

# Your Choice

July 2006

CAPRICORN  
MUTUAL



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## Meet Your Chairman

Capricorn Mutual Chairman, Wayne Negus, is certainly a man with many hats to wear. Wayne is not only the Chairman of Capricorn Mutual, he is also a Director on the Board of Capricorn Society and is still involved in the family run garage in Dalkeith, Western Australia.

In addition to all of this, Wayne found the time to have this photo taken to appear on the front page of *The West Australian* newspaper in April. Wayne was interviewed for his thoughts on the ongoing petrol price increase and the impact it is having on independently owned service stations. And a quick glance at his career history proves he is certainly well qualified to comment.

A qualified motor mechanic by trade (although not currently practicing), Wayne purchased the garage in the Perth suburb of Dalkeith in 1975. Being involved in the automotive industry, he elected to become a member of Capricorn Society in 1980. In 1987 he stood for the Board and was elected.

Wayne's involvement in the Capricorn Society Board was integral in the instigation of Capricorn Mutual. Capricorn Society made a point of offering members two suppliers so that they always had a choice when it came to choosing products and services. They had achieved this except for insurance. After many negotiations failed, a chance plane flight meeting led Wayne and the Board to Charles Taylor Consulting and Capricorn Mutual was established in 2003.

After four years as Vice Chairman and eight years as Chairman on the Board of Directors for Capricorn Society, it was a logical progression for Wayne to be selected as a board member and subsequently his current position as Chairman of the Board for Capricorn Mutual.

The Dalkeith service station is now managed by Wayne's son, Matt, to allow him the time he needs for both Boards and the additional responsibilities they bring with them. Considering all of this, members can be confident that the Mutual is in very good hands indeed.



**Don't risk losing your home or business to fire. Install a smoke alarm, or if you already have one make sure you check its batteries and test it regularly.**

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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).



*Grant Heard -  
Liaison Officer, QLD*

**Category:** INDEPENDENT SERVICE STATION

**Claim Type:** Storm — Cyclone Larry

**Date of Loss:** 20/3/06

**Location:** Malanda — Queensland

**Report Method:** Telephone call

**Claims Officer:** Janelle Christmass

**Details:** The member rang and advised that due to Cyclone Larry there had been a power surge which in turn had caused damage to the majority of his electronic and electrical equipment.

The member lodged a claim under their Business Contents Protection, Storm & Wind. In an endeavour to get the member up and running as quickly as possible, the member provided Capricorn Mutual with repairers reports on the damaged items and the necessary repairs or replacements were authorised as soon as possible, without engaging an assessor.

Capricorn Mutual has currently paid \$6,494.91 with some residual invoices still to be received.

The normal procedure with this type of claim is to appoint an assessor, but due to the urgency and the likelihood of getting an assessor it was determined to be to the member's advantage to handle the matter in-house.



20 March 06

B213

**Category:** MECHANICAL REPAIRER

**Claim Type:** Liability

**Date of Loss:** 11/5/06

**Location:** Springvale — Victoria

**Report Method:** Telephone call by Richard Hart

**Claims Officer:** Ida Homer

**Details:** The member had lowered his hoist, which had a customer's car on it. The car's ignition was on and the member thought the car was in neutral, however, it was in reverse.

When the vehicle began to roll back, the member jumped in the car to stop it from rolling and put his foot on the accelerator instead of the brake.

The car careered back, across a lane way and into an open roller door of the laundry opposite the repairer, damaging their equipment and stock. The customer's car was a write off and extensive damage was sustained to the third party's equipment, which interrupted their normal business process.

A claim has been made under the member's liability protection and is currently being reviewed.



11 May 06

2034

*"I enjoy being part of the Mutual and putting members first."  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).*



claims chatter



# Three Years Strong for the Mutual

Capricorn Mutual Limited was formed in 2003 to offer a commercially feasible alternative to insurance exclusively to members of Capricorn Society in Australia and New Zealand.

After hearing many expressions of dissatisfaction from members about insurance and failing to find an insurance alternative that would adequately meet member's needs, the Board of Capricorn Society decided to form Capricorn Mutual. Rather than being an insurance company, it is a discretionary mutual offering protections designed to meet the specific needs of its members and to promote their interests.

