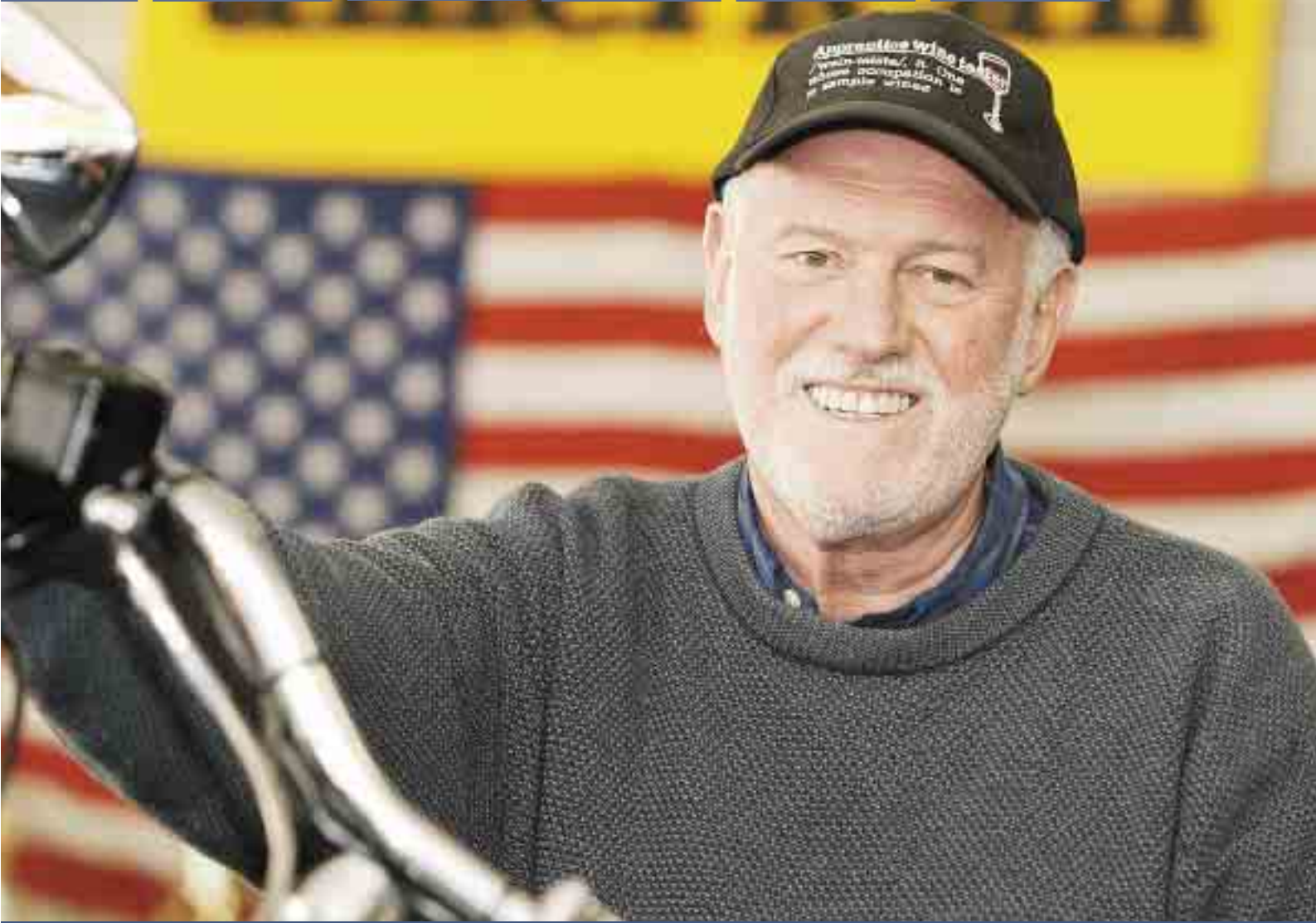


# Your Choice

July 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

I have recently become a Capricorn Mutual member and taken out protection for my business. Bob Edwards, the Mutual's Liaison Officer in New Zealand made the transition as smooth as possible for me, to which I thank him.

