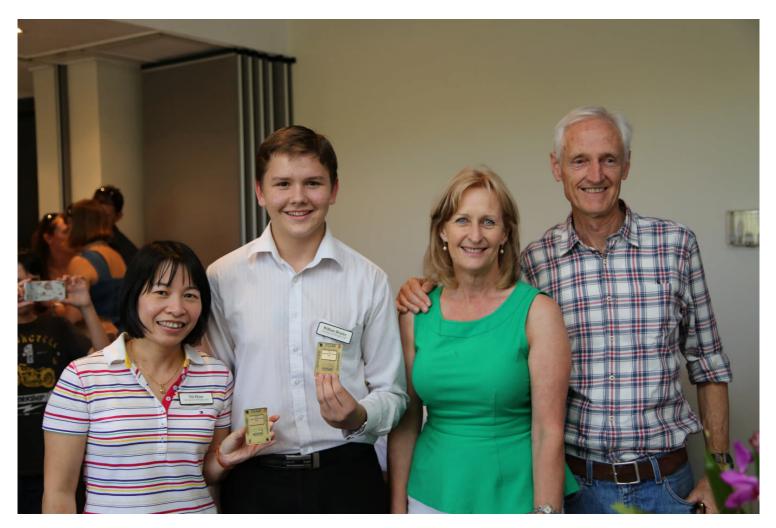
The Summer Festival of Bridge

Daily Bulletin 4

Saturday January 17 2015



Congratulations to the winners of the Super-Novice Teams: Thi Hong H Pham, William Brazier, Christine and Kerry Bartlett





Tim Bourke's Problem

4. PLANNING

Dealer South. Both Vul.

	NOR1	6 2 0 5 10 2	
	SOUT ♠ A 3 ♥ Q 4 ♦ K 7 ♣ K Q	2 4	
West	North	East	South 1NT [*]
Pass Pass	2 ♣ 3NT	Pass All pass	2•

* 15-17

How do you plan to make 3NT when West leads a fourth-highest four of spades?

ABF's Teacher Accreditation Program

This initiative was launched at the **2014** Summer Festival of Bridge (SFOB). The goal is to support and acknowledge bridge teachers who strive for continuing professional development in the teaching methodology and materials they use to teach bridge. The program is conducted and managed by the ABF's National Teaching Coordinator, Joan Butts. At this year's SFOB the first round of accredited teachers were awarded their **Certificate of Recognition** as an accredited teacher under the program. These bridge teachers have attained the required number







of points to demonstrate their commitment to continually updating their skills and knowledge. Many more teachers are well on the way to achieving this status! **Congratulations** go to:

1. Cath Widdon, Peninsula Bridge Club, New South Wales - Cath started playing cards with her grandmother and loved playing 500 and Hearts at University. She learnt in Sydney but when her husband's work required a move to Korea she did not play for a few years. A move to Singapore enabled Cath to take up bridge once again with a group of expats and things have progressed from there. Peninsula Bridge Club has a comprehensive education program for its members, including *Teams of 3* events, *Pro-Am*

tournaments, a mentor service etc. The education team at the club is a collection of teachers, directors and experienced players who have agreed to follow a uniform system agreement as supervisors and an approved syllabus as teachers.

More recently the NSWBA Council has invited Cath to be the bridge education representative for NSW along with being the Metropolitan representative for all bridge clubs in Sydney. On top of these responsibilities, Cath works as a bridge teacher and director on a couple of cruises each year.

2. Stuart Packington, Randwick Bridge

Club, New South Wales - If he had completed his homework, Stuart was allowed to kibbitz at his father's Friday night bridge game with friends. At 14 his father taught him basic ACOL and he was eventually allowed to join their regular Friday evening when a guest was unable to attend.

Stuart played bridge at University but played only sporadically once he started work. He again started playing bridge when posted to Jamacia as a number of other teachers were bridge players. With a move back to England and a job involving lots of travel bridge again took a back seat.





A move to Australia in the mid-90s saw Stuart take up bridge once again and upon his retirement in 2005 he became interested in directing and teaching bridge. Stuart also has taught bridge on cruise ships.

