

THE QUARTERLY MAGAZINE FOR BROKERS AND DEALERS

ISSUE 24  
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2017

# theHUB



In this edition

Driver Training  
for the everyday

The HUB Discounts

Essential First Aid

Kaitangata Car Rally

## Editorial

Editor in Chief:  
**John Edie**

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# Wrapping up the year

Welcome to our bumper summer edition of The Hub magazine. During the last month of the year many of you will be very busy finishing off your work before the holidays, so take a moment to put this magazine in your bag and take it home with you because I've included lots of articles which are best read when you're relaxing with a glass of wine, preferably in the summer sun.

As we finish up for the year many offices and dealers will be crunching

the numbers and measuring their companies performance over 2017. For Star Insurance Specialists it's been another big year, at last count we insure \$2.1 billion worth of vehicles, thanks to your support. We've also ticked over \$100m of claims payments since the underwriting agency started in 2001. We're hoping 2018 will be even bigger in the total value of vehicles we insure!

Recently in Auckland we held a broker social event at Precision Autowerk

where we were able to show those in attendance how cars are repaired and the costs involved, including the difference between genuine and after market parts. The increased frequency of claims is pushing premiums up across the market, so having a good knowledge of vehicle repair procedures and the benefits of a Star policy will help brokers explain these increases to clients. As always our Key Account Managers are always happy to work with you to retain good risks, and write new ones!

“

Enjoy reading this magazine and all the best for the Christmas and New Year season.

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# Stars shine at Christmas time

As the year draws to a close we pause to reflect on the highs, the lows and the new government!

Throughout the year the economy has grown and New Zealand continues to be a desirable destination for the rest of the world to visit. Our property values have increased, unemployment is low, business has been confident and as a nation we are feeling rich.

Here at Star we have experienced strong growth across all our portfolios, contemporary prestige & European vehicles particularly have grown significantly. The dark cloud over this good news is that claims have also increased. A number of years back we would see 16 claims per 100 vehicles, this has risen to a current level of about 25 claims per 100 vehicles. Because

of this increased risk exposure the rates have needed to be increased and we appreciate your support in explaining the reasons for the increases to your clients.

For our part we have kept the cost of administration down, contained the costs per claim at a consistent level & our unique process of handling salvage assists in lowering overall claims costs.

This year we have refocussed our business to Star Insurance Specialists from our original proposition which was individual silos with separate brands. Our research showed that we were perceived as "Star" anyway so it was obvious that the single entity was the way to go. We have therefore reconstructed our web page and created portals where brokers can issue Certificates of Currency and access a variety of other administration functions. Just released is the ability to amend some policy details, and see your total portfolio. Your key account

managers will keep you updated when they visit your offices.

As I write this we have had our government arrangements clarified. It is my prediction that over the next three years we will experience a downturn from the highs we are enjoying now. Some of the effects will be self inflicted by our government, and some will be as result of international influences.

My advice to you is to pay off debt and do not borrow more than you can afford at an interest rate of 8%.

Despite my pessimism about this time of the year we should be enthusiastic about our good fortune we have living in NZ. As we are celebrating the fine days of summer we should not forget those who do not have as good a fortune and remember to put a little aside for charities that are often overwhelmed at this time of year.



Enjoy the holidays and look forward to the challenges and opportunities of 2018.

**John Baker**  
Executive Chairman





## Star news

# The HUB Discount Card

Just in time for your Christmas shopping, we have produced the new discount card available to all insurance brokers and dealers around NZ who subscribe to The Hub magazine. Much like the rest of Star Insurance Specialists the discount card has undergone a refresh with new branding, a new name and a few new discount offers.

**The regular and popular discounts available at places like JB HiFi and Bunnings are still there alongside a great new offer from Highway motorhome rentals.**



## Motorbike Show

**The 2017 New Zealand Motorcycle Show was the biggest and best to date when it was held in Auckland during September. Over 8,000 people came through the door, raising \$203,000 for the charities supported by the show.**

The event, which has been running for 5 years, is organised by the Papakura Rotary club and once again Star Insurance was represented with a display

showcasing our market leading motorcycle insurance products. This year the stand also featured the rare 2015 Kawasaki H2, 1000cc with supercharged engine – a popular attraction for visitors to the show.





