

Your Choice

June 2007

CAPRICORN
MUTUAL



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Profile: Vincent O'Neill

Vincent O'Neill has recently been appointed to the Capricorn Mutual board. As his interview shows, he is also a Mutual member, and is committed to running the Mutual for the benefit of its members.

When did you become a Capricorn Society member?

I joined Capricorn Society as a member in November 1992. When O'Neill's Autos started in August 1979 I was the sole employee. It has since grown to have six full time employees, carrying out general repairs and maintenance on cars and light commercial vehicles in the Albury/Wodonga and surrounding areas.



Newly appointed Capricorn Mutual director, Vincent O'Neill

What led you to become a Capricorn Society board member?

I had always been a keen participant in Capricorn Society, noticing monetary and time savings, as well as helpful business tips and ideas.

I was elected to the board in September 2005. I nominated for election in order to continue the good results retiring director Keith Hall had achieved in his ten years on the board.

When did you decide to join Capricorn Mutual?

After Capricorn Mutual was formed in May 2003 I joined as a member as soon as my insurance premium was due for renewal.

What influenced your decision?

The fact that Capricorn Mutual is owned by its members and is also industry specific in meeting the protection requirements of motor trades people.

What do you hope to achieve in your role as a director of Capricorn Mutual?

My aim is to help oversee continuing growth in membership of the Mutual. Capricorn Mutual's presence in the marketplace has already helped to drive protection costs down for the industry. I look forward, with enthusiasm, to serving our members for the betterment of all stakeholders in providing protection that suits everyone in our industry.



Winter is all but here. Read pages four and five for tips on how to prepare for winter storms.

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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).

Category: AUTOMOTIVE MECHANICAL REPAIRS

Claim Type: Liability

Date of Loss: 16/1/07

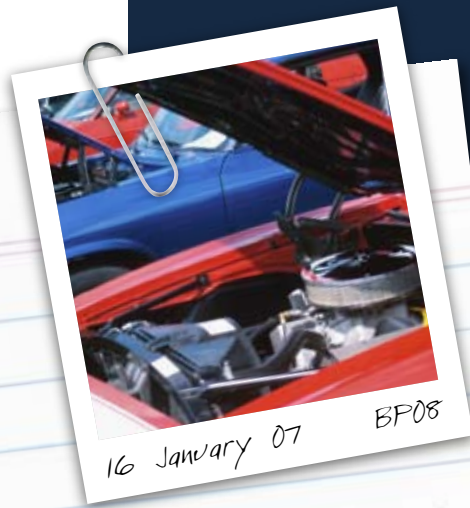
Location: Nedlands — Western Australia

Report Method: Telephone call

Claims Officer: Janelle Christmass

Details: The member had a customer's car on a hoist with the bonnet open. The hoist was raised with the car bonnet still open and the bonnet impacted the roof of the member's premises.

The claim form and quotation to repair the customer's vehicle were received 2 May 2007 and a release form was forwarded to the customer via the member on the same day.



Category: AUTOMOTIVE MECHANICAL REPAIRS

Claim Type: Business Contents

Date of Loss: 22/12/06

Location: Bayswater — Western Australia

Report Method: Telephone call

Claims Officer: Ida Homer

Details: On 22 March 2007 the member advised Capricorn Mutual that their business mobile phone had sustained water damage in the workshop.

The claim form, repairer's report and replacement quotation were received 23 March 2007 and the settlement cheque was forwarded to the member 29 March 2007.



claims chatter



Storm Safety

Whatever part of Australia you call home, the coming of winter means an increase in stormy weather and with it, the chance of damage to your home or business from the elements. Rain, hail and strong winds can all leave a devastating impact which can be costly to repair. But there are some simple precautionary steps you can take before and during a storm to help minimise any damage to property.

What can I do now?

There is no way of guaranteeing your home will emerge unscathed should a severe storm or cyclone hit. However, being prepared is the best way of minimising or possibly preventing any damage. Here are some steps you can take now to help protect your property, as well as your own safety in the event of a storm:

- Check your gutters and downpipes to help avoid water damage during heavy rainfall.
- Ensure your roof is free from damaged or loose tiles, or raised corners of corrugated sheets. This helps protect against high winds and keep water out.
- Trim overhanging tree branches but NEVER attempt to trim near powerlines. Where tree branches are near powerlines, contact the relevant state authority to clear.
- Use surge protectors for electrical equipment.
- Prepare an emergency kit, with torch, battery-operated radio, spare batteries, first aid kit and plastic bags.

