

Your Choice

May 2005

CAPRICORN
MUTUAL



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Serving Up Quality Customer Service



Mark Antoniadis.

Having recently joined the Capricorn Mutual team as Sales & Service Centre Manager, I've been able to experience first-hand what attracted me to becoming a part of the Capricorn Mutual team in the first place — put simply, serving members and making a difference in their lives.

As Sales & Service Centre Manager, my primary responsibility is to ensure that you — as a member — are being served in the best way possible through quality customer service.

Helping me to achieve this is the dedicated team of Member Service Officers who provide a valuable service directly to members, or indirectly via our team of Liaison Officers in the field.

While some people might think that sounds a bit fluffy, there is a set of very specific functions that I'm responsible for, that enable me to carry out our team's objective. These include:

- Supervising your team of Membership Services Officers.
- Monitoring our performance and targets to ensure acceptable standards are met.
- Strict controls to ensure all outstanding quotes requested by members are actioned within the time frame requested by members.
- In conjunction with compliance staff, ensure any breaches are followed up with appropriate action.
- Implement and review team development strategies so that we can continue to improve and grow — enabling us to better serve you.
- Assist in developing and delivering staff training programmes to ensure up-to-date product knowledge of Mutual services and Membership Services Officers' procedures are followed.
- Liaise with the Liaison Officers' Manager on a regular basis on relevant issues.

At all times, building relationship and serving you is at the core of what we do. So if you have any thoughts or comments on how we can do this better, your feedback is always welcome.

Mark Antoniadis
Sales & Service Centre Manager



Just like you have a lock-up procedure for your business, have you ever thought of having one for your home? This could be as simple as checking all windows and doors are closed and locked; all electrical appliances are turned off; and turning on the alarm before you leave.

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You should consider Capricorn Mutual Limited's Product Disclosure Statement (PDS) before deciding whether to join. You can obtain a copy of the PDS by ringing 1800 007 022 (Australia) or 0800 555 303 (New Zealand).



Is your home fully protected? Free

Category: TRANSMISSION WORKSHOP
Claim Type: Fire Damage
Date of Loss: 1/3/2005
Location: Western Australia – Metropolitan
Report Method: Telephone call to Service Centre



1 March 05 F208

Details: An employee of this mechanical workshop was dismantling a transmission on a workbench at the far end of the building. The metal instrument being used to tap out a bearing caused a spark on impact. The spark subsequently landed in an adjacent solvent container on the workbench. The solvent ignited, and the flames quickly spread to an adjacent storage rack containing new stock items. The employee had recently used the solvent and had not taken precautions to ensure that it was covered after use and put back in its correct storage location. Quick acting employees used the two workshop fire extinguishers to put out the fire, and then called Capricorn Mutual. The damage from the fire was sustained to contents, stock, work in progress and customer goods. There was minor interruption to the business and much of the rectification work involved was for cleaning up. The estimated damage bill, AU\$26,000.

Category: AUTOMOTIVE REPAIRER
Claim Type: Public Liability
Date of Loss: 7/1/2005
Location: Western Australia – Country
Report Method: Telephone call to Service Centre



7 Jan 05 FL28

Details: This automotive repair shop put a new gear box into a customer's EB Falcon GT. As it was being test-driven, the mechanic heard a strong knocking noise within the engine. He immediately stopped the vehicle and shut down the engine. Upon checking the oil level within the engine itself, he found that he had not put replacement oil back into the engine after servicing the vehicle. As a consequence, the vehicle's engine was damaged. The member called Capricorn Mutual and reported the claim. Capricorn Mutual appointed an assessor the same day. The vehicle was then transferred to a repairer in Perth and stripped down. Repairs to the vehicle were monitored by the assessor and the customer's car returned fully repaired. Capricorn Mutual paid the claim as the member had taken out Public Liability protection for damage arising from faulty workmanship with them. A settlement cheque of AU\$4,558.05 net of the applicable excess was then mailed to the member.

Is Your Business Protection the Right Fit?

Choosing how to protect your business risk is one of the most important decisions you will have to make as a business owner. No-one likes to think about the unforeseen or unthinkable happening, but the fact is it can and does, which is why selecting the right protection is critical to the ongoing operation of your business should you need to make a claim.

Okay, but where do you start when it comes to evaluating business protection, and what should you be comparing against to check whether you're getting a good deal?