A festive sweet recipe to  
wow your friends

# Cooks Corner

## Blueberry and almond tart

**PREP TIME:** 35 MINUTES

**COOK TIME:** 60 MINUTES

### INGREDIENTS

50g (blanched almonds,  
lightly roasted and cooled  
150g plain flour, sifted  
90g butter, cold,  
cut into cubes  
1 medium egg yolk  
1 tsp golden caster sugar

### FRANGIPANE FILLING

100g (3 1/2oz) unsalted butter,  
room temperature  
175g golden caster sugar  
175g ground almonds  
2 medium eggs  
1 tsp almond extract  
150g blueberries  
190g icing sugar

### METHOD

First make the pastry. Whizz the cooled, roasted almonds in a blender until fine, then add the flour and blend. Add the butter and a pinch of salt and pulse, until it resembles fine breadcrumbs. Add the yolk, sugar and 1-2 tbsp of water; pulse until the mix forms a soft dough. Turn out onto a lightly floured surface, roll into a ball, wrap in clingfilm; chill for 20 minutes.

Roll out the pastry to the thickness of a \$1 coin and line a 24cm (10in) loose-bottomed tart tin. Prick the tart with a fork then chill for 20 minutes or until firm to touch.

Preheat the oven to gas 6, 200°C, fan 180°C. Put the tart tin on a heated baking sheet, line the pastry with baking paper and baking beans, and bake for 15 minutes.

Remove the baking paper and beans and bake for another 3-4 minutes, or until the pastry is firm and just golden brown. Remove from the oven and set aside to cool, then, while still warm, trim the excess pastry from the edges.

Reduce the oven to gas 3, 170°C, fan 150°C. For the filling, beat together the butter, sugar, almonds, eggs and almond extract until smooth. Spoon into the cooled prepared pastry case and smooth the surface. Bake for 30 minutes.



**Contributing Writer:**  
**Kenn Butler, Insurance Broker & Author**

# No New Year Resolutions!

**As we approach a new year many of us will be making resolutions for what we want to achieve in life, and in 2018.**

For most of us, the path to those things starts by setting specific & actionable goals. At least, this is how I approached much of my life until probably the last few years running my own business. I would set goals for study I took, for miles on the bike at gym, & for clients I wanted in my business.

What I began to realize however, is when it comes to actually getting things done & making progress in the areas which are important to you, there is a much better way to do things. It all comes down to how you respond to setting goals.

Let me explain. If you completely ignored your own goals, would you still get results? For example, if you were a soccer coach & you ignored your goal to win a championship & focused only on what your team did at practice each day, would you still get results? I think you would.

Let us talk about reasons why you should not focus goals as a prerequisite. Firstly, goals reduce your current happiness. When you are working toward a goal, you are essentially saying, "I am not good

enough yet, but I will be when I reach my goal." What if you do not reach it? Are you forever no good?

The problem with this mind-set is you are teaching yourself to always put happiness & success off until the next milestone is achieved. "Once I reach my goal, then I will be happy. Once I achieve my goal, then I will be successful." Consequently, choosing a goal puts a huge burden on your shoulders, we place unnecessary stress on ourselves.

Instead, you can keep things simple & reduce stress by focusing on the daily process & sticking to your schedule, rather than worrying about the big, life-changing goals. When you focus on the practice instead of the performance, you can enjoy the present moment & improve at the same time.

You might think your goal will keep you motivated over the long-term, but this is not always true. Consider someone training for a half-marathon. Many people will work hard for months, but as soon as they finish the race, they stop training. Their goal was to finish the half-marathon & now they have

completed it, the goal is no longer there to motivate them. When all of your hard work is focused on a particular goal, what is left to push you forward after you achieve it?

We cannot predict the future, but every time we set a goal, we try to plan out where we will be & when we will make it there. We try to predict how quickly we can make progress, even though we have no idea what circumstances or situations will arise along the way.