3. Sandra Mulcahy, Toowong Bridge Club and Beenleigh-Logan Bridge Club, Queensland

At the invitation of a friend Sandra learnt bridge in the mid 90s but due to work commitments did not play for 13 years. Upon her retirement in 2009 she took up the sport once again to keep her brain active and to have fun. In 2011 she was successful in her application for the ABF's National Marketing Officer position and this also keeps her busy.

Sandra has a strong commitment to best practice in all administrative endeavours and has been teaching bridge in recent years at the Beenleigh-Logan Bridge Club and more recently at the Toowong Bridge Club.

As a competitor at the last two North American Bridge Championships she has had the luxury of attending workshops conducted by Audrey Grant. She considers Audrey Grant and Joan Butts best practice in teaching bridge.

Sandra is impressed with the ABF's methodology and materials for teaching.

4. Trish Thatcher, Port Stephens Bridge

Club, New South Wales – Trish's mother taught her bridge in the 90s and she subsequently taught her husband. They eventually joined the Bathurst Bridge Club and started playing in Congresses, did a bridge holiday with Ron Klinger, purchased lots of bridge books and tried to learn 'everything'.

In 2008 they joined the Port Stephens Bridge Club and Trish was asked if she would teach beginner classes. She always strives to make lessons 'fun', with anecdotes of her own and experts' disasters, stressing that making mistakes is normal and part of the experience of the game. Trish







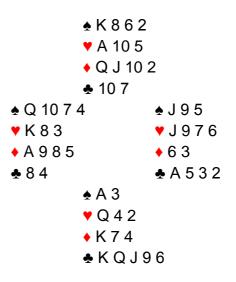
emphasises the importance of the partner relationship and understanding, and that players should be prepared, and be allowed, to play with many partners, not just one. In 2012 she joined a colleague conducting bridge on a cruise ship where she provided the lessons.

The ABF Teacher Accreditation Program is viewed by Trish as an opportunity to improve her teaching and to gain official recognition for what she has been doing. She has enjoyed both being part of the program and the people she has met while doing it. The ideas on modern bidding and recommended topics for intermediate lessons was just what she had been looking for to incorporate into her lessons.

Tim Bourke's Problem

SOLUTION

This deal was played in a local teams match after identical auctions. Both declarers noted that the fourth-best lead of the lowest spade spot-card missing marked the suit as 4-3.



As a result, both declarers saw that they would have time to knock out both of the minor-suit aces. The first declarer played a low spade from dummy and the contract could no longer be made. He won the first trick with the ace and played on clubs, East





taking his ace on the second round. The spade suit was cleared and declarer led dummy's queen of diamonds, which held. Next he tried a diamond to the king, hoping to reach his good clubs. Alas, West produced the ace and then cashed his two spade winners before exiting with the nine of diamonds. After taking dummy's two diamond winners, declarer led a low heart to the queen and West's king. As he lost another trick to the jack of hearts, he finished down two.

The second declarer formed a better plan: he won the first trick with dummy's king of spades then played on clubs. East took the ace of clubs on the second round of the suit and exited with a spade to declarer's ace. After cashing his three remaining club winners, declarer played the king of diamonds. West took this with the ace and cashed his two spade winners but this declarer had the last three tricks with dummy's ace of hearts and the queen-jack of diamonds to make his contract.

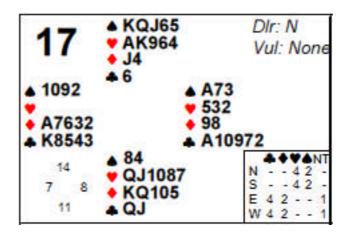
To Protect The Guilty

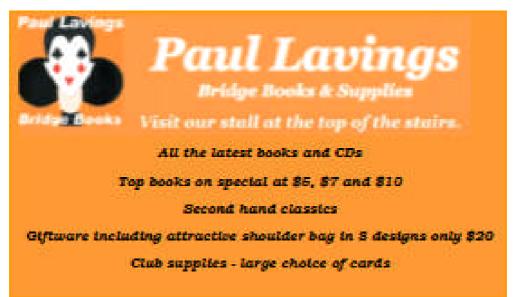
I was given this one under a seal of anonymity.

