

# Your Choice

August 2004



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# letters to the editor



Letters to the editor can be sent to David Lloyd.

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Dear Editor

When my insurance was due for renewal, someone from that company did come out to see me, but I also put in a call to Carol Richards (Capricorn Mutual Liaison Officer). Carol called out and went through the Mutual's protection processes with me. I asked where I was to sign and was accepted as a member.

Ironically, I had a claim after joining the Mutual, when two customers' cars were damaged in a workshop incident. I rang the Mutual, who organised a claim form and told me to go to a panel beater I know. He is also a member of the Mutual.

We worked together. I got the quotes organised, they were sent through to the Mutual and approved. The customers, whose vehicles had been damaged, simply had to sign letters about the claim.

It was one of the easiest claims procedures I have ever heard about. It's no surprise that it works so well — the Mutual was set up by Capricorn Society — and everything Capricorn Society has done has usually been right.

I am glad I took the trouble to learn about the Mutual.

Kind regards

**Frank Dalgish**

FRANK DAL AUTOS, MAYLANDS, WA

Dear Editor

I have had two claims with the Mutual and I could not believe how professionally they were dealt with. I have been in business 14 years and joined the Mutual because of its links with Capricorn Society, which I strongly support.

There was no problem with either of the claims. The process was straight-forward and easy in each case.

I am glad I made the move from my insurer.

Sincerely

**Paul Forster**

BAYSWATER DYNO TUNERS, BAYSWATER, WA



# simple claims process

CAPRICORN  
MUTUAL  
MEMBER

► **“I have not had many claims, but my previous experiences left me sceptical about claims processes,” says Perth-based motor body repairer Patrick Dick. “Happily, I can now contrast this with my recent claim with Capricorn Mutual that was resolved quickly and effectively.”**

“My last claim, which was with an insurer, took months of hassle and was only resolved because I dug my heels in and took legal advice. What a difference Capricorn Mutual was. The claims process was easy,” he says. “I made contact with Jo Gage (Capricorn Mutual’s Claims Manager), who immediately faxed me the relevant claim form and it was resolved without hassle.”

Patrick’s claim with Capricorn Mutual was the result of someone taking a fancy to Patrick’s work utility — a handsome Commodore parked overnight in his home driveway.

The thief broke into his house via the kitchen window and made off with Patrick’s briefcase, which contained his keys and a lot of papers. The briefcase and most of the papers were found in the road outside his home, but by then the ute was long gone.

Concerned that the thief would break into his business, Patrick went there quickly, but was relieved to find that the criminal had ignored the opportunity. Patrick was resigned to never seeing the vehicle again.



**Patrick Dick, owner of Autocraft Smash Repairs in Perth, WA was pleasantly surprised at how easy the Capricorn Mutual claims process was when he made a claim recently.**

So later, when he had a call from a friend who claimed the ute was parked in Fremantle, Patrick was a little sceptical. However, the utility, parked at the roadside, was indeed the missing vehicle. Patrick used his spare keys to start the vehicle and deliver it to the police for forensic examination.

Fortunately, the utility was in better condition than expected. Its back tyres had been destroyed, reflecting the power used by the thief to get his or

her jollies, and there was also some body damage. A full inspection, an oil change and new rear tyres brought the ute back to mechanical health. Patrick repaired the body damage at work.

“The car went in and the work was done, it was that simple. It was an experience in complete contrast to the last time I had made a claim before I joined Capricorn Mutual.”



# tips tackle emergencies in advance

No-one wants the hassle that inevitably follows the loss of a vehicle.

No matter how effective the claims process — and Capricorn Mutual's is already winning bouquets from its members for its efficiency — a few simple steps will help you minimise your risks of loss.

- Where possible, keep vehicles out of sight at night.
- Secure keys in a location known only to yourself and those you trust.
- Vehicles displayed in an open yard should be well illuminated and patrolled at irregular intervals.
- Train your staff to make sure that the last person out of the business ensures that every vehicle is locked, windows closed and keys safely stored where they should be.
- Protect yards with fencing or other difficult-to-deal-with barriers.
- Check that security systems are engaged — there are advantages in using back-to-base systems.
- If vehicles must be parked in your driveway overnight, ensure the doors and windows are locked, its security system is effective and the keys are difficult to find (not on the hall table).
- If your home has been subject to burglary or a past attempt, close off the criminal's preferred route into your premises.
- Lock your meter box to prevent loss of power.
- Keep a mobile with you to make emergency calls.
- Try to imagine how a criminal would see your premises, then deal with any weak points the exercise reveals.



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# moving forward



**When Capricorn Mutual Liaison Officer, Robert Pilgrim, took this picture of Valley Car Clinic's Proprietor Tony Bonanno, Tony could not resist reminding Robert that months earlier he had predicted Robert's future lay with the Mutual. Events proved him right; Robert, the Mutual's man in Queensland since February, has now been joined by Capricorn Mutual's second Liaison Officer, Grant Heard.**



**Tony Bonanno, owner of Valley Car Clinic in Queensland, chose to move forward with Capricorn Mutual.**

Tony's business is a mechanical shop and tyre service centre in Newstead, a short distance from Brisbane's city centre. He has been there since 1988. He applied for Capricorn Mutual protections during the last Christmas-New Year period. He found this process easy, and he says, it saved his business money and offered him protections that he considered equivalent to his previous arrangements.