So for 2018, forget about predicting the future & build a system which will signal when you need to make adjustments. None of this is to say goals are useless. However, I have found goals are good for planning your progress & can provide direction & even push you forward in the short-term, but eventually committing to the process is what makes the difference.



**Kenn Butler**  
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**What's happening this Summer  
in your neck of the woods**

# Summer Holiday Ideas!

School's finished for the year, business is winding down and many people are ready to set their 'out of office'. So now that you've got some time off, what are you going to do? Here's my ideas on how to make the most of summer!



## AirBnB a mini break!

Book an AirBnB property an hour away from home, somewhere you've not been before, or perhaps only driven through on the way to somewhere else. Book something at a local beach, spend a night on a winery, have a couple of days farm experience in a remote part of the country. You can book whole places for yourselves or make new friends by sharing with others. With more than 20,000 listings around NZ there is something to suit everyone. My current favourite (for all those down south) is Kowhai Hill Cottage, 33km from Te Anau on a sheep & dairy farm!



## Have a day at the Zoo!

I've visited many Zoo's around the world, but have to confess it's been years since I visited my local Auckland Zoo so it's on my agenda for summer. As well as the animals, Auckland Zoo has a huge program of other events including photography workshops and safari nights! Meanwhile, the Orana Wildlife Park in Christchurch is celebrating 40 years of operation and is NZ's only open range zoo!



## Get on your bike, or take a hike

Thousands of people travel to NZ every year to experience our scenic beauty, so get out and see some of it yourself. The country has hundreds of walking tracks and cycle trails to explore, from easy one day outings to journeys which will take you a few days and put plenty of our fresh air into your lungs. My list this summer includes hiking the Fairy Falls Track in the Waitakere Ranges (about 90mins, 3 km) and cycling the West Coast rail trail, 39km from Greymouth to Hokitika.



## Eat Out

Check out [www.grouponnz.co.nz](http://www.grouponnz.co.nz), or [www.grabone.co.nz](http://www.grabone.co.nz) which offer amazing deals on local restaurants and attractions. Buy a restaurant voucher which will save you up to 50% when dining at your favourite restaurant, or trying a new eatery. It's also the perfect Christmas gift for someone! I recently took 5 members of my family to Plume Restaurant in Matakana for a lovely 2 course lunch with wine for \$35 each!





# Driver Training — for the everyday

**Getting their driver's licence is the last driver training most people do.**

**/// TRACKTIME**  
**DRIVING ACADEMY**

POWERED BY  **mazda**



However, many companies employing professional drivers, or with staff who drive as part of their jobs, know the huge value of ongoing driver training. Sending staff on an approved LTSA driving course supports employers with their responsibilities under the Health and Safety at Work Act of April 2016.

Increasing traffic volumes and long hours behind the wheel mean that accidents are a real risk for sales reps and company drivers. Advanced safety technologies designed to reduce the risk of accidents by maximising the range of conditions in which a vehicle can be safely operated, can help towards

decreasing the severity of accident, but these technologies perform at their best when paired with safe driving practices and good decision-making. It is important to note here that understanding how these safety features are correctly operated is essential to safe driving. A car with ABS brakes, for instance, is driven in a completely different manner to one without this safety feature.

Research has shown that those who have undergone driver training courses, not only have fewer accidents, but any that do occur are likely to be little more than small reversing nudges which cost their companies virtually nothing.





Non-trained drivers are not only involved in a greater number of collisions, but the damage to their vehicles is much more costly, not to mention the injury to themselves and their passengers.

Tracktime Driving Academy Level 1 Driver Training is a one day LTSA approved course which delivers high quality driver training to ensure the safe operation of motor vehicles by drivers who use cars as part of their daily work.

This course is the ultimate practical driving course for improving confidence, driver judgement and skill, teaching safe-driving practices

and good decision-making to assist drivers in recognising potential hazards and avoiding those risks from the outset.

