

# YOUR CHOICE

MAGAZINE

08

DECEMBER 2008

**MAKE SURE YOUR CHRISTMAS  
IS A MERRY ONE!**



Carol Richards

# HAPPY CHRISTMAS AND A **SAFE** NEW YEAR

As Christmas comes our way once more, it's a great time to reflect on our achievements of the past year, and what a successful year it has been for the Mutual and our Members!

2008 has seen a lot of positive changes take place within Capricorn Mutual, with a new management company, new staff appointments and over nine million dollars worth of claims paid in the last financial year alone.

In May of this year, it was decided that Capricorn Society, in partnership with Regis and Partners, would form Capricorn Mutual Management Pty Ltd in order to bring the management of Capricorn Mutual in-house. This has enabled Capricorn Society and Capricorn Mutual Management to work closely together to continue to develop ways to service you, our Members, to the best of our ability.

Capricorn Mutual achieved 18.2 percent growth in the 2007/08 financial year, and in 2008/09 we're hoping to grow by another 16 percent. The Mutual has also been working on developing and improving our systems and products in order to stay market-competitive with the protections that we offer you.

Capricorn Mutual exists solely for our members, and we are very much looking forward to continuing to build the Mutual in the New Year, in a direction that goes hand in hand with your protection needs.

On behalf of the Capricorn Mutual Limited Board, and all the management and staff at Capricorn Mutual Management Pty Ltd, I wish you, your family and your staff all the very best for a safe and happy Christmas and New Year. All the best,

Carol Richards,  
Operations Manager, Capricorn Mutual  
Management Pty Ltd

## CHRISTMAS HOURS:

Capricorn Mutual's operating hours during the holiday period will be business as usual except on the public holidays of Christmas Day, Boxing Day and New Year's Day. For urgent claims or queries, please do not hesitate to contact us on **1800 007 022 (Australia)** or **0800 555 3030 (New Zealand)**.

## COVER



Make sure your Christmas is a happy one, read the article on safety on page 4.

*Your Choice* is published by Capricorn Mutual Limited.

CAPRICORN MUTUAL LIMITED  
ABN: 24 104 601 194 ACN: 104 601 194  
AFS Licensee: 230038  
75 Mill Point Road, South Perth WA 6151  
PO Box 876, South Perth WA 6957  
Email: [info@capricornmutual.com](mailto:info@capricornmutual.com)  
Australia: 1800 007 022  
New Zealand: 0800 555 303

Design and production by Image 7  
Group (#7838), +61 8 9221 9777.

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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); or by visiting us online at [www.capricornmutual.com](http://www.capricornmutual.com)

# CLAIMSCHATTER



Category: Automotive Mechanical Repair  
Claim Type: Engineering  
Date of Loss: 08/10/08  
Location: WA  
Report Method: Telephone call to Claims Department  
Claims Officer: Ida Homer

Details: Claim was reported on 08/10/08. The main CPU control board and input board of the Member's wheel balancer had fused. A completed claim form, repairer's report and repair invoice were received on 10/10/08. The Member had protection for electronic breakdown

under the Engineering section of his protection and a payment was processed to the Member for the cost of repairs less GST and excess on 10/10/08. Total cost of the claim was \$721.82.



Category: Automotive Mechanical Repair  
Claim Type: Private Motor Vehicle  
Date of Loss: 02/06/08  
Location: Alice Springs, NT  
Report Method: Telephone Call to Claims Department  
Claims Officer: Joedy Hardie

Details: The Member's Toyota Landcruiser sustained damaged while parked under a gum tree. A tree branch had fallen and landed across the bonnet, denting the mudguards and roof as well as scratching the bonnet of the vehicle. The incident was not reported immediately as the Member did not feel that the damage was too bad. However, he decided to lodge a claim when it became apparent that the repairs would exceed \$2,000. The claim was reported to the Claims Department

on 12/08/08 and a completed claim form along with repair invoice was received on 18/08/08. An assessor was appointed to desktop assess the claim and authorise repairs on 20/08/08. Repairs to the vehicle were authorised on 21/08/08, supplementary repair items approved on 30/09/08. The invoice was received and paid, less the Member's excess on 15/10/08. Total cost of the claim was \$2,345.22



Category: Automotive Radiator Repairs  
Claim Type: Home Contents – Visitors Property  
Date of Loss: 10/09/08  
Location: Bluff Point, WA  
Report Method: Telephone call to Claims Department  
Claims Officer: Gayle Proudfoot

Details: The Member's mother was visiting the family. During this time an offender entered the home via the back sliding doors, stealing the mother's handbag and its contents totalling an estimated \$1,883. This was very upsetting for the family as they had suffered two bereavements and a sick child in the previous 12 months and the mother was due to leave on vacation to recuperate. The incident was reported on 10/09/08

and a completed claim form, proof of loss and bank details received on 16/09/08. A claim was accepted under the additional protection for visitors' property in the Member's Home Contents protection. A settlement in the amount of \$900 was directly credited to the nominated bank account on 17/09/08, which is the additional benefit of \$1,000 less member's excess.

# Making sure your Christmas

The Christmas holiday season is one of the periods of the highest incidences of break-ins and burglary. Every year, there are over 20,000 unlawful entries into buildings in Australia; this includes break-ins, burglary and stealing with retail and businesses the second target after homes.\*

With the majority of business locations deserted during the Christmas and New Year break, the risk facing business owners is great. There are several preventative safety strategies you can implement to ensure your livelihood and business are protected from major damage, theft, property damage and fire. Here are some simple tips for protecting your business and ensuring your Christmas is a merry one.