You hold:

▲KQJ65 **♥**AK964 **♦**J4 **♣**6

You open 1 and partner responds 2. You splinter with 4 , unconditionally setting hearts as trumps. Partner continues 4 , so you reach for Keycard. 5 shows 0 or 3. Well if he's got none, you're already too high, so, what the hell, 7. A double awakens your darkest forebodings.







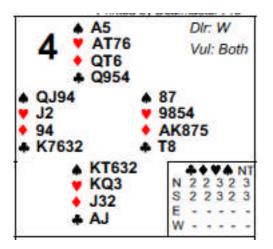






Seniors' Round 7

Some interesting hands in this set, including a nomination for "Play of the Week".

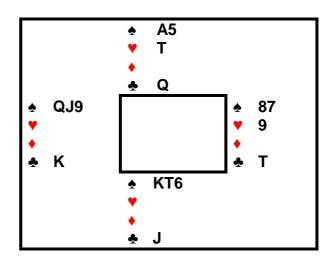


Where I watched Roy Nixon became declarer in 3NT as North against Bill Haughie (East) and Ron Klinger.

Bill led a small diamond and Roy looked unhappy. He won trick 1 and played four rounds of hearts. The club finesse lost and Ron returned a diamond and it was all over.

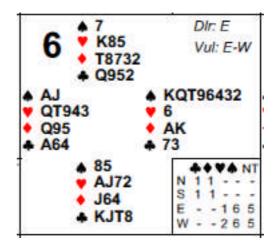
Nigel Rosendorff was more successful. Again, he played 3NT from North and again won trick one with the •Q. He immediately returned the suit!. East could take his diamonds now or forget about them, so he took them. He exited at trick 6 with a heart which ran to the Jack and Ace. Nigel cashed two more hearts and then the &A. This was a Vienna Coup to set the scene for what followed and left these cards:





A spade to Ace came next and, when Nigel laid down the ♥10, discarding dummy's club, West was gone.

Ron and Bill picked up a slam swing a couple of boards later on a hand where less than half the East-West pairs got past game.



Bill opened 1♠ as dealer and Ron replied with an artificial game force - 2♠. Bill rebid 3♠ - saying spades ARE trumps partner. A 4♣ cue was met with a 4♠ cue. Ron denied a heart control but Bill didn't care. Keycard assured him of Ron's two Aces and slam was called confidently.

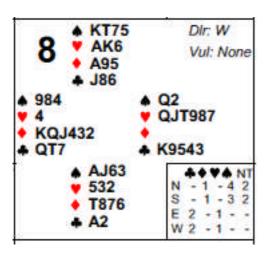
Then a couple of boards later, Bill and Ron posed a bidding problem which Roy and Bernie Waters couldn't solve.









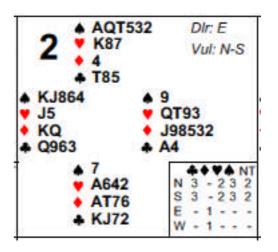


Roy opened 1NT as North and Bill overcalled 2♥, showing hearts and a minor. Bernie doubled and Ron enquired as to the minor with 2NT. (Mind you he probably had an inkling looking at his own hand.) Roy passed and Bill called 3♣. Bernie had had enough and shot the nine trick game..

Bill led a heart to the King and Roy played a spade to the Ace. Knowing that Bill had 9 cards, at least, in the rounded suits, Roy took a perfectly reasonable, if unsuccessful, finesse on the next round of spades. Bill cleared his heart suit and Roy looked desperately for a source of tricks – there wasn't one and Roy drifted two down.

Roy and Bernie had not been able to get spades into the auction and, as can be seen, DeepFinesse has the only making game in that flavour.