Three years later, the Mutual is celebrating three years of operation, during which time we have paid more than AU\$5.4 million in claims to our members. We've grown to offer a huge range of protections for both business and home.

It's been exceptional growth for the Mutual from 2003 to where we are today and we look forward to an exciting future in which many more Capricorn members join to get the benefits of a Mutual that operates for the benefit of its members.



Capricorn Mutual offers a financial product that members can use as protection against the risks that they encounter during their business lives. Members may apply for the following business protections:

- 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

Capricorn Mutual also offers a range of personal protections, for home buildings, home contents and personal motor vehicles. Personal protections include:

- Loss or damage to home buildings
- Purchasers' interest
- Electric motor burnout
- Inflation
- Fire brigade costs
- Public authorities
- Your legal liability
- Rent assistance
- Hobby farm buildings
- Flood damage (optional)
- Loss or damage to home contents
- Home contents temporarily removed
- Visitors' property
- Electric motor burnout
- Frozen food spoilage
- Your legal liability
- Accidental damage (optional)
- Hobby farm contents
- Flood damage (optional)
- Loss or damage to motor vehicle
- Your legal liability
- Change of vehicle
- Attached trailer
- Protection for others



Tracy Young –  
Liaison Officer, NSW

# Log in to [www.CapricornMutual.com](http://www.CapricornMutual.com)

Capricorn Mutual's website has been up and running for a number of months now, helping members to gain easy access to the Mutual at their convenience. CapricornMutual.com has been designed to keep members up-to-date with the latest news and information that is relevant to them and their protections.

Everyone is busy these days with work and home commitments — it is quite often late in the day before we get a chance to attend to our household tasks and paperwork.

Does this sound familiar? Well, don't forget that you can visit the Capricorn Mutual website 24 hours a day, 7 days a week. If you haven't had a chance to telephone us during office hours with your question, you can send us an email and a representative from the Mutual will contact you. Either log onto the website and go to the 'Contacts' section to click on the email link, or alternatively you can email us directly at [info@CapricornMutual.com](mailto:info@CapricornMutual.com). This is a convenient way you can contact the Mutual any time of day.

There's plenty of information available on the website. Not only can you email your

queries, you can also request a quote! Fill in the online form and we will contact you at a time that suits you. You can find out the benefits of joining the Mutual as well as the range of risk protections — both business and personal — available to members.

Important documents are available to be downloaded as well. Legal documents like the Product Disclosure Statement and Financial Services Guide are accessible — even past editions of *Your Choice*. And if email isn't your style, the website sets out all the different contact phone numbers you can use to contact the office or your Liaison Officer.

So if you haven't visited us online yet — log onto [www.CapricornMutual.com](http://www.CapricornMutual.com) today!



## Fives Ways You Can Use the Website:

1. Request a quote — provide us with your details and a representative of Capricorn Mutual will contact you.
2. View the range of business and personal protections Capricorn Mutual offer.
3. Find out who your Authorised Representative or Liaison Officers are, how to contact them and what they look like!
4. Download the Product Disclosure Statement and Financial Services Guide.
5. Read previous editions of *Your Choice*!

*"My members are my priority."*  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).



# Contacts

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## Liaison Officer Profile



Name: **Andrew Fitzpatrick**

Position: **Liaison Officer, South Australia**

Phone Number: **0418 190 497**

Lives: **Chandlers Hill, South Australia**

### Career History:

My career has largely involved working and managing service stations — in a variety of locations.

Starting in 1987, I entered into my first business, BP Keith Roadhouse, on the road to Melbourne, about 2 1/2 hours from Adelaide. We worked seven days a week and after a couple of years we decided to sell and move back to Adelaide.

There I managed BP Marion and also BP Darlington for two to three years for someone else. In 1993 I re-opened BP Hyde Park, which was a closed service station, under a franchise agreement with BP Australia. This grew into a successful business and during this time I also picked up a couple of other BPs, the one in Darlington I had previously managed and BP Hutt Street in Adelaide.

It was at this time that I also became a Capricorn Society member and began to reap the rewards of the Society. In 1997 I purchased Hawthorn Motors and in 1999 I entered into a franchise with Caltex Mt Gambier.

