

# Your Choice

May 2006



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# Confidence in Compliance



Here at Capricorn Mutual Lucie Beach's role as Compliance Officer is devoted to making sure that we maintain our high standards.

I joined Capricorn Mutual in the role of Compliance Officer in November 2005, after looking for a role that would not conflict around my study commitments and home life. It has been perfect for me, close to home and something I have really enjoyed.

We take our business obligations and compliance issues very seriously as we have an Australian Financial Services Licence and are regulated by ASIC. Being a Compliance Officer for Capricorn Mutual involves a lot of monitoring to ensure that we meet our obligations to ASIC, and giving our members the best possible service. You may have

noticed that every single call made and received by the Mutual is recorded.

It is my job to monitor the calls daily to ensure compliance with our AFS license and obligations under the Corporations Act. In addition to a daily report on compliance issues a weekly report is made each week outlining any training issues. I also audit member files to make sure they are complete and reflect what we have on the system. On occasion I will retrieve a call to clarify a discrepancy; this is a great safeguard to our members and a useful tool for staff.

It's great when I'm listening to a call and I hear a member say how happy they are with the Mutual. The staff here are also really friendly, it's a great place to work especially when we can make such a positive difference to our members.



Not much can stop the damage of a severe storm or cyclone, but as your insurance alternative, Capricorn Mutual offers risk protection that can be tailored to suit your needs. Log onto [CapricornMutual.com](http://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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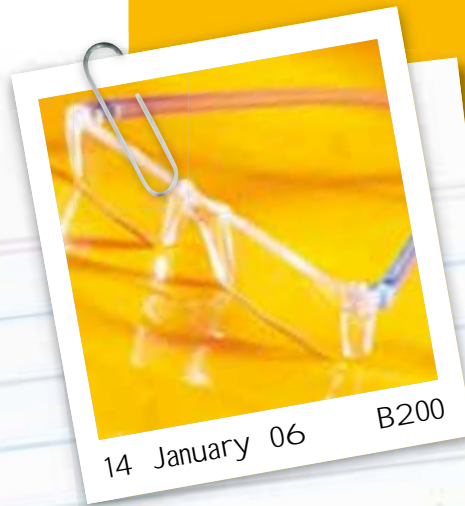
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*Maryanne Middlemiss -  
Liaison Officer, NSW & ACT*

Category: MECHANICAL WORKSHOP  
Claim Type: Impact  
Date of Loss: 14/1/06  
Location: Takaka — New Zealand  
Report Method: Telephone call to Claims Department  
Claims Officer: Narelle Sampson



**Details:** The member rang and advised Capricorn Mutual that they had driven over their prescription reading glasses subsequently destroyed them.

The member had put their glasses on their car bonnet whilst they were speaking to a customer. After speaking to the customer the member got in his vehicle and drove off without picking up his glasses. The glasses fell onto the ground and were driven over by the member's car.

The member lodged a claim under their Home Protection, Temporary Removal. Due to the urgency the member replaced the glasses straight away at a cost of \$520 and then lodged the paperwork with Capricorn Mutual recently.

Category: AUTO ELECTRICIAN  
Claim Type: Liability  
Date of Loss: 3/1/06  
Location: Everton Hills — Queensland  
Report Method: Telephone Call to Claims Department  
Claims Officer: Janelle Christmass



**Details:** This auto electrical shop contacted Capricorn Mutual and advised that during the course of repairs a car was being revved at high speed and it inadvertently dropped into gear. This resulted in it hitting a customer's vehicle, which then hit another customer's vehicle and that in turn hit another customer's vehicle. The last customer's vehicle hit an office wall.

Once all the documentation was received an assessor was appointed to assess the damage sustained to the member's property and the customers' vehicles, with one of these vehicles being rendered a write off.

The total cost of the damage sustained to the three vehicles was \$11,033.42, with the damage to the office wall being an additional \$2500.

*"I'm proud to be part of such a caring organization."  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).*

# Capricorn Mutual Respond to Cyc

Australia has taken a beating from the elements, with Cyclones Larry and Glenda ripping through northern Queensland and the north west of Western Australia respectively, leaving countless homes and businesses devastated in their wake. Capricorn Mutual managed to contact all the members in these areas within 24 hours of the storms, making sure they were safe and whether they needed a claim form.