What can I do as a storm approaches?

If you know a storm is on its way, here are a few 'last minute' steps to take:

- Any loose objects or outside equipment such as outside furniture, bikes or pot plants should be taken inside or secured.
- Check doors, windows and awnings are secure.
- Move cars to a garage if possible, and back your car against the inside garage door to help prevent damage in high winds.
- Move furniture and fixtures away from window and door openings.

What can I do during a storm?

This advice will help ensure safety and protect your property during a storm:

- Ensure all electrical appliances are switched off during electrical storms, particularly computers.
- Use a battery operated radio to check for news updates.
- Stay clear of any fallen powerlines.
- Close curtains or blinds.
- Ensure pets and animals are secure.
- Don't use landline telephones (mobile phones are safe to use during a storm).



What can I do if my home or property is damaged?

If your home or property suffers damage due to a storm, assess the damage and any potential safety risk it may pose. In the immediate aftermath, you may need to contact your state emergency service, or utility services e.g. water, electricity or gas if these have been affected.

Once you have made an assessment of the damage, and taken the short-term steps to ensure safety and restore basic services, it's a good idea to contact Capricorn Mutual, to see if they can help.

You may even find the team at Capricorn Mutual have been in touch with you already, as members affected by Cyclones Larry and Clare reported last year. "We really appreciated the service that we received from Capricorn Mutual following Cyclone Clare," said Graeme Wann of Karratha, WA. "Normally you would expect to have to ring up and provide extensive explanations, but in this case it was the Mutual phoning us to see if we were alright, and if we needed claim forms sent."

How do I make a claim?

To make a claim, simply contact Capricorn Mutual on:

Australia

FreeCall Australia: 1800 007 022

Facsimile: +61-8-9334 0701

New Zealand

FreeCall New Zealand: 0800 555 303

FreeFax New Zealand: 0800 555 403

EMERGENCY CONTACTS

Contact numbers may vary throughout Australia and New Zealand. Find the relevant numbers for your location and write them in the spaces below. Place this list next to your phone for easy access in the case of an emergency.

- Life Threatening Emergency,
call 000 (Australia) or 111 (New Zealand)
- Emergency services _____
(e.g. SES and local fire services)
- Water provider _____
- Electricity provider _____
- Gas provider _____
- Your Capricorn Mutual
Liaison Officer: _____

Capricorn Mutual protections

Here are some Capricorn Mutual protections that can be considered when it comes to protection against storm damage.

Business Protections

- Business Buildings
- Business Contents
- Money
- Business Interruption
- Public & Product Liability
- Motor Vehicles
- General Property

Personal Protections

- Home Buildings
- Home Contents
- Motor Vehicles

Some exclusions may apply. For information on Capricorn Mutual protections, please contact your Liaison Officer or Capricorn Mutual head office on 1800 007 022 (Australia) or 0800 555 303 (New Zealand) and refer to the Product Disclosure Statement.

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Contacts

We care ...

Great service starts with a great team. At Capricorn Mutual, our team's here to deliver a consistently high level of service that's responsive to your needs.

Our Liaison Officers have a real understanding of the automotive industry. They're committed to working for the benefit of Mutual members in your area. If you don't catch them on one of their regular visits, they're only a phone

call away. Whether you've already joined Capricorn Mutual, or a member of Capricorn Society who wants to know more about what the Mutual has to offer, they're here to help.

Our renewal officers are experienced professionals, dedicated to helping you keep your risk protection services updated. They can answer any questions about your current protections with Capricorn Mutual, and make sure the renewal process is as smooth and hassle free as possible.