Around 1999, BP bought back the business, as they were moving into Multi Site operation, and over the next few years scaled down the business side. In 2003, I accepted a job as a Sales Rep for a liquor company, and in January this year I joined the Mutual as a Liaison Officer.

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

I would say I have been most influenced by my first employer Peter Wood. I worked for him at Mobil Gulfview Service Station in Christies Beach.

I started working there when I was 13, and left when I was 22. He gave me lots of responsibility, which in turn instilled some good disciplines into me. My experiences working for Peter helped me to go on and be successful with my own businesses.

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

With two children I don't have a lot of time to read, especially as when I start to read, I can't put a good book down. I always buy a John Grisham novel when I go on holidays and usually knock the book over in two days, generally reading day and night until I am finished.

### What do you do on weekends?

I try to spend as much time as I can with my kids. My wife works, so I have to come up with quite a bit to keep them occupied. My daughter has a degenerative syndrome so time is precious to spend with her. I also try to balance up the other time with my son and make sure we have quality time together too.

### What hobbies do you have?

We live on a few acres, so there is always something to do around the place! I guess that is my main hobby, along with spending time with my family.



*Tom O'Sullivan –  
Liaison Officer, VIC*

# Help Reduce Car Theft

The Australian and New Zealand Crime Prevention Ministerial Forum and the Insurance Council of Australia have recently met and extended the term of a working council to continue to reduce the car theft rates.

While Australia's car theft rates are currently at an all time low, the National Motor Vehicle Theft Reduction Council wants to keep reducing it and will attempt to address issues such as older vehicle security and vehicle component black markets.

The biggest challenge they anticipate will be to maintain vigilance of the general public when it comes to car security, so we have some simple tips to help you to reduce the risk of car theft.

- Don't leave your keys in the ignition, even if you are away from your car for a few minutes.
- Ensure your keys aren't left lying around where they could be easily picked up.
- Be wary of hiding a spare key on your car and even in your home: thieves know where to look for them.
- Utilise off street parking if you have it. Any barrier such as gates or garages make it that much harder for thieves.
- Park in a well lit area and use a secure car park if it is available.
- Always lock all car doors and close windows fully.
- Never leave items of value or interest, such as CDs, mobile phones, wallets or bags, in view in your car. If you are going to hide them, do so before you reach the location you are parking to reduce the risk of giving away the location.
- Use a steering lock — they act as a visual deterrent, and thieves are more likely to pick an easier option.

## Member Profile

Member Name: Hahndorf Hyundai — Warren Masters

Location: Verdun, South Australia

Number of Employees: 18

Type of Business: New and Used Car Dealer

Phone Number: 08 8388 7533



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

I became a member of Capricorn Mutual when it first launched, around three years ago.

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

I have been a member of Capricorn Society since it started. The benefits to us as a smaller, family run company have been great — we no longer experienced the problems with our suppliers and buyers, especially when it came to providing credit terms. Based on my experiences with Capricorn Society, I knew they wouldn't get involved in anything that would be bad for the automotive industry or that couldn't be backed.

Also, I had ten years experience in the general insurance industry prior to entering the automotive industry, so that background knowledge made me feel even more confident that it was the right thing to do. On top of all that, we had a substantial saving compared to our previous insurance premium which really made the final decision for me.

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

So far we haven't had any issues with the Mutual and luckily have only had a few claims worth about \$300 each, which were straightforward to sort out over the phone. The cover that is afforded by the Mutual is structured to suit the industry that we work in and we are dealing with people who know the type of business we run.

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

Initially the best part was the saving we made compared to previous insurance. Since then the ease of dealing with the Mutual in the event of a claim, even when they are minor, and being able to use the Mutual to protect my personal properties as well as my business properties are other ongoing benefits of the Mutual.

*"It is great to help our members as much as possible."*  
Freecall 1800 007 022 (Australia) or 0800 555 303 (New Zealand).



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# Your insurance alternative

[www.capricornmutual.com](http://www.capricornmutual.com)

**1800 007 022 (Australia)**

**0800 555 303 (New Zealand)**

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