61 3) 9870 5704

Email: [office@hutchinsonlegal.com.au](mailto:office@hutchinsonlegal.com.au)

PO Box 450, Ringwood 3134

## FastFACTS

**\$60,000**

**Cost of a medical evacuation from Bali**

**\$45**

**Cost of seven days travel insurance to Bali over Christmas for a 45 year old**

**160M km**

**Distance Santa and Rudolf will travel on Christmas Eve**

**1973**

**Year of the introduction of the Australian \$50 note**

**165,820**

**Total number of Surf Lifesavers across Australia**

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