At first glance, declarer has 4 spade tricks in hand and a club ruff in dummy. Two hearts and •A make 9 tricks but it is not immediately obvious where number 10 is coming from. However, the two red suit singletons mean that declarer can establish and enjoy a second diamond trick by weight of cards as the defence cannot disrupt his communications in time. Early in the match came this one which saw Bill make a good decision in the auction and collected 10 imps despite going down.



Bernie opened 1 → as South and Ron overcalled 1 →. This ran round to Bernie who doubled for takeout. Roy refused to do so and Bill had a decision to make. After thought, he called 1NT and there it rested. Bernie led the ◆7, small from table and won by North with the 10. Roy switched to a diamond and Bernie let dummy's Queen win. The ♥J was also allowed through but a heart to the Queen saw Bernie take his Ace. He tried the effect of a low club lead but Bill got it right playing the Queen. Bernie let the ◆K pass and Bill continued a club to the Ace. Roy took the heart continuation and played a club to Bernie's King.

Bill had taken 4 tricks and had several potential tricks in this position:

Items for the Bulletin can be left at the Festival desk or can be emailed to

alan@tayl0rs.co.nz

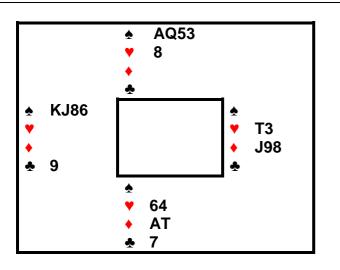
The 0 is a zero not a letter











However, Bernie cashed the A and exoted a club to table and Bill could only take two more tricks. Still, the compensation came at the score-up when it was revealed that Bill's counterpart had allowed 1 st to become the final contract and the 500 that accrued more than balanced out Bill's -50.

Then came an inconsequential play on an inconsequential hand which still amused me.

Ron declared 4♥ and took four of the first five tricks. The E-W hands had become

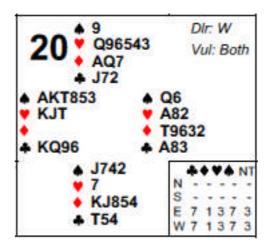
	AK4	٠	JT
•	5	•	T7
•	QT	•	J8
*	KJ	•	T7

Obviously the contract is safe and Ron is only looking for an overtrick. A great many players of my acquaintance would lead a low club from East and, when South plays small, would then squirm, agonise and twitch before taking their guess. Ron took a less stressful route – preferring to run the ♠J. If, as actually happened, it loses the ♣K is protected and the contract is still safe.





Ron and Bill didn't get everything right, however, and board 20 gave Roy and Bernie a much needed collect.



Ron opened 1 and Roy overcalled in hearts. Bill doubled and Ron showed his second suit. Now, in this position, Ron and Bill have a system twiddle whereby a 2NT bid shows a minimum opener and some alternative shapes. 3 , therefore, showed a good hand. Bill made a rather surprising decision to pass it out. Although DeepFinesse's grand slams seem a little fanciful, it doesn't seem unreasonable that game should have been reached –as it was in the other room for a loss of 11 imps.











Winners of the Non-life Masters' Teams were Subhash Mohindra, Terry Hemming, Shane Woodburn and Jeremy Dawson

Not very Exciting

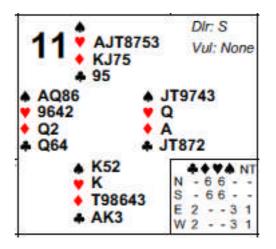
The eighth round of the Seniors' seemed to be a very prosaic affair. However, a few hands did catch the eye.

David Lilley and Zoli Nagy were the only pair in the event to reach a particular slam on board 11.

The auction was

West	North Zoli	East	South David
Р	1•	1♠	1♦ 2♦
•			2 •
3♦	4♥	4♠	X
Р	6♦	Р	6♥

The layout was:



David explained that he converted 6+ on the grounds that Zoli might be holding something like Axx and would get tapped at trick one. That wasn't the actual problem but, of the pairs who declared 6+, only one



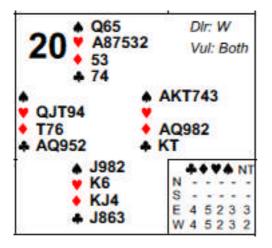






declarer was successful and he was doubled!