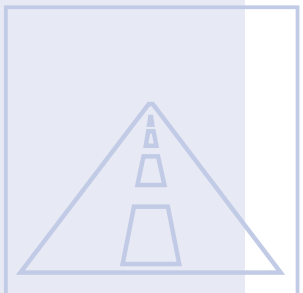
The service he received when applying for protections resulted in another prediction: that many fellow members of Capricorn Society will also make the transition to Capricorn Mutual.

Tony entrusted his protection requirements to Capricorn Mutual in part because the Mutual works for the members through its Board of Directors, and because the protections are tailored to meet members' business and personal protection requirements.

His business employs a staff of eight who look after the mechanical and tyre needs of his city centre clients. While some simply work in the city, others live there, reflecting a strong move back to CBD living by increasing numbers of Queenslanders. Valley Car Clinic is well equipped to handle its workload. There are five hoists and a

full house of wheel alignment and tyre fitting equipment.

Tony, very happy when he is working in the workshop, is happier still when customers acknowledge his skill with the spanners and insist he's the man who must maintain their cars. It is his clients' way of expressing their confidence in Tony's contribution to their motoring futures. A bit like the confidence Tony expressed when he chose to move forward with Capricorn Mutual.





# investment in safety



Gerry Larkin, Service Manager at Allpike Peugeot in Perth, believes that a regular hoists' maintenance programme is a key factor in reducing their failure.

▶ They are big, usually reliable, and the dominant feature of many automotive workshops, but if their maintenance is neglected or overlooked they can be unforgiving. They are vehicle hoists, indispensable workshop aides whose maintenance and servicing requirements are generally supported by legislation.

Australia has both state and federal regulations, and Australian Standards, which insist that vehicle hoists are professionally serviced at least once a year — or more frequently when manufacturers recommend shorter intervals.

The consequences of overlooking hoist service requirements can be disastrous. At worst, injury or death could result from a hoist failure. At best, customers' property could be the casualties. Either way a hoist can be very expensive to a business. A hefty fine, potential criminal charges as well as an enormous damages bill are all possibilities if a hoist was not maintained correctly before it failed.

It is also a general condition of Capricorn Mutual protections that members take 'all reasonable care' and 'comply with all laws and manu-

facturers' recommendations relating to the use, inspection and safety of property or the safety of people'.

Certain customers choose workshops to service their cars because the workshop is a specialist. Workshops should apply the same principle and have their hoists professionally serviced on a preventative maintenance basis.

Industry professionals like Gerry Larkin, Service Manager at Allpike Peugeot in Perth, know that the three two-post hoists and single four-poster in his busy workshop are kept in top condition because each is serviced twice a year. Full maintenance records are kept in separate logs.

At Allpike Peugeot, any hoist that develops a fault is immediately

closed down. Allpike personnel trained in hoist operation, must conduct personal inspections each time they use them. Cables are routinely inspected for fraying and on the two-posters a careful eye is kept on the safety catches of the four arms that swing out to support vehicles. These can be vulnerable to damage from the vehicles.

The maintenance programme is rigidly adhered to, an investment in personal and property safety. That way, says Gerry Larkin, chances of hoist failure remain ultra-low on the workshop's lists of things that could go wrong.

Useful websites:  
[www.standards.com.au](http://www.standards.com.au) — follow the guides to literature dealing with vehicle hoists and the relevant Australian Standards.

## confidence in protections

► **Maryanne Middlemiss, Capricorn Mutual's newly appointed New South Wales (NSW) Liaison Officer, relishes her new role because it has returned her to her valued world of personal contact with customers.**

Maryanne has been appointed to look after the business and domestic protection needs of Capricorn Mutual members in southern Sydney and southern NSW.

She is a 20-year veteran of the insurance industry who has served in office roles, underwriting positions and as a business development manager. When the opportunity to join Capricorn Mutual became available, she jumped at it.

Maryanne is sharing the NSW territory with Tracy Young, who looks after central Sydney and the north of the state.

The territories of each NSW Liaison Officer border those of Christine Diederich who is based in Canberra.

"Starting my new role with the Mutual allows me to do what I do best, but in a stimulating new environment," says Maryanne. "It puts me in touch with clients in the field, in an area I know well. Then there is the challenge that Capricorn Mutual is sufficiently different to add extra zest to the working day."

"The Mutual's policy of personal contact with its members was one that used to be common in the insurance industry until a few years ago. When the emphasis began to switch from personal service to centralised systems with limited human contact, the challenge and the fun went out of it for me," she said. "But here at the Mutual it is people who are the heart of the business. People are the reason we are here; they look to the Mutual for service and help in obtaining



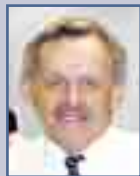
**Maryanne Middlemiss has been appointed as the new Liaison Officer in southern Sydney and southern NSW.**

protection for their business and personal situations."

If you are in southern Sydney or southern NSW and want to know more about the Mutual, give Maryanne a call on 0408 992 188.



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