

Your Choice

December 2004



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letter to the editor



Letters to the editor can be sent to David Lloyd.

Email: david.lloyd@capricornmutual.com | Mail: PO Box 876, South Perth WA 6951

Dear Sir

This is a thank you to Capricorn Mutual whose efforts helped reduce the personal distress we felt after our precious Subaru STi was vandalised when it was parked at our house.

The vandals damaged every panel on the car and it needed a full respray as a result.

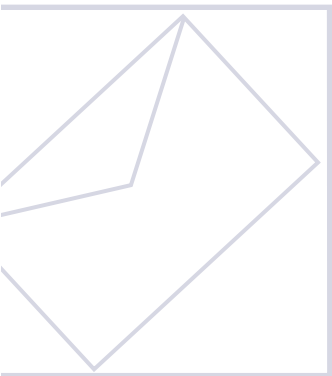
The assessor came out quickly to assess the damage as soon as we reported what had happened to the car. The Capricorn Mutual lady could not have been more understanding. She sent us a claim form and we completed that as soon as possible.

Our application for assistance was quickly approved after we had filled the form in. We paid our excess and the car was sent off for its respray.

The work was done very well and the car was returned as soon as possible.

We admire the way our claim was handled and the support we received from Capricorn Mutual. Now we are glad our whole business is protected with Capricorn Mutual.

Donna Thomas
MOBIL FISHER, ACT



tips

how does your business score?

Here are some risk management tips for your business. If you don't have a tick next to each answer, you might want to rethink your risk management strategies!

- Do you keep your mind on the road when driving and not on the mobile phone, radio or cigarette lighter?
- Do you protect small valuables during opening hours, and lock them away after hours?
- Do you have back-to-base monitoring?
- Do you check the condition of lifting equipment daily?
- Is all equipment maintained according to manufacturers' recommendations?
- Do you keep an equipment maintenance log? And is it up-to-date?
- Are your valuable small tools identified by engraving or other means?
- Do you ensure keys are never left in vehicles?
- Are all keys only accessible to authorised personnel?
- Are all liquid spills instantly cleaned up?
- Do you check that your fire extinguishers and blankets are in good condition?
- Do you ensure employees under the influence of drugs, including alcohol, do not work?
- Do you have a procedures manual to deal with every contingency?
- Are your premises always locked when it is unattended?
- Is cash securely locked away at all times of the day and night?

reducing the business pressure



▶ When talking about the ease with which his Capricorn Mutual protections were put in place once his application was accepted, Queensland's Craig Milburn said, "It was a sharp contrast to my experiences in the past with insurance renewals."

Craig says joining Capricorn Society was one of the best things he ever did.

Its ease and operational convenience enable him to concentrate on running his business, while its rewards system encourages him to continue the same way.

His membership of Capricorn Society qualified him to apply to join Capricorn Mutual, and apply for its protections. Craig says this has further reduced his administrative load.

His new business relationships with Capricorn Mutual and Capricorn Society allow him to concentrate on the serious business of managing his professional and personal lifestyle.



Craig is the Proprietor of Allhours Mechanical Repairs at Burleigh Heads near the Gold Coast. He has operated the business for nine years, previously in partnership with his brother Shane, although he is now on his own.

It was natural that the two brothers should join the mechanical repair industry because of the enthusiastic example of their father, Barry, who is also a mechanic.

Craig invested substantial experience in Allhours Mechanical Repairs. Much was gained at Toyota Tweed Heads,



Craig Milburn from Allhours Mechanical Repairs believes his membership of both Capricorn Society and Capricorn Mutual has made his business life easier.

where he worked for a decade, including time spent as workshop manager and service adviser.

Mechanical experience is the currency of this business, which employs a team of three.

Together they tackle any service or rebuild challenge because collectively they are qualified to do so.

Quality work on time, every time, is the company creed. This means that most customers have been bringing

their work to Allhours as a matter of routine. Repeat business is regarded as the best business, albeit here it is spiced up by the new challenges, usually from word of mouth referrals.

Allhours has gone to great pains to ensure the quality of every job is up to scratch. Just as much emphasis is placed on the working environment, which is maintained in a clean and safe condition. This is because Craig believes that since Allhours employees spend almost as much time there as at home they should be comfortable at work as well.