I think the benefits that Capricorn Mutual provides to its members are fantastic. The protections are easy to understand and are tailored to meet the needs of businesses in the automotive industry, which is great.

I believe in long standing business partnerships with suppliers and customers alike, and I look forward to a long and beneficial relationship with Capricorn Mutual, just as I have with Capricorn Society.

Regards

**Mike Perillo**

ON-SITE AUTOS, NEW ZEALAND

## tips tackle emergencies in advance

With a little thought, the impact of emergencies on your business can be minimised.

These ideas may assist you on the path to improved risk management. For more information you can contact the relevant government department:

- Never allow visitors into the workshop.
- Always have the means to deal with the spillage of all liquids.
- Select your fire extinguishers according to the hazard profile of your business.
- Get extinguishers checked at least annually.
- Ensure you and at least one staff member are qualified in first aid and resuscitation procedures.
- Be certain everyone knows how to turn off power and gas supplies.
- Ensure staff understand emergency evacuation procedures.
- Get your business and its safety procedures checked by someone with the appropriate qualifications.
- Be certain you can always make a phone call — some phones only work when mains power is available.

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# protecting a way of life

▶ **Stuart Verman of American Motorcycles has not had to make many claims for business losses during his 20 years as proprietor of one of Perth's best-known motorcycle outlets.**

When he did suffer a loss it was shortly after he had switched his business to Capricorn Mutual.

His Mutual business protection took the sting out of an experience that might otherwise have remained a bad memory. Recovering for his loss through Capricorn Mutual was a simple process.

"It was quick and easy," he said. "I talked to someone who sent me a claim form. We paid our excess and had banked the cheque for the balance within ten days."

Stuart says that he switched to Capricorn Mutual and its protections when the quote he received from the Mutual offered him considerable savings compared to his previous arrangements.

"Getting a quote for our business needs was so much simpler than our previous arrangements," said Stuart.



Stuart Verman, owner of American Motorcycles, switched to Capricorn Mutual's risk protections as it saved him time and money.

Stuart has been operating the business since he bought it in 1984. He is a businessman who saw the potential impact of Harley Davidson motorcycles on the local market, and began to concentrate on that brand.

He selected wisely. He now operates one of Perth's best-known businesses specialising in the famous American brand, plus the parts and accessories to support it.

American Motorcycles has become a Mecca for Harley Davidson aficionados. Its forte is to service the complete motorcycling needs of those to whom

the Harley Davidson has become a symbol of freedom and an expression of individuality, which is part of the legend that surrounds every Harley.

Other motorcycle makes do not attract the Harley's desirability as a target for customising. This brand's story begins, not ends, with the purchase of a machine.

American Motorcycles carries a mind-blowing stock of spares and accessories exclusive to the Harley, and almost without exception every motorcycle in stock carries the logo confirming a heritage that became a legend in its own time.





## legacy of pride

When Jack Barrett died almost 20 years ago, one legacy he left was a business principle that put customer and job satisfaction in joint first place in his family's business plan.

He also left three sons, Kim, Geoff and Stewart, who manage the business their father founded, now named Bars Fix Cars, in the Canberra suburb of Mitchell.

They use top equipment and every management principle in their armoury to ensure the business always performs with maximum efficiency. This includes membership of Capricorn Society and now of Capricorn Mutual Limited.

The brothers have respect for the Society because they say Capricorn Society takes away some of the risks of operating a business. Their support for Capricorn Society was compounded by the establishment of Capricorn Mutual, launched at a time when they were seeking an alternative to traditional insurance.



Geoff, Kim and Stewart Barrett, the proud owners of Bars Fix Cars in Canberra.

Bars really does fix cars; it has modern premises that are divided by a central wall. On one side is the mechanical area equipped to deal with just about any repair or maintenance task. On the other side is a modern smash repair division.

Both areas are working flat out. It is obvious that this place was designed by someone who really understood the automotive service business.

The three brothers were apprenticed in their chosen trades, Geoff as a panel beater/spray painter, Kim and Stewart as mechanics.

Jack Barrett, who worked in the food industry, also had a service station at Yarra and the business ability to make things happen. The business was relocated first to Belconnen, and later to Mitchell, where the mechanical business was later joined by the family's panel beating operations.