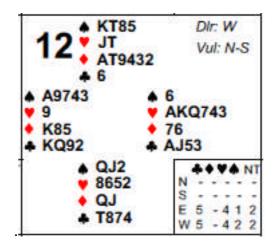
Terry Brown and Avi Kanetkar also found that diamonds were false friends.



Terry opened a spade and Avi responded 1NT. 3♦ from Terry drew 3♥ from Avi. This propelled Terry to 4♠ and Avi shot the diamond slam.

David Hoffman led a club to the 10 in the closed hand and Terry cashed the \bigstar K before ruffing a spade on table. He tried to cash the \bigstar A but Richard Brightling ruffed, forcing declarer to over-ruff. Back to dummy with another spade ruff and Terry tried for the \bigstar Q – again ruffed and over-ruffed. With some hope that Richard's trump holding had been fatally shortened to expose an honour, Terry led the trump Ace and, shortly thereafter said a rude word.

David Stern was activated by this one.



East is declaring $5 \ge 0$ on the \mathbf{Q} lead. Declarer ducks in dummy and ducks again when the +J follows. Declarer now has an easy ride to eleven tricks via one heart ruff in dummy. But, David asks, what if North overtakes the +J with the Ace and continues the suit. Declarer must ruff high and there are some slight variations according to whether South discards a heart or a spade. Declarer prevails in either case by cashing only the trump Ace and then taking his heart tops. If South discarded a heart at trick 3, then he follows suit impotently while declarer ruffs two spades. If he discards a spade at trick 2 then declarer only ruffs one spade and pushes hearts through South to force him to ruff in front of dummy East effectively picking up the \$10.



Terry, Richard, David and Avi contemplate their contrasting diamond fortunes











Free SFOB App 2015

- You can *register* for competitions using the app this year !
- Look up results / entries / festival program





Tea/Coffee to the table Just call a caddy and have money available











National Seniors' Teams Championship

National Women's Teams Championship

Results after 9 of 9 matches

Results after 9 of 9 matches

Results	aller 9 01 9 matches		Results a	iter 9 01 9 matches	
Place	Team	VPs	Place	Team	VPs
	1 BROWN (1)	124.62		1 TRAVIS (1)	128.08
	2 NEILL (2)	120.73		2 MOTT (4)	107.98
	3 BEAUCHAMP (3)	119.59		3 PITT (5)	106.99
	4 LESTER (7)	118.16		4 FALLON (8)	106.09
	5 BRAITHWAITE (4)	117.51		5 KING (6)	105.76
	6 WYER (5)	115.19		6 SMART (2)	105.66
	7 STERN (9)	113.93		7 CROSSMAN (24)	103.39
	8 GRANT (12)	111.94		8 BIRD (3)	100.73
	9 WATERS (14)	107.99		9 FARTHING (13)	98.46
	10 BLOOM (6)	106.75	1	LO DAWSON (15)	92.5
	11 COLMER (8)	105.81	1	l1 SMYTH (12)	90.94
	12 KLOFA (10)	102.96	1	l2 EVANS (9)	89
	13 SEBESFI (17)	101.79	1	l3 LOWRY (7)	87.44
	14 CRICHTON (20)	101.04	1	L4 STEPHENS (18)	82.68
	15 HAVAS (13)	100.39	1	15 TILDESLEY (21)	82.24
	16 CALLANDER (25)	99.89	1	l6 HALL (14)	81.59
	17 FINIKIOTIS (26)	98.43	1	L7 MALINAS (17)	81.34
	18 MURRAY-WHITE (27)	98.34	1	l8 CAINS (20)	80.66
	19 CARTER (11)	97.4	1	19 DAWES (22)	78.95
	20 KINLOCH (45)	93.01	2	20 FORAN (10)	78.57
	21 SMITH (33)	92.97	2	21 CARTER (19)	73.12
	22 SMEE (21)	92.56	2	22 TUNKS (16)	71.99
	23 AFFLICK (23)	92.46	2	23 MUNTZ (11)	70.56
	24 JOHNSON (34)	91.09	2	24 CARMODY (23)	59.99
	25 ANTOFF (15)	90.85			
	26 BAILEY (18)	90.24			
	27 BRENNAN (39)	88.8	Seniors (cont)	
	28 DAVIS (24)	88.42			
	29 ALI (16)	88.31	2	11 DIXON (52)	75.61
	30 ABBENBROEK (31)	87.28	2	12 COLBERT (42)	75.18
	31 KNAGGS (51)	86.06	4	13 JOHNMAN (28)	74.13
	32 COATS (47)	83.8	4	14 GARIEPY (44)	73
	33 TOBIN (38)	83.53	4	15 SCHAAP (37)	71.58
	34 GRENSIDE (32)	83.32	2	16 GARRICK (49)	69.73
	35 MCKINNON (22)	83.22	2	17 OBENCHAIN (40)	69.69
	36 MOSES (19)	81.73	4	18 NARITA (36)	68.47
	37 MORDO (48)	80.59	2	19 STRONG (30)	63.97
	38 MCGLEW (50)	79.24	5	50 CRISP (53)	59.77
	39 HOWES (35)	77.2	5	51 MCDONALD (43)	59.41
	40 LUCK (29)	75.83	Ę	52 GRANT (41)	51.28