Liaison Officers



AUST/NZ
Carol Richards
Operations Manager
0408 901 407



WA & TAS
Gary Weston
0439 528 600



WA
Sue Walker
0417 992 025



NSW
Tracy Young
0407 477 434



NSW & ACT
Maryanne Middlemiss
0408 992 188



QLD
Robert Pilgrim
0408 926 718



QLD
Grant Heard
0439 518 376



SA & NT
Andrew Fitzpatrick
0418 190 497



VIC Area Manager
Richard Hart
0408 992 885



VIC
Tom O'Sullivan
0409 884 687



VIC
Neville Gordon
0439 923 200



NZ
Bob Edwards
021 800 449



NZ
Mike Sale
021 833 070

Renewals Officers



WA & ACT
Narelle Tottman



QLD & SA
Richard Nankivell



NSW & SA
Greg Cook



VIC & NZ
Joe Peterson

Tips For a Pain-Free Claim

Claims, and the events that cause them, can be inconvenient for a business. But the process of making a claim doesn't have to be overwhelming. Here are some tips from the Capricorn Mutual team to make your claims process as quick and painless as possible:

- Notify the Mutual immediately after any event that may lead to a claim.
- Keep any relevant documents that support your claim.
- Complete police reports for all theft and malicious damage losses, and for motor vehicle accidents where required by law.
- Return your claim form and supporting documents to the Mutual as quickly as possible.
- Seek medical advice as early as possible if claiming for personal accident or injury. Successful claims can only be paid from the date this was sought, subject to relevant excess periods.
- After a vehicle accident, try to get as much information about the other party involved as possible. This should include the names of any others involved in the incident, details of their insurer, driver's licence details and a description of any other vehicles involved.
- For public liability and professional protection claims, make sure you include a letter of demand from the third party making the claim.

Finally, always remember that prevention is better than a cure. Try to continually assess your operations for areas that could be a cause of claims, then take appropriate steps to reduce and manage the risk.

Get Online Today

Capricorn Mutual's website is designed to make life more convenient for members like you — giving you easy access to the latest news and information relevant to your protections.

Here's just some of the advantages our website has to offer:

- **24 hour access**, for those times when you can't phone us during office hours. Just go to the 'Contacts' section and a link lets you send an email to us. A Mutual representative will then respond to your query and contact you — allowing you to contact us at any time of the day.
- **Information at your fingertips.** As well as being able to email us your queries, you can also request a quote on our range of business and personal protections. Just fill in the online form and we'll contact you at a time that suits you. You can also find out

about the benefits of joining the Mutual along with the range of risk protection on offer.

- **Download important documents.** Our website gives you quick, easy access to legal documents like the Product Disclosure Statement and Financial Services Guide.
- **Access Membership Publications.** There are even copies of previous *Your Choice* magazines to read through, as well as handy tips to help protect your business and personal assets.

So if you haven't visited us on line yet — log on to www.CapricornMutual.com today!



Member Profile

Member Name: Ultra Tune Australia

Location: National

Number of Employees: 95 company store employees

Type of Business: Automotive repairs and servicing

Phone Number: (03) 98983355

Ultra Tune started operations in 1979 with a single, pilot outlet in Box Hill, Melbourne. Since then, it has grown to become a national franchise company with over 220 franchise outlets — many of which are Capricorn Mutual members.

As well as the franchise outlets, there are also 31 company-owned outlets, all protected with the Mutual. The first Ultra Tune company-owned sites were protected with Capricorn Mutual in October 2003, and as new sites have been acquired over the years, they have been signed up to the Mutual too.

With almost 50 vehicles in the company-owned fleet alone, Ultra Tune have used Capricorn Mutual's claims service many times and have always been satisfied with the results.

National Operations Manager, Hamish Murdoch, attributes it to a few key factors. "The best thing about being a member of Capricorn Mutual is that there's one person to deal with, at one company across all the outlets." The simple and easy to use system is a real benefit of the Mutual, he says.

And having Liaison Officer Narelle Tottman look after all Ultra Tune Mutual members helps provide consistent customer service, with a good knowledge of the company's needs.

Hamish also says Capricorn Mutual is a cost effective choice for the company. "The cost is also a real benefit, with extremely competitive quotes when compared to the rest of the industry."



CAPRICORN
MUTUAL



Your insurance alternative

Who cares?

Capricorn Mutual cares.

www.capricornmutual.com
1800 007 022 (Australia)
0800 555 303 (New Zealand)

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