'The Nat Man' insists ...

▶ If a NATRAD franchisee asks NATRA about how to manage business and personal risks, chances are they will be referred to Capricorn Mutual. NATRA, a premier automotive, transport, radiator and airconditioning organisation, is referring its NATRAD franchisees throughout Australia to Capricorn Society. This means that they could be eligible to apply for membership of the Mutual.

"Joining Capricorn Mutual could advantage their businesses," said Garry Webb, NATRA's Aftermarket Business Manager. "We have a strong relationship with Capricorn Society so it was only natural to look to Capricorn Mutual and its protections."

The referrals are likely to strengthen business ties between Capricorn Mutual and NATRA members.

NATRA, then National Radiators, was founded by Harold Robinson in 1922 to build radiators and service the needs of its customers.

National Radiators grew to become one of the largest radiator manufacturing businesses in Australia.

In 1985, its management could see the aftermarket sector was becoming the dominant part of the business. This led to the creation of NATRAD, a network of franchised radiator repair specialists, which has today become the major player in the aftermarket segment and is still growing strongly.

NATRA learned in late 1999 that it would no longer be the OE radiator supplier to Ford when the BA Falcon was launched.

So in September 2002, when NATRA lost its last OE relationship and officially became an aftermarket company, alternative NATRA plans were already in place.

That seems to be an ongoing characteristic of this organisation. It has developed an almost instinctive way of being able to read the business tea leaves, albeit NATRA's methods are based on the best business understanding.



Garry Webb, NATRA's Aftermarket Business Manager, is recommending that their NATRAD franchisees join Capricorn Mutual.

Its industry experience has endowed it with the ability to interpret where the market is going, what's likely to happen and to be prepared for the day when it arrives.

So the Ford news was no problem. NATRA had rehearsed for the change over several seasons, creating from it an opportunity to develop new strategies.

It has enabled NATRA to spread its wings into special relationships with all Australian OE manufacturers, to be able to handle the marketing, manufacturing and servicing challenges of every product that comes from those organisations.

NATRA's policy is well-known — ensure everything it sells is first class, and in most cases manufactured by the original equipment supplier. This helps ensure that everything a NATRAD store rehabilitates is returned to service in 'as good as new' condition.

A carefully planned promotional campaign has seen the relaunch of 'The Nat Man' — the stylised logo appearing on every NATRA company building, in a host of documents and in wide-reaching television campaigns.



'as good as new'

It ensures that the achievements of this company are as well-known to the wider community as they are to the automotive industry.

Emphasis is on quality to provide the impetus for NATRA's 'As Good As New' campaign.

Its Melbourne manufacturing and distribution facility and the service and spares facilities of its 132 stores must meet extremely rigorous quality control standards. No discussion, no exceptions.

That partially explains why store numbers have grown from 78 in 2000; pausing briefly at today's 132, but will be around 200 by the end of next year.

The company has just moved to improved premises at its Melbourne home base, and expansion has included diversification into automotive air conditioning. NATRA saw air conditioning to be a natural partner to the radiator business.

The strategy is already repaying the confidence that backed it. NATRAD now boasts being the largest automotive air conditioning group in Australia, and the only one that is truly national.

It is an assertive organisation that has increased its numbers of franchised outlets with the purchase of a number of businesses to consolidate the NATRA role in the radiator and air conditioning world.

The NATRA Group — its franchise outlets are labelled NATRAD — has driven market understanding, professionalism and an addiction to quality control to new levels within the automotive industry.

It has the ability to demand the same levels of performance among its franchisees. It works them hard, but the scale of their results demonstrates the busiest enjoy their working environment the most.

Becoming a member of the NATRA team brings special responsibilities of performance and customer care.

And customer care is something Capricorn Mutual is very familiar with. Just like 'The Nat Man'.



Tim Jones, Manager of one of NATRAD's WA stores.



balancing protections and need



Capricorn Mutual's 'professional protection' and 'public liability' discretionary protections are designed for quite separate purposes, yet the difference between the two is sometimes a source of angst for members.