Bars Fix Cars undertakes every type of vehicle repair and maintenance work. It is a successful business because jobs that are done right the first time are profitable now and generate more profit when the happy customer comes back next time.

The business backs up what it does with a small fleet of courtesy cars, and an 'in today, out today' policy for much of its work.

The business is into marketing — the brothers say the television advertising continues to pay dividends long after the programme's final curtain call. They back up the workshop operations with continually updated training programmes across its team of 28 staff. The staff's response to training is 'good for business, good for the client and good for themselves'. So it is not surprising some staffers are into their second decade of employment with Bars Fix Cars.

# caring for clients' property

► **Members who have customers' property (most commonly vehicles and personal effects) in their premises should not automatically assume they are responsible for theft or damage if the worst happens.**

The worst can include burglary, arson or vandalism.

You can be held legally responsible if your customer's possessions are damaged or lost while in your care because of the negligence of yourself or your employees. However, you are not legally responsible *just* because a customer's property is damaged or stolen. You have to have failed in the duty of care that you owed to the customer. Examples of how you could fail in your duty would be failing to activate the alarm system, or not having adequate security for the keys to the customer's vehicle.

It is in everyone's interests to persuade customers to remove valuables from a vehicle that will be left on your premises. Items like CDs, cameras and mobile phones are best taken home with the owner for everyone's peace of mind.

It is good risk management to inform customers when their vehicles are to be locked in a workshop overnight that valuables should be removed and that any property is left at their risk. Having a sign on prominent display when customers leave their car is also a helpful risk management tool.



**Encourage your customers to remove valuable items from their car when leaving it on your premises.**

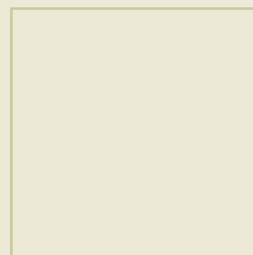
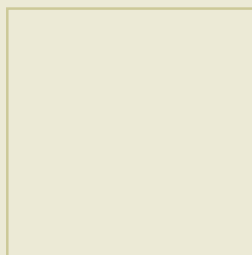
If there are fixed valuables like high quality in-car entertainment systems, it is smart risk management to move the car out of casual sight, even when it is being worked on. It is not unknown for thieves to spot a good entertainment system and return for it later.

The Mutual has protection available to protect you for damage or theft of customers' property when it is in your possession, and where you are legally responsible for the damage or theft.

Capricorn Mutual expects members to take reasonable care of their customers' property. If an incident involving

that property is reported, we will always check to see if you have done the right thing. Your obligations in relation to claims are set out in detail in the General Conditions in Part 5 of Capricorn Mutual's Product Disclosure Statement (PDS).

For a 'Theft' claim to be paid there must be evidence of visible, forcible and violent entry into or exiting the building or premises. It is in the member's interest to store property inside a locked building wherever possible because a \$1,000 excess applies to all claims for protected property stored outside in an enclosed yard.



## promoting personal service

▶ **“At a time when some businesses are becoming more impersonal, it is refreshing that Capricorn Mutual has approved an increase in resources to enable more personal contact with its members,” says the new Queensland Liaison Officer Grant Heard.**



**Grant Heard is the latest Liaison Officer to join the Capricorn Mutual team.**

Grant has been appointed by the Mutual's corporate authorised representative, Charles Taylor Consulting (Australia) Pty Ltd, to work with fellow Queensland Liaison Officer, Robert Pilgrim.

Grant will be concentrating mostly on the area south of Brisbane, into northern New South Wales (NSW) and west to the Darling Downs.

Grant, whose relevant experience dates back to 1976, has been working in Queensland since 1991. In his last role

he was working with a broking organisation, specialising in the motor trade.

His career began in 1976 with a NSW mutual that grew consistently across state boundaries. Working with that mutual took him to the Gold Coast where he established a highly successful office.

A few years later, he had moved to the broking scene dealing with the motor trade. Grant is happy to be back in the mutual arena.

“With a mutual there is a client and service focus that is different,” he said. “Other organisations say the business is important, but so often they never see anyone apart from major accounts.”