National Life Masters Teams Championship

National Non-Life Masters Teams

Results after 9 of 9 matches

Place	Team	VPs
	1 DOBES (13)	141.41
	2 ASSAEE (3)	125.95
	3 BOLT (1)	109.14
	4 HOLLANDS (4)	107.17
	5 ASCIONE (2)	105.75
	6 ALLEN (7)	102.77
	7 NILSSON (14)	101.7
	8 GLENN (27)	99.82
	9 CARIOLA (25)	97.24
	10 DALZIELL (21)	93.4
	11 LIPTHAY (9)	91.64
	12 BOYCE (10)	91.29
	13 CHU (12)	90.91
	14 HURST (26)	90.59
	15 ELDRIDGE (18)	88.4
	16 FRASER (19)	86
	17 DONOVAN (15)	85.85
	18 MASTERS (6)	83.88
	19 STONEMAN (5)	83.52
	20 SMITH (11)	82.4
	21 GRIFFITHS (8)	82.23
	22 TOMLINSON (20)	81.24
	23 STEINHARDT (17)	79.07
	24 KERSHAW (24)	77.29
	25 *HOUSE (28)	66.93
	26 SYMONS (23)	63.34
	27 LAND (22)	58.82
	28 SEYMOUR (16)	52.98

National 149ers Teams Championship

Results after 8 of 8 matches

Place	Team	VPs
	1 HEWSON (1)	113.66
	2 CARBERRY (7)	92.96
	3 CRANE (6)	91.67
	4 DOOLEY (5)	82.51
	5 LOCKE (8)	81.01
	6 FITZPATRICK (10)	80.08
	7 CROSS (9)	78.91
	8 HOLLIDAY (3)	69.55
	9 KWOK (4)	66.7
	10 EVANS (2)	42.95

Results after	8 of 8 matches
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Place		Team	VPs
	1	HEMING (10)	130.3
	2	GLOVER (2)	117.79
	3	BOX (7)	116.47
	4	MIETZKE (3)	81.33
	5	HAWKE (5)	77.33
	6	UNDERWOOD (4)	74.06
	7	ROGERS (1)	72.38
	8	DUNLOP (8)	71.65
	9	BEER (9)	70.23
	10	PIKE (6)	69.09
	11	CHAPMAN (12)	68.44
	12	*HOUSE (14)	62.59
	13	ASHWORTH (13)	61.44
	14	ALLEN (11)	52.31