Drivers learn to appreciate and understand the limits of technology whilst acquiring good defensive driving skills. During the day, drivers learn the laws of driving dynamics and undergo a series of exercises in training which in turn help them to really understand and appreciate the actual situations they will experience on the road.

#### Key elements of the course include:

- A background theory of the course;
- The correct seat and steering wheel position to drive a modern vehicle safely;
- Modern cars' active safety



features i.e. air bags, safety belts & car structure;

- ABS braking and Emergency stopping -procedures, correct throttle and speed control, plus the physics of how to stop a vehicle moving at varying speeds;
- Emergency braking with a lane change, plus scanning and searching techniques to avoid oncoming obstacles;
- Vehicle maintenance –the importance of it & overview of the basics;
- Slalom parours –designed to teach throttle control, spatial awareness, steering techniques and scanning;
- Corner lines and open road driving – slow laps of the race track behind a pace car to simulate open road driving and how to read corners;
- Interactive feedback and a full competency assessment, an overview of the day with a discussion of the Road Code;

**Anyone who drives a vehicle, has a full NZ Drivers Licence and is interested in learning improved road safety and driving skills, would benefit from this course.**



## COMPETITION!

It's our biggest giveaway yet, learn to drive!

We've got two Level 1 Driver Training courses to give away. This course is designed for anyone who drives a car on our roads, not just speed freaks!

To enter simply email [admin@starinsure.co.nz](mailto:admin@starinsure.co.nz)

You'll need to be available for a full weekday to attend the course, dates are flexible. The courses run at various motorsport tracks around NZ. If you can't use the prize yourself you can on-gift it, but only to another member of your office team.



Would you  
know what to do?

# Essential First Aid

**Over the summer months we're spending more time on the roads, at the beaches and generally being extra adventurous. However if things go wrong it's important to know what to do, so here's a First Aid refresher!**

There are five main life-threatening events for which we should all be prepared for and be able to give first aid. These are when someone is choking, has severe bleeding, is unconscious and breathing or is unconscious and not breathing. In short, these either affect air going in and out and blood going round and round.

Every year approximately 2,000 people will suffer a Cardiac Arrest in NZ of which 1,500 will die as a result. This makes it the leading cause of death of adults in NZ. It is normally but not always preceded by "Chest pain / Discomfort", Shortness of Breath, Abnormal or No Breathing, Loss of Colour, Unresponsiveness or Sudden collapse.

Fewer than one in five of us know even the basics of First Aid. Many fear doing harm, but in reality, failure to act is probably doing more harm. It's important to remember that in the case of Cardiac Arrest the person is effectively dead without immediate attention.

It can be a scary situation pounding on a stranger's chest, and even more of an emotional experience if it's someone's you know, but following simple guidelines can make all the difference and potentially save a life.

## Let's cover some essentials.

You are going about your usual business on a normal day, when you hear a crash followed by a dull thud, you go to investigate and find a person, lying on the floor. Would you know what to do?

## Some key points.

- Check for causes or surrounding danger, remember you don't wish to become a secondary patient!
- Send for help.
- As you are giving first aid, remember to talk to the person and not just treat them like a mannequin.
- Deal initially with what you can see.
- Giving first aid is about trying to keep someone alive until professional help arrives. For the severe problems listed here, you only have two to four minutes to start your first aid or the person could die.
- If you think someone needs first aid because they seem to be unconscious, try calling out to them or rubbing the centre of their chest, "Poke, Prod, Pinch" to determine if they are responsive.
- If there is no response check that they are breathing (placing your cheek or back of your hand in front of their mouth) and feel for a pulse (place two – three fingers on the side of their windpipe below their jaw and press down gently) 10-15 secs will provide the information you need.



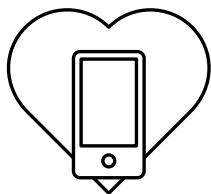
## Severe Bleeding

If someone is bleeding heavily call for help. Apply a dressing (a clean towel will do) put firm pressure on the wound with your palm. If blood comes through the dressing cover with another and increase the pressure. In the case of a limb, if possible, raise the arm or leg, gently, with support, higher than the heart to help reduce blood loss.