The trick is to make your decision on the basis of the information in Capricorn Mutual's Product Disclosure Statement (PDS). Every member should have a copy of the PDS. However, if yours is not to hand, please call 1800 007 022 for another.

public liability

You will find public liability protection offers a right to have a claim considered for any amount, up to the limits of protection you are legally liable to pay as compensation for injury to any person, or damage to someone's property as a result of your negligence.

In addition to its basic protections, Capricorn Mutual has, subject to underwriting acceptance, optional public liability protections specific to the automotive industry.

Options include:

- Damage resulting from faulty workmanship.
- Cost of rectifying faulty workmanship (up to \$50,000).
- Protection while road testing customers' vehicles.
- Protection in specific areas including the service and repair of heavy transport vehicles, farm machinery and watercraft less than 8 metres in length.
- Assumed liability under a lease or hire agreement.
- Work carried out off-site.
- Equipment or goods hired to others.

Optional protections may be applied for by members at the time of applying for protections. Optional protections attract an additional contribution and are available at the discretion of the Mutual.



Capricorn Mutual offers both public liability and professional protection to its members.

professional protection

A member with this protection has a right to have a claim considered for amounts a member is legally liable to pay as compensation for any claim made against them and notified to Capricorn Mutual during the period of protection that arises out of a breach of their professional duty.

It is designed for those members whose work involves offering clients advice for a fee, such as those who undertake vehicle roadworthiness checks or pre-purchase inspections.

before deciding

There are a number of conditions and exclusions that govern a member's right to seek assistance, and a member considering applying for these protections should carefully read the Capricorn Mutual Product Disclosure Statement to decide if the protection is suitable.

new challenges, old friends



When Richard Hart joined Capricorn Mutual Limited as the new Liaison Officer in Victoria he was looking for new challenges.

Richard found himself on a steep learning curve, studying the Mutual and sitting his PS 146 exams, a requirement under new financial services laws.

Previously, Richard had spent three years as a representative for an automotive spare parts company in the ACT.

Capricorn Society was his next challenge, spending nine years as the ACT Liaison Officer — where Richard's strong service philosophy and dedication to hard work paid off.

After moving to Melbourne, an opportunity arose to become a Capricorn

Society Liaison Officer there. Richard repeated his success and forged many new business friendships, continuing until he joined Capricorn Mutual in June 2004.

Since joining Capricorn Mutual, Richard says the pace of life has accelerated, reflecting the strong Victorian interest in Capricorn Mutual.

It also reflects Richard Hart's determination to seek, and then meet, new challenges.

"Challenge is what business is about as far as I am concerned," he said. "I am doubly lucky with the Mutual because I am helping members to manage their risks and I am working among friends.

"Life is busy, but it doesn't get much more satisfying than this."



Richard Hart has joined the Capricorn Mutual team in Victoria.

Richard can be contacted on 0408 992 885, or by email richard.hart@capricornmutual.com.



