

Your Choice

February 2006



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Making Your Life Easier

One third of Capricorn Society members have already chosen Capricorn Mutual over traditional insurance. And if you are not one of them, you will more than likely hear from us over the next few months.

We have dedicated some of our Member Sales and Service Officers to making contact with you in order to tell you more about Capricorn Mutual. If you would like us to provide you with a quote when one of our officers call, please make sure you ask them, alternatively, we can call you back when your current protection is up for renewal and provide you with a quote then.

The Member Service Officers who will be making the calls are Kelly, Julie, Sam and Yves. So you can put a face to a voice when they call you, we have taken a photo of them and asked them a bit about themselves and their job.



The Capricorn Mutual team of (back L-R) Sam Freeth and Yves Schoof, and (front L-R) Kelly Sibum and Julie Cousins.

The Team at Capricorn Mutual

Name: Kelly Sibum

What is the favourite part of your job?

Being busy and the variety of the job, I'm always learning new things.

What's your favourite movie?

I am Sam.

What do you like to do on the weekends?

Going to the beach, hanging out with friends.

Name: Yves Schoof

What is the favourite part of your job?

Helping people, it's very satisfying if we can offer Capricorn Society members a better deal than what they currently have.

What's your favourite movie?

Amelie.

What do you like to do on the weekends?

Relax, swim and study, I'm currently completing a PS146, Compliance for Financial Services and Financial Planning studies.

Name: Sam Freeth

What is the favourite part of your job?

I enjoy making sales and speaking to members.

What's your favourite movie?

The Sting.

What do you like to do on the weekends?

Spend time with friends and family, I also enjoy watching sport.

Name: Julie Cousins

What is the favourite part of your job?

Making sales.

What's your favourite movie?

Mulan.

What do you like to do on the weekends?

As little as possible! Relax and spend time with my grandchildren.

COVER



Lightning does strike the same place twice, and as your insurance alternative, Capricorn Mutual offers risk protection that can be tailored to suit your needs. Log onto CapricornMutual.com or phone us on Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand) to find out more.

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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).



Do you have enough Home Conte

Category: MECHANICAL WORKSHOP
Claim Type: Burglary
Date of Loss: 3/12/05
Location: Henderson – New Zealand
Report Method: Telephone call to A/H Emergency Claims Service
Claims Officer: Ida Homer



3 December 05 B776

Details: Various items from this automotive workshop went missing when a member's premises was broken into on a weekend. Burglars smashed a side door and an internal office door, which activated the burglar alarm causing the security company to alert the member, who immediately attended the site.

The items missing from the workshop and reception area were hand tools, power tools, a diagnostic scanner, spray paint equipment, floor jacks and tools belonging to four employees. The assessor, appointed by the claims officer, attended the premises early in the week to inspect the scene and obtain details of the loss for adjustment. The loss and damage is estimated to stand at \$50,000. To date, most of the tools and equipment stolen have been replaced and Capricorn Mutual has paid \$27,997.82. The assessor is currently liaising with the supplier for the remaining items to be replaced.

Category: PANEL REPAIR SHOP
Claim Type: Impact
Date of Loss: 12/12/05
Location: Bellevue – Western Australia
Report Method: Telephone Call to Claims Department
Claims Officer: Narelle Sampson



12 December 05 1101

Details: This panel repair shop contacted Capricorn Mutual when an unknown vehicle collided with their fence overnight. A claim form was faxed to the member and a builder was contacted to quote for the damage. The quotation was emailed to Capricorn Mutual on 15 December and repairs were approved within two working days.

Due to the impending Christmas break, temporary repairs were arranged to secure the premises until permanent repairs could be undertaken.

The total cost of repairs is \$3,975.40. Although the impact caused extensive damage, it appears that the collision with the fence prevented further loss or damage to the member's property.

claims chatter

The Cost of Car Theft

Around one in five drivers have had their car broken into, damaged or stolen at some point in their lives. Many are never recovered, and those that are recovered are often left damaged and undrivable.

Car theft can be costly for the victim in many different ways. Some experience the inconvenience of not having a car for personal use, but businesses that rely on their company motor vehicles may also lose business as a result. Then there is also the hassle of repairs, repurchasing the property lost, purchasing a new and reliable car, and perhaps even having to explain to your customer what happened to their car while it was in your care!

Even if the victim's car is fully protected, it is the time lost that is the major cost, and time is something that is very precious in today's busy world. Car theft is largely an opportunistic crime, and many of those who have fallen victim could have taken further measures to prevent their car from being stolen.