On ABC Radio's AM programme, Queensland Premier Peter Beattie urged insurers to get to the devastated areas as quickly as possible, however, a week after the cyclone, Innisfail resident, Matt Lock, told ABC reporter Melanie Christiansen that he hadn't yet seen one insurance agent in town.

Marketing Manager at Capricorn Mutual, David Lloyd, said they managed to contact all members affected by



Cyclone Larry within 24 hours, locating them through a computer programme that identified members who had been in path of the storm.

"Because we're an organisation that exists to serve an elite group of members, we were able to contact everybody almost immediately," said David. "It was really good to talk to members and establish that they were alright."

"If there was anything they needed, such as a hole in the roof that needed to be fixed, we were able to quickly arrange to get that fixed.

"One good thing is that most of our members in those areas are in buildings that have been carefully designed and maintained to withstand those conditions."

Capricorn Mutual members Susan and Dennis Stephens, live in a town 60 km west of Innisfail, an area that suffered extensive damage from Cyclone Larry.



*Andrew Fitzpatrick –  
Liaison Officer, SA*

# lone Larry



"After 28 years in business it was a pleasant surprise to be on the receiving end of such genuine service. That's what it is all about and lucky for us we didn't need any assistance in the end."

**"Please pass on my sincere thanks to Capricorn Mutual management for the caring attitude ... "**

When Susan received a call from David Lloyd soon after the cyclone, she was very impressed that someone had bothered to call to see if they were okay.

"Please pass on my sincere thanks to Capricorn Mutual management for the caring attitude and genuine interest shown, although thankfully for all concerned, we escaped much of the damage," she said.

Graeme Wann from Karratha, Western Australia, expressed similar surprise over Capricorn Mutual's response to Cyclone Clare, which hit the North West of WA in early January.

"We really appreciated the service that we received from Capricorn Mutual following Cyclone Clare," said Graeme. "Normally you would expect to have to ring up and explain and provide extensive explanations, but in this case it was the Mutual phoning us to see if we were alright and if we needed claims forms sent."

## Tips

- Cyclone Mahina in 1989 caused the highest death toll (over 400) of any cyclone in Australia's history.
- Tropical Cyclones cross the northern, north-eastern and north-western Australian coastline six times per year on average.
- Australia's cyclone season is usually November to April.
- Cyclones in the Australian region have more erratic tracks than those in other parts of the world.
- In the Southern Hemisphere cyclones spiral in a clockwise direction. This is the opposite of the Northern Hemisphere.
- All cyclones have one common feature, a virtually calm centre with a clear sky, known as the "eye".
- Cyclone Tracy has been Australia's most destructive cyclone in terms of damage to a community.

*"I'm impressed with the level of service Capricorn Mutual gives their members."  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).*



# Who cares?

## We care ...



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Richard Nankivell  
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VIC Area Manager  
Richard Hart  
0408 992 885



NZ  
Bob Edwards  
021 800 449

## Liaison Officer Profile



Name: **Mike Towns**

Position: **Liaison Officer, South Australia**

Phone Number: **0408 992 339**

Lives: **St Agnes, South Australia**

### Career History

I started my career as an apprentice mechanic for the Engineering and Water Supply Dept (E&WS) back in 1977. During my apprenticeship I was transferred around the department and also into other government departments enabling me to gain experience in all aspects of the trade from welding to fitting as well as my chosen trade as a mechanic.

From there I worked as a heavy vehicle and tractor mechanic for three years until I went back to working on cars in various dealerships. Then an opportunity came up for me to start my own business, which I was in for 12 years and a member of Capricorn for nine years (I wish I became a member earlier). When the mutual started I was straight onto it.

Another opportunity arose for me to sell my business and at the same time the position of Liaison Officer in South Australia came up, and knowing the benefits of Capricorn and the Mutual I thought I'd have quite a lot to offer members. Now I see it from both sides of the fence and I'm very excited about the growth of the Mutual and the personal challenge of changing careers.