Grant says, “Capricorn Mutual's policy of ‘service first’ means personal contact with as many members as possible and that is one of the reasons I was attracted to promoting it.”

“Capricorn Mutual's service policy is designed to promote and enhance relationships with its members and that's the only way to go,” says Grant.

His contact number for inquiries is 0439 518 376.

## Gary Weston joins Capricorn Mutual

▶ **“Capricorn Mutual makes good business sense for its motor trade members because it is a member owned, member driven, not-for-profit organisation, with products designed to specifically meet their protection needs,” says Gary Weston, the newly appointed Liaison Officer for Western Australia (WA).**

An automotive sector specialist, Gary Weston will be working in conjunction with the Mutual's first Liaison Officer, Carol Richards, who also operates in WA.

Gary Weston is a Victorian who elected to call WA home in 1984 while he was

working with Ansett Air Freight as the company's local Operations Manager.

He had previously worked in Melbourne, and after WA, took on a new role with Ansett in Tasmania. In 1989, he returned to Perth for new challenges in the life insurance industry.

After three years he was appointed to represent an insurance company working in the automotive sector, a position he held for the next 12 years.

He is extremely well-known and respected across the automotive sector. He is supportive of the Mutual because he believes in what the Mutual is doing for its members, and supports the concept of members working together

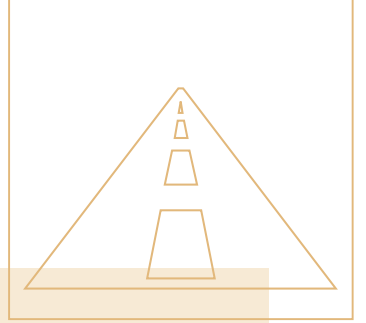


**Gary Weston is the newly appointed Liaison Officer in Western Australia.**

for their mutual benefit. Gary will be providing financial services on behalf of Capricorn Mutual in the northern and some eastern parts of WA, including the Goldfields.

Gary can be contacted on 0439 528 600.

# looking ahead



▶ **More sales personnel have been appointed by the Mutual's manager and corporate authorised representative, Charles Taylor Consulting (Australia) Pty Ltd (CTC), both in Australia and New Zealand to meet the growing demand for Capricorn Mutual membership and protections.**

Additional liaison officers have been appointed in most Australian states. Each liaison officer is responsible for a nominated territory, but will retain the flexibility to operate throughout the state as required.

The Perth call centre has also been boosted by the appointment of new staff members, and in addition, the call centre has been reorganised into two groups, designed to specifically handle sales and support.

"The Mutual has achieved impressive sales and membership milestones in the months since the appointment of the first liaison officers. The appointment of the additional personnel will allow the Mutual to continue to provide high levels of service to the growing membership," says Trent Bartlett, Capricorn Mutual Director and Capricorn Society CEO.

"The formal introduction of each new staff member to the workplace is preceded by substantial in-house training. This encompasses training in the Mutual's products, work instructions and processes; compliance with relevant laws and Capricorn Mutual's AFS licence conditions; Capricorn Mutual's privacy policy; and Mutual and membership expectations.

"Emphasis is placed on teamwork, on service, and meeting member requirements as a first priority," says Trent.

"In-house training is ongoing. Additionally, each staff member who deals with members and potential members of the Mutual is required to gain ASIC's PS 146 level of competency before providing advice. This is a requirement of ASIC, but it is also a part of Capricorn Mutual's commitment to excellence."

Already, the combination of new personnel and enhanced procedures has increased productivity and responses so that, despite the growth, member satisfaction levels are maintained.

The increase in staff forms part of Capricorn Mutual's business plan for continual improvement.

The growing inquiry base and the pride that Capricorn Mutual personnel take in their member service levels confirms that good planning and commitment to service today will bring benefits into the future.



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# Capricorn Mutual works for me



Noel Wemrn, Armadale Gearbox & Exchange WA.

... and me

... and me

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... and me



Teresa and Guenter Dahl (VIC)



Uwe and Regine Von-Appen (NSW)



Michael Kostos (VIC)



Carl Ram and John O'Connell (NZ)



Nigel Garrett (WA)

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