Taking the time now to put steps in place to help prevent car theft is easy, it just takes a little extra care, which in the long run, will save you time and money.

Top Five Tips For Protecting Your Car

1. Remove the keys from the ignition.
2. Lock the doors.
3. Ensure the windows are closed securely.
4. Park in a well lit area off the street where possible.
5. Don't leave valuable items in your car.

Preventing Your Car Being Stolen:

There are several easy steps you can take to reduce the likelihood of your car being stolen:

Activate Security Systems

Buy an anti-theft device and make sure you always activate your alarm or anti-theft device every time you leave your car, even if it's only for a few minutes.

Park Your Car Safely

If you have a garage, use it and always remember to lock it. If you don't have a garage, park your car in the driveway. If you have to park your car on the street at night, make sure that the area is well lit.

Lock Your Car

Make sure your windows are up, the key has been removed from the ignition and always lock the vehicle. Do not keep spare keys on or in the car, and when you have your car repaired, leave one ignition key only. Take your keys with you or hide them in a safe place if you leave your car unattended at home, and do not record your name, address or registration number on your keys.

Mark Your Property

Make your property identifiable by engraving your driver's licence number on valuables such as your car stereo. Also record serial numbers and details of your car and property in it. Remember never to keep cheque books, credit cards, your driver's licence or registration papers in the glove box.



Are you protected for Goods

Preventing Your Customer's Car From Being Stolen:

When a customer leaves their car in your possession, it is important that you take the utmost care to prevent their car from being stolen. Here are a few tips that will assist you:

Keep Keys Out of Sight

Never leave a customer's keys in the ignition of their car or lying on the seat. Ensure that they are stored in a locked box in the office when not in use, and make sure they are out of sight of customers.

Lock Up Securely

If a customer's car has to be left in your workshop overnight, make sure both the car and your workshop are locked and secure before leaving the premises. Also ensure your security methods are up-to-date, and install security system signs to deter thieves.

Check Your Building

Check for any faults or weaknesses at the building's entry and exit points — thieves will take advantage of opportunities to gain undetected access. Ensure that the premises are well lit and the mains power switch is locked away in an approved meter box.

Educate Staff

Make sure all your employees know the security procedures and how to lock the site each night. Nominate an employee to coordinate security; this person should regularly conduct a security system audit. Encourage your staff to approach unknown visitors, many thieves gain access to buildings by following a legitimate staff member in, make sure your business has a security process to deal with this.

Look After Your Assets

Establish an asset register that is up-to-date with all makes, models and serial numbers of all vehicles in your workshop.

Set up Neighbourhood Watch

Get together with surrounding tenants and discuss security issues and systems and make sure you and your staff report any suspicious or criminal activity in your neighbourhood.



Top Five Tips For Protecting Your Customer's Car

1. Keep customer's keys secure.
2. Lock the premises before leaving.
3. Ensure the security system is up-to-date and activated.
4. Teach your staff the security procedures.
5. Make sure the site is well lit at night.



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& ACT
Richard Hart
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NZ
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021 800 449

Liaison Officer Profile



Name: **Sue Walker**

Position: **Liaison Officer, Western Australia**

Phone Number: **0417 992 025**

Lives: **Lathlain, Western Australia**

Career History

My first job in the industry was with Swann Insurance, which I started in 1990. I carried out various roles with Swann, as a Claims Officer — Motor, Claims Officer — Disability and as an Underwriting Supervisor. As an Underwriting Supervisor at Swann Insurance I was responsible for managing and developing a team of eight, achieving monthly targets, implementing policy and procedure compliance initiatives, maintaining and developing business relationships and improving cost efficiency and customer service. While performing this role I also completed a Certificate III in Financial Services, became a Senior Associate CIP, and was awarded with a Statement of Attainment in Advanced Insurance Practice, all of which assisted me to perform my role. I found the position to be both rewarding and challenging, and the driving force behind my decision to join Capricorn Mutual in 2005 as a Liaison Officer.

Throughout your career, what has been the defining moment, and why?

Coming to work for Capricorn Mutual, I like being able to put the members first, it is far less complicated. Working for a traditional insurer you have to follow every rule and direction and the focus seems to be auditing practices, you can't do things in the interest of one person. Although at Capricorn Mutual, we always ensure we comply with FSRA guidelines, it's nice to be able to think about the individual too.