As always the best decision is an informed decision — one where you've compared apples with apples, you're comfortable all of your questions have been answered, and the protection meets the needs of your business.

That's why we've created this checklist. Use it as a safeguard to help you focus on the areas that are important to compare when it comes to business protection. For many, this time of year is renewal time, and best business practice tells us that we should be evaluating our business protection on an annual basis. So apply the checklist, and if you're not convinced your current situation offers the best mix of protection and price, contact your local Capricorn Mutual Liaison Officer.

1. Look Around

Like anything, look around before committing. Obtain a couple of quotes and compare the features against each other. Key areas to look at include: the reputation of the organisation, price, the claims process, and any benefits/discounts/payment methods offered. Clearly, we believe Capricorn Mutual should be on your list.

2. Read the Fine Print

Knowing what your protection includes is important. So make sure you read and understand the Product Disclosure Statement and information that appears in any associated reading material. If you don't, ask. Capricorn Mutual Liaison Officers and Service Centre Officers (1800 007 022 Australia, 0800 555 303 New Zealand) are qualified to help you with this.

3. Do You Have Enough Protection?

Business assets can be expensive to replace. That's why you need to be sure they will be replaced at today's replacement values. Keep on top of what the replacement value for your business assets are, and ensure your protection matches this.



Choosing the right protection is critical to your business' future.

4. When Does Your Protection Commence?

You need to know when your protection comes into effect — is it immediate or otherwise — and the date and time it ceases.

5. Look at the Conditions

It's important to be aware of the terms and conditions of your protection. Does the nature of your business involve a specific activity that is not recognised by your protection provider? You need to check.

6. Claims Procedure

In the event that you need to make a claim, you want to be assured it will be as straightforward and pain-free as possible. Ask other businesses that you know of what their experiences have been. At



Is your business fully protected? Fr



Capricorn Mutual, the Claims Team will work with you to make sure the process takes up as little of your time as possible — often the first person you speak to will see your claim through to completion.

7. Replacement Values

Where replacement values are stated, look at what this includes. Often an upper limit is associated with the amount payable. Make sure this matches with your expectations.

8. Trust

Trusting an organisation to protect your business is a big deal. You need to be convinced the organisation is ethical, trustworthy and credible. Take a look at their track record; are the Customer Service Operators focused on helping you or just making another sale?

Capricorn Mutual Business Protections

Capricorn Mutual offers business protection for:

- Business Buildings
- Business Contents
- Theft
- Money
- Personal Accident and Illness
- Assault
- Goods in Transit
- Engineering
- Business Interruption
- Public and Product Liability
- Professional Protection
- Legal Expenses
- Tax Audit
- Motor Vehicles
- General Property



Expert Tip

To ensure you're getting the best possible risk protection, disclose as much information about your business and protection needs as possible. And make sure that the information is kept up-to-date by notifying of changes as they occur.

General advice warning

Any advice in this article does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice, taking into account your own objectives, financial situation and needs.

Before you make any decision about the matters addressed in this article, you should obtain and read the Capricorn Mutual Product Disclosure Statement.

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Liaison Officer Profile



Name: **Neville Gordon**

Position: **Liaison Officer, Victoria**

Phone Number: **0439 923 200**

Lives: **Reservoir, Melbourne**

Career History:

I started my career in the automotive industry after successfully completing a motor mechanic apprenticeship in 1980. I continued to work as a Motor Mechanic for several years until an opportunity came up in 1986 to work as a Sales Representative for Box Hill Auto Spares. This involved selling automotive spare parts to mechanical workshops in the eastern and northern suburbs of Melbourne. In order to expand my knowledge base and experience, I then took up a sales position with Ashdown Enterprises selling automotive electrical parts and equipment to Auto Electricians.

Being the type of person who likes to take up new challenges, I changed the focus of my career and took up the position of Territory Manager for Comalco Wunderlich Windows. This saw me working with builders, developers and architects in the building industry.

Zahra Body Works was my next challenge in which I was a Director of this smash repair business in the eastern suburbs of Melbourne. Being involved in the panel repair industry lead to my employment with Capricorn Society in 1994 as a Liaison Officer in Victoria. I was employed to start the panel division in the state and continued to work in this division until the panel and mechanical divisions merged in 2002. I continued on as Liaison Officer serving the northern suburbs of Melbourne and the north and north-east of country Victoria.