0-20 Super Novice Teams

Results after 5 of 5 matches

Place		Team	VPs
	1	BRAZIER (1)	80.05
	2	CARPENTER (7)	72.8
	3	BRASSIL (6)	62.09
	4	SNOWDEN (2)	60.03
	5	JONES (8)	54.95
	6	*HOUSE (14)	51.95
	7	CARSON (12)	47.98
	8	MATTERSON (4)	47.77
	9	KING (3)	46.59
	10	CUSACK (9)	46.24
:	11	BISHOP (10)	44.34
	12	KNIGHT (13)	44.11
	13	ALLEN (5)	21.89
:	14	LENTFER (11)	19.21

Chris Diment Pairs

Results after 7 of 7 matches

Place	Pair Names	VPs
	1 JANE DAWSON / GEO TISLEVOLL (1)	98
	2 SHARON MAYO / GREG MAYO (9)	93
	3 NOEL BUGEIA / ERIC GLASS (13)	86
	4 ANNETTE MALUISH / HUGH GROSVENOR (4)	85
	5 BILL NASH / JAMES WALLIS (7)	83
5=	STEPHEN CURTIS / HENRY JOSLING (20)	83
	7 ELLI URBACH / LES VARADI (5)	81
7=	LEONE MOFFAT / GORDON HENDERSON (8)	81
	9 CHARLIE LU / WATSON ZHOU (26)	80
	10 GABRIELLE ELICH / JOHN ELICH (28)	79
	11 FREDA HADWEN / BILL REDHEAD (15)	78
	12 GREG NICHOLSON / JEAN BARBOUR (18)	76
	13 NEVILLE FRANCIS / KEVIN STEFFENSEN (6)	75
	14 JULIAN FOSTER / JENNA GIBBONS (2)	74
	15 DAVID FARMER / CATHERINE WHIDDON (14)	72
15=	RICHARD HILLS / PETER KAHLER (3)	72
	17 PETER HOLLOWAY / HELEN HELLSTEN (10)	71
	18 PAUL WEAVER / TERRY BODYCOTE (11)	70
	19 ELSPETH SAXBY / LISA WESTWOOD (32)	69
19=	MARGARET KENNY / ELIZABETH NEIL (29)	69
	21 TERRY DUNNE / DENIS KRISTANDA (30)	66
	22 CRAIG CURRY / CHRIS BAYLISS (22)	61
22=	GLENDA BARTER / BERNADETTE CAMPBELL (16)	61
22=	BETTY MILL / VICKI TAYLOR (12)	61
	25 JOE HANNA / SUSAN HARRISON (24)	59
	26 ANNE CLARKE / RICHARD CLARKE (25)	58
	27 JUSTINE BEAUMONT / LALITA KANETKAR (23)	57
	28 HEATH COOK / BARRY COOK (21)	54
28=	SUSAN MCMAHON / LEE ANDREWS (17)	54
	30 GRAHAM DAVIES / NANCY HEFFERNAN (27)	52
	31 JANET WILLIS / MARGARET PHIPPEN (19)	50
	32 ROSEMARY HALFORD / LORRAINE PENHALL (31)	32