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

My two children, Taylor 12 and Marshall 10, they always surprise and inspire me.

What book are you reading at the moment?

Mao's Last Dancer, my family and I are big readers, and we're always circulating books, that's how I came to be reading this one.

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

Having the support and encouragement of my friends and family.

What do you do on weekends?

Spend time with my children, attending sporting events and concerts and catch up with friends. We recently went to see John Butler, we're off to the ballet at the Quarry Ampitheatre and we're sailing on the Leeuwin in the next few weeks, we have a great time!

What hobbies do you have?

Swimming, sports and entertaining.



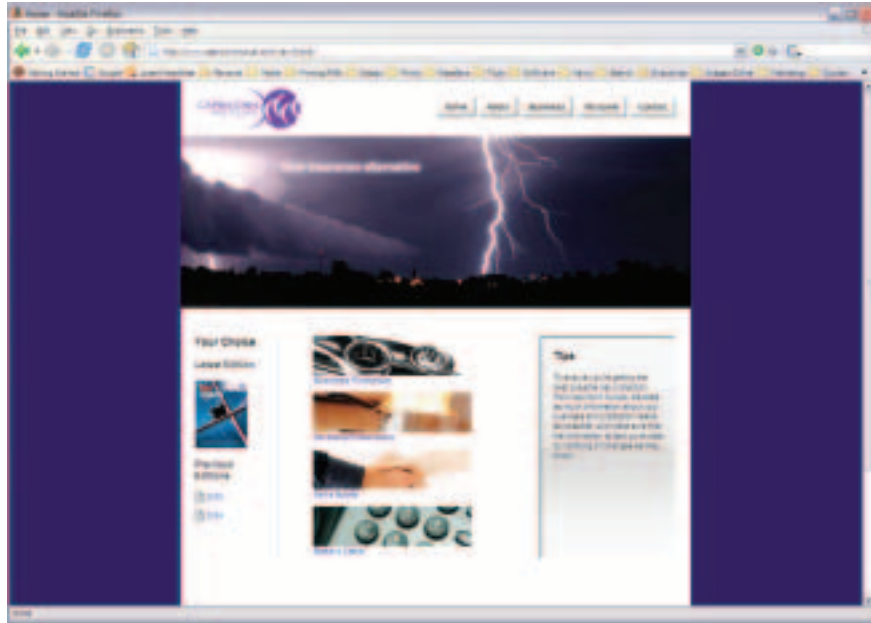
Do you have enough Motor Vehic

CapricornMutual.com Goes Live

Capricorn Mutual's website is now live and available for you to view 24 hours a day.

This means you'll be able to find out more about the Mutual as well as the range of risk protections available to members. You can also get a quote from CapricornMutual.com by filling in the online form on the website, or download one of the past editions of *Your Choice*. You'll find all the 'legals' on there to download if needed and the contact details of our team.

CapricornMutual.com has been designed for you to gain easy access to the Mutual at your convenience, and to keep you up-to-date with the latest news and information, while also providing relevant tips to help you prevent risks in your business and at home.



When did you become a Capricorn Mutual member?

I've been with Capricorn Mutual for around 12 months.

Why did you choose to become a Capricorn Mutual member?

I was a member of Capricorn Society, and it looked like Capricorn Mutual was doing the right thing by the members who owned the Society, so I decided to sign up with them.

What is the best part about being a member of the Mutual?

When cyclone Claire hit recently, they called to see if we were okay. In all my 28 years in business, I've never had a company call me and ask if I was alright and if I needed any claim forms.

Member Profile

Member Name: North West Mechanical and Fleet Services – Graeme Wann

Location: Karratha Western Australia

Number of Employees: Ten

Type of Business: Mechanical and Fleet Services

Phone number: 08 9185 1930

I'm very happy with their level of service, in fact, I couldn't believe my ears when they rang!

Thankfully, we didn't need any assistance, but Capricorn Mutual wasn't to know and they were on the phone immediately, and to me — that's what it's all about. Normally, you have to ring up and substantiate a case, so we really appreciated the service that we received and it hasn't gone unnoticed.

I've spoken to a couple of people in the industry and they said they've experienced a similar service from the Mutual. I'll tell anyone who will listen, I was very impressed with their service. They're an honest company that you want to be with, I can't talk highly enough of them at this point in time.

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MUTUAL



Your insurance alternative

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1800 007 022 (Australia)
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