### What book are you reading at the moment?

Currently I am reading a set of books by Len Beadle. He was a surveyor and has traveled the most of outback Australia, making roads and mapping the interior and has written the adventures he had doing all that.

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

I think that to have the opportunity to join a company that I was involved with and had the utmost respect for and now I have the chance to let members know the point of view of someone who has been a member like them.

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

My wife, Susan, has had the biggest influence on my life by giving me the encouragement to achieve almost everything I set my mind to.

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

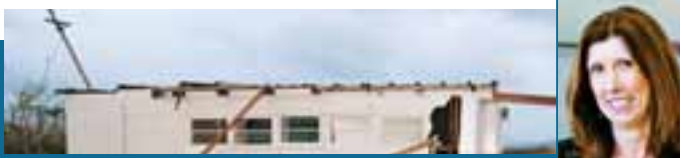
Some of the nicest things that have ever been done for me are the little things my children used to do when they were young, like toilet roll pen holders for my desk and things like that.

### What do you do on weekends?

I spend a lot of time on weekends with my family either waterskiing and playing music in a band I play with. I spend as much time with my children, Rachel, Bradley and Craig, as I can.

### What hobbies do you have?

I have a few hobbies that I like to do, mainly waterskiing, rock 'n roll dancing and playing guitar.



*Narelle Tottman –  
Liaison Officer, WA*

# Tips for Winter Damage Control

As we move further into autumn, the fine weather starts giving way to the imminent cooler temperatures of winter. Along with the change in temperature comes the risk of bad weather such as rain, hail and strong winds.

Unfortunately, this bad winter weather can cause property damage and no-one is guaranteed to be overlooked by Mother Nature. This damage can be costly and is usually untimely. Forward planning can help to prevent the level of damage inflicted on your property.

Here are some steps that you can consider now that may prevent storm damage and help you be more prepared for the winter months ahead:

- Check and clean gutters and downpipes so that heavy rain can flow in the right direction instead of overflowing and causing water damage.
- Trim any tree branches to ensure they are clear of your home and powerlines
- Check heating systems. Chimneys may need a clean for safety; some heaters have filters that need cleaning for health's sake. Remove dust that may have built up over the summer months from your heaters before turning them on.
- Use caution when setting up your heating systems. Make sure that you don't have anything flammable too close to the heater, for example, clothes, curtains and furniture. Always supervise children near heating equipment.
- Fires can occur even in cold weather and extinguishers and fire blankets are vital. Ensure yours are checked and fully operational. Store them in an easy to access location and make sure you know how to use them.
- Have a clean up around your yard and garden. Remove any loose objects or secure them properly. Pay attention to things like garden sheds and outdoor furniture.
- Purchase surge protectors for use with electronic equipment, and if possible unplug them in electrical storms.

## Member Profile

Member Name: Frank's Auto Service Centre — Frank Princiotta

Location: Alphington, Victoria

Number of Employees: 2

Type of Business: General Service and Repair — Automotive Shop

Phone Number: 03 9499 6481



### When did you become a Capricorn Mutual Member?

I have virtually been on board since the Mutual started up.

### Why did you choose to become a Capricorn Mutual Member?

I received the paperwork explaining that it was starting up at about the same time as my insurance was due to be renewed, so I was interested to read what it was all about. Initially I probably would have been sceptical, but because I had been with Capricorn for so long and I know that everything they have done in the past they have done properly I had quite a bit of confidence in them.

### How would you describe the experience of being a member of Capricorn Mutual?

I am absolutely delighted; it was the best move I've ever made. I know quite a few members who still haven't joined up to the Mutual and I've been pushing them for ages to join it and telling them how

mad they are not to join. I actually know a guy with a workshop up the road who is joining Capricorn Society specifically so he can become a member of the Mutual.

I've made two claims through the Mutual since joining and both went through without a problem or hassle. They were repaired in no time.

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

I made a saving off my insurance bill in the first year, but along with the saving I definitely received better service and without all the carry on from the normal insurance companies when you make a claim.

*"I love being able to put members first."  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand)."*



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# Who cares?

## Capricorn Mutual cares.

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