## PROTECTING YOUR BUSINESS

### Keep out of the dark

Install automatic movement detector alarms and sensors or timed lights at the front and rear of your business, especially around doors and windows. These are an inexpensive security measure to deter burglars.

### Be on guard

Maintain regular security patrol checks of the premises.

### Don't give them a leg to stand on

Lock ladders, equipment and tools away to ensure thieves cannot use them to their advantage in the event of a break in.



(\*Source: Extracted from Australian Bureau of Statistics recorded crime data)



# is a merry one

## Protect your equipment

Engrave your equipment and tools with your driver's license number and record the engraved numbers and also serial number details of theft prone items onto a property inventory form. Ensure you store the property inventory form, receipts and photos of your valuable assets away from the premises, so in the event of a fire or break in these important documents don't perish.

## Lock up

Lock all garaged vehicles and keep the keys in a safe and secure location to restrict unauthorized access or vehicle theft. Always close and lock the workshop garage door, including any internal doors which have access to the workshop. Use deadlocks, window locks, safes and alarm systems to protect your business contents, stock, employees' hand tools and business vehicles over the Christmas break.

## Don't let your assets go up in smoke

Remove stockpiles of flammable materials from outside your business premises to remove any potential fire hazard risk.

## Safe site power

Ensure power points are not overloaded with double and quadruple power adaptors. Overloading a power point could lead to an electrical fire on the premises.

## Keep dangers out of sight

Chemicals such as aerosols, cleaners, sprays, paints, thinners and pesticides should all be stored out of sight in a cupboard.

## Arm your staff

Train all your staff how to react and where the closest exits are in the event of an emergency. Test the fire alarm regularly to ensure it is serviced and functional.



# YOUR REPRESENTATIVES

## LIAISON OFFICERS



**Sales Manager**  
Chris Carter  
0418 906 676



**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



**NSW**  
Greg Cook  
0407 991 812



**VIC**  
Richard Hart  
0408 992 885



**VIC**  
Tom O'Sullivan  
0409 884 687



**VIC**  
Neville Gordon  
0439 923 200



**QLD**  
Grant Heard  
0439 518 376



**QLD**  
Robert Pilgrim  
0408 926 718



**SA & NT**  
Andrew Fitzpatrick  
0418 190 497



**SA**  
Grant Jasper  
0419 927 995



**NZ**  
Bob Edwards  
021 800 449



**NZ**  
Mike Sale  
021 833 070

## PROFILE



**Hayley Best**

Position: Receptionist

Phone Number: 1800 007 022

Lives: Perth

### What is your professional background?

Before I started with Capricorn Mutual seven months ago, I worked in a pharmacy for four years. In my time at the pharmacy, I gained valuable customer service skills which I now apply in my role as receptionist.

### What are your key responsibilities at Capricorn Mutual Limited?

I am the face of Capricorn Mutual as I am the first point of contact. I direct each member's call to the correct department and take messages accordingly, depending on what the members' requirements are. The role also involves administrative duties such as managing mail, archiving and handling of paperwork. In addition, I assist team members where I can.

### What do you see are the main differences between Capricorn Mutual Limited and insurance companies and other mutuals?

We focus on the automotive industry therefore we have a greater level of expertise in this industry. Also, Capricorn Mutual exists for its members and is owned by its members.

### What are your professional aims?

I aim to continue my professional service and grow in my role at Capricorn.

### What are you passionate about, sport, hobbies, travelling etc?

I enjoy sports such as cricket and football and I regularly work out at the gym. I also love the outdoors.

## RENEWALS OFFICERS



**WA & ACT**  
Alana Jasper



**QLD & SA**  
Richard Nankivell



**VIC**  
Carrie Price



**NSW & NZ**  
Joe Peterson

## Scott Doney Autos

Location: St Mary, NSW

Number of employees: 9

Type of business: Vehicle repairs

Phone number: 02 9623 3221

Fax number: 02 9833 2187

### How long have you been a Member of Capricorn Mutual?

We have been with Capricorn Mutual for the past five years; we became a member very soon after the Mutual was initiated. We had already been a member of Capricorn Society for ten or eleven years when the Mutual started, so we felt comfortable with Capricorn.

### Tell us a bit about your business – how would you describe it?

My husband and I started this business 20 years ago. We started with just us and an apprentice but now, 20 years later, we employ nine staff members.

We are a family business and have never advertised our services. Our reputation was built based on word-of-mouth through our family and friends.

Eight years ago, we were able to get a purpose-built workshop developed, which has been a great boost for the business. We have also won a few small local business awards and an MTA Award.

### What has your experience of the Mutual been, in comparison to traditional insurance services?

In the past years as a member of Capricorn Mutual, we have luckily not filed any claims. We did get worried about costs at one stage earlier this year; however, when we discussed this with the head office we were able to resolve this issue. It is great to have built up such a relationship. We like to be loyal to our suppliers and Capricorn Mutual is one of them.

### How would you rate Capricorn Mutual's response and service to you as a Member?

I would rate Capricorn Mutual's service and responsiveness very good. They always get back to us straight away.



**You can count on ...**

# Capricorn Mutual Your Insurance Alternative

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

1800 007 022 (Australia) 0800 555 303 (New Zealand)

fax 08 9334 0701 (Australia) free fax 0800 555 403 (New Zealand)

Capricorn Mutual Limited | ACN: 104 601 194 | AFS licensee: 230038 | 75 Mill Point Road, South Perth WA 6151 | [info@capricornmutual.com](mailto:info@capricornmutual.com)

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