WA:
Narelle Tottman
0400 987 227



WA:
Carol Richards
0408 901 407



WA:
Gary Weston
0439 528 600



NSW:
Tracy Young
0407 477 434



NSW:
Maryanne Middlemiss
0408 992 188



QLD:
Robert Pilgrim
0408 926 718



QLD:
Grant Heard
0439 518 376



ACT:
Christine Diederich
0407 752 613



SA and NT:
Bene Benic
0418 190 497



SA:
Kym Matthew
0408 992 339



VIC and TAS:
Tom O'Sullivan
0409 884 687



VIC:
Richard Hart
0408 992 885



NZ:
Bob Edwards
021 800 449



NZ:
Lance Henwood
021 800 119

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CAPRICORN MUTUAL LIMITED

ABN: 24 104 601 194

ACN: 104 601 194

AFS Licensee: 230038

75 Mill Point Road, South Perth WA 6151

Email: info@capricornmutual.com

Australia: 1800 007 022

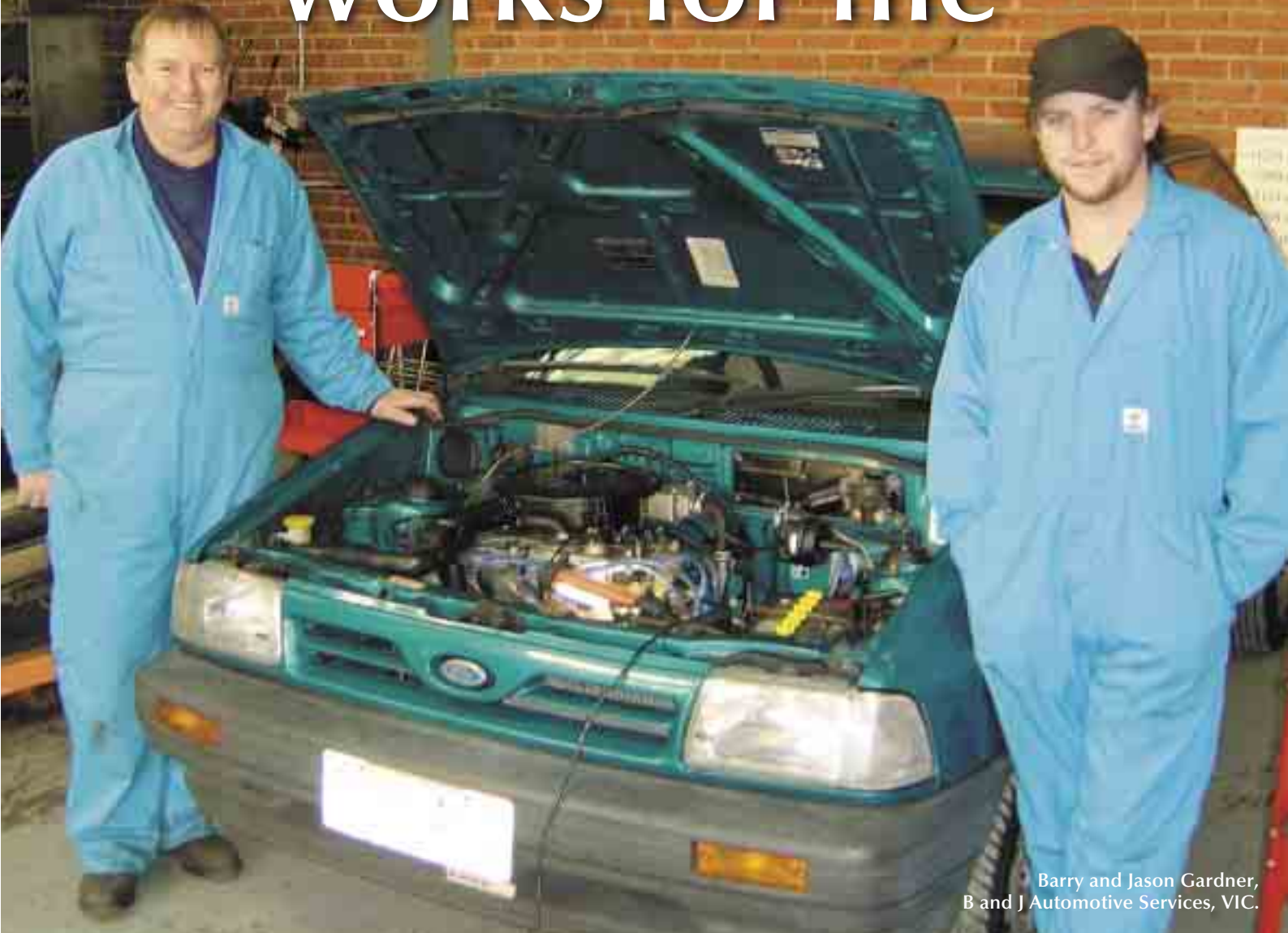
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Capricorn Mutual works for me



Barry and Jason Gardner,
B and J Automotive Services, VIC.

... and me

... and me

... and me

... and me

... and me



Bob Day (QLD)



Craig Larkin, Michael Robson &
Joe Dellabosca (VIC)



Patrick Dick (WA)



Geoff, Kim and Stewart
Barrett (ACT)



Lee and Nicky Burrige (NZ)

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Capricorn Mutual Limited | ACN: 104 601 194 | AFS licensee 230038 | 75 Mill Point Road, South Perth WA 6151 | info@capricornmutual.com

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