When Capricorn Mutual started up in June 2003, I saw the potential for a new challenge.

I loved seeing how businesses benefited from membership of Capricorn Society and I could see how Capricorn Mutual could be of assistance as well. So the logical progression for me was to take up this new role, and I am looking forward to expanding my relationship with Society members by introducing them to Capricorn Mutual.

Throughout your career, what has been the defining moment?

Being on a pirate ship on the Caribbean Sea at last year's Capricorn Society convention.

Who has had the greatest influence on you throughout your life?

There has not been one person that stood out.

What book are you reading at the moment?

Streets Ahead — How to make money from residential property.

What is the nicest thing anyone has done for you throughout your life?

My wife for giving birth to my two daughters. We also have another baby due in May 2005.

What do you do on weekends?

Spend time with my daughters and take them to dancing and swimming classes. Also spending time with friends and family.

What hobbies do you have?

Weight training and watching AFL football — Go Bombers!



Do you have enough Public Liability

How to Fireproof Your Home

Research shows that more people die in house fires between June and September than at any other time of the year. To protect your family and home, take a look at the following home fire risks and assess how fireproof your home really is before the winter chill really sets in.

To get started, categorise your home into different areas and assess them according to their specific needs.

General

Start by walking around your home and check for obvious fire risks. Things to look for include: do you have an electrical safety switch installed?; are there any overloaded powerpoints?; have smoke detectors been fitted in the kitchen and outside the entrance to bedrooms?; is there easy access from windows and security grilles in the event of a fire?; and has your air conditioning/heating system been checked in the last 12 months? Make your notes and where they apply to specific areas of your home, mark them down. Now, start to move through the areas in your home.

Entrance

Check that there are keys in the internal door locks in the event that you need to leave your home in an emergency.

Living Room

Open fires should have a screen or grille in front of them; and chimneys and flues should be cleaned every 12 months. If you use a portable heater make sure it is kept clear of curtains, soft furnishings and bedding. Television/stereo units and home theatre/computer equipment generate a lot of heat, so check that there is sufficient ventilation where these items are located.



Kitchen

Check that a fire blanket or fire extinguisher is located in the kitchen close to the exit. When you're cooking, avoid wearing clothes with loose fitting sleeves and never leave cooking unattended. Also, never use sprays or cleansers near hot surfaces as they can be highly flammable.

Bedrooms

If you use an electric blanket, check the condition of it before fitting it to the bed, and always turn it off when you get into bed.

Laundry

Check that the lint filter is clean before you use the clothes dryer. Take care with chemical and fuel storage, and always keep a battery powered torch in an easy to reach spot.

Outside

Gutters should be inspected regularly and kept clean, and if you live in a bushfire prone area, ensure that the grounds around your home are kept clear of materials that may burn quickly.

Garage

Keep your garage clean and tidy, with flammable liquids stored correctly — preferably on shelves.

Prepare to Lift

Manual handling injuries are the cause of one in three injuries in the workplace.

Bending or stretching to reach loads, lifting or carrying heavy loads, and working in an uncomfortable position for a long time are just some of the contributing factors. With backs and shoulders most at risk, take a look at these suggestions for minimising the risk of injury:

- Before starting any heavy work, warm up cold muscles first.
- Get into the correct lifting position — keep loads close to your body, bend knees and use your thigh muscles to carry the weight.
- Never attempt to lift loads that are in excess of the maximum for one person to lift.
- Where a load exceeds the maximum for one person, ask for assistance or use a mechanical aid.
- Bending, twisting and stretching increase the risk of a manual handling injury, so organise your work area in such a way that the need to bend, twist or stretch is reduced.
- Be conscious about maintaining correct posture.
- Take a break after heavy work.
- Exercise regularly to strengthen muscles and ligaments.





Capricorn Mutual works for us!



Yes, please contact me about obtaining a quote.

Your Name: _____

Your Business Name: _____

Capricorn Society Member No: _____

Contact Telephone No: _____

Preferred contact time (if any): _____

Remember...
Fax this form to
Capricorn Mutual

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Fax: (08) 9334 0701 (Australia) or 0800 555 403 (New Zealand).
Phone: 1800 007 022 (Australia) or 0800 555 303 (New Zealand).