SCHEDULE OF ACTIVITIES



Activity	When	Where	Who	Comments
Insurance advice and sign-up facility with our National sponsor – Tony Bemrose Insurance Brokers	Saturday 17 January Sunday 18 January	Mezzanine Floor	Everyone welcome	 Check out details for the 2015 travel insurance program (<i>details are finalised</i>). Ask about personal, professional, business, rural insurance etc. TBIB representatives available to address your queries. Say hi to the boys from TBIB!
Free wine tasting from our sponsor – Get Wines Direct	Sunday 18 January	Mezzanine Floor	Everyone welcome	 Sample delicious wines from our National sponsor. Wine orders can be taken by the Get Wines Direct representative – delivered to your home or office. Fabulous prices – further discounted for members of ABF affiliated clubs.
Celebrity Speaker David Beauchamp (Signals V Common Sense)	9.00 – 9.40 am Sunday 18 January	Eureka Room Ground Floor	Everyone welcome	Gold coin donation – proceeds to Neurological Research at the Prince Charles Hospital, Brisbane
get from our sponsor - Get Wines Direct	Monday 19 January	Mezzanine Floor	Everyone welcome	 Sample delicious wines from our National sponsor. Wine orders can be taken by the Get Wines Direct representative – delivered to your home or office. Fabulous prices – further discounted for members of ABF affiliated clubs.
Celebrity Speake r Ron Klinger (<i>Extended use of Transfers in Modern</i> <i>Bidding</i>)	9.00 – 9.40 am Tuesday 20 January	Eureka Room Ground Floor	Everyone welcome	Gold coin donation – proceeds to Neurological Research at the Prince Charles Hospital, Brisbane
Public forum – ABF Australian Team Uniforms	Lunch break Tuesday 20 January	Studio 2 & 3 Mezzanine Floor	Women, Seniors and Open players	An opportunity to contribute to the National uniform discussion.
Seminar – Guidance on dealing with difficult and disruptive players	8.30 am Wednesday 21 January	Studio 2 & 3 Mezzanine Floor	Directors and event organisers	Presenter : Melanie Fischer Former Deputy CEO, Food Standards Australia & NZ
Celebrity Speaker Sartaj Hans (How to Play against the Top Teams)	9.00 – 9.40 am Wednesday 21 January	Eureka Room Ground Floor	Everyone welcome	Gold coin donation – proceeds to Neurological Research at the Prince Charles Hospital, Brisbane
Celebrity Speaker Matt Mullamphy (Slam Bidding)	8.30 – 9.10 am Thursday 22 January	Eureka Room Ground Floor	Everyone welcome	Gold coin donation – proceeds to Neurological Research at the Prince Charles Hospital, Brisbane

2015 Summer Festival Courtesy Bus Route			
Approximate Pickup Time	Accommodation	Address	
3.30am	Forrest Hotel and Apartments Medina Apartments Meridien Apartments Pinnacle apartments Hyatt	Forrest Giles Street, Kingston Giles Street, Kingston 11 Ovens St, Kingston Commonwealth Avenue, Barton	
3.50am	Rydges Waldorf Apartments Mecure Hotel (Olims) Mercure Ap'ts, Capital Executive Medina Apartments Rydges Dropoff Liversidge Court University House Rydges	Drop off City Cnr Limestone Ave & Ainslie Ave	



Tony Bemrose Insurance Brokers

HAVE YOU GOT YOUR ABF MEMBERS MULTI TRIP TRAVEL INSURANCE FOR 2015-2016?

YOU CAN PURCHASE YOUR POLICY AT THE SUMMER FESTIVAL OF BRIDGE

ONE (1) LUCKY APPLICANT WHO COMPLETES THEIR APPLICATION AT THE FESTIVAL WILL GO INTO THE DRAW FOR A \$250 VISA TRAVEL CARD.

VISIT **SEAN & STEVE** AT TBIB'S KIOSK IN THE FOYER AT THE SUMMER FESTIVAL OF BRIDGE IN CANBERRA ON THE 17TH & 18TH JANUARY, 2015.

The policy for the 2015-2016 is available to purchase online as of 15th January, 2015. Visit our website www.tbib.com.au and follow the links to *ABF Travel Insurance* to find out more and apply for cover.

Some of the policy benefits include: (please refer to the PDS for full terms & conditions)

- ☑ · Unlimited medical expenses and evacuation cover Including USA and Canada
- Unlimited cancellation and loss of deposits cover -
- ✓ The option to include cover for claims arising out of medical pre-existing conditions following easy online assessment. (additional premium applies for conditions deemed moderate to high level, low level pre existing conditions included for no charge.)
- ☑ Luggage and personal effects cover for up to \$20,000 per person
- ☑ Rental vehicle excess waiver cover to \$5,000

✓ Automatic cover for all trips throughout a year over 100km from home – *Australia and worldwide*.

- Automatic cover for trips up to 90 days in duration.
- ✓ Access to TBIB's claims advocacy service.
- ✓ Australian based emergency assistance.