# If you need to begin CPR the following four steps will guide you through...



## Early Access

Organise for help ASAP, these days with most people having smart phones this is now generally easier than previously. Call for help and dial 111. Make others aware of the situation in the general vicinity and get them to help.

The 111 call taker will stay with you on the line and guide you through. Position the person on a hard flat surface (the floor is often best), on their back (you may need to move them to achieve this).



## Early CPR

**Placement** – run your hand from the individual's armpit to the centre of their chest (in line with their chin) this is the correct placement to begin compressions and is the same regardless of age.

For adults use both hands, Children 1 hand, Infants 2 fingers. 30 compressions to 2 breaths, no matter who.

**Begin CPR** – Press down slowly, using heel of hand, initially 1/3rd the depth of the individual's chest (this allows you to adjust your hand placement if required and also "stretches" the chest of the person you're about to exercise)

**Compress !!** (you need to aim for 2 compressions a second that's 120 p/min) 1/3rd the depth of the person's chest and

keep going until help arrives or someone offers to take over. (humming the tune "Staying Alive" will help keep your speed right, it is normal to feel and hear clicks and graunches whilst doing this)

2 rescue breaths every 30 compressions (it is important to note that compressions are the most important component so if you feel unhappy performing mouth to mouth or its not proving effective don't worry, compress.)

CPR moves oxygenated blood round the body and to the brain, but it won't usually restart the heart. A defibrillator is needed, which some communities have access to in public locations.



## Early Defibrillation

AED's (automated external defibrillator) can be found throughout the community, these are simple to use and can be found in most shopping centres, airports, corporations / banks and government offices may have them available on their premises.

You can locate your nearest available unit online by going too [aedlocations.co.nz](http://aedlocations.co.nz)

You can also download their App via iTunes/Android stores which will show you the nearest unit to your current location.



## Early Advanced Care

If "Early Access" was achieved then help should be well on its way, and in metropolitan areas should arrive within 4-10mins (it may initially be your local Fire or Police

responding if the ambulance is not available) but an Advanced Paramedic will arrive and initiate their treatment protocol.

# Unconscious / Unresponsive

If someone is unconscious and breathing, common causes are overdoses or medical conditions, stay with them and call for help, if there is nothing that concerns you regarding the cause of their unconsciousness. Place them in the recovery position and check their pulse and respiration regularly.



This guide was provided by Event Medical Services Ltd who provide first aid services for public & private events.

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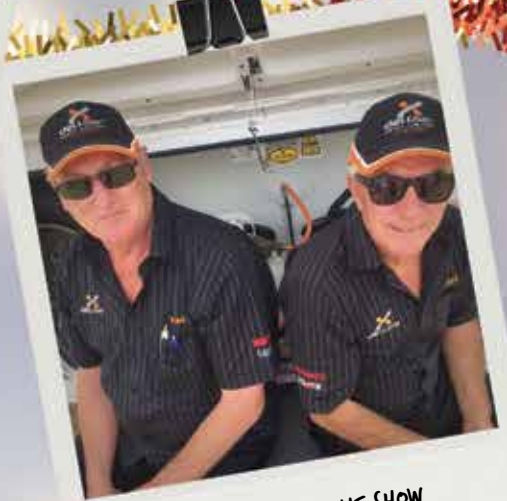




RMA INSURANCE, BLENHEIM



HAMILTON MOTORHOME SHOW



NELSON MOTORHOME SHOW



STAR INSURANCE SALES MEETING



DUNEDIN BROKER FUNCTION



ROMBIE LOCKWOOD, WELLINGTON



NELSON MOTORHOME SHOW





AMKLAND BROKER FUNCTION

HAMILTON MOTORHOME SHOW



DUNEDIN BROKER DRINKS



HAMILTON MOTORHOME SHOW



DUNEDIN BROKER DRINKS



DUNEDIN BROKER DRINKS



AMKLAND BROKER FUNCTION



AMKLAND BROKER FUNCTION

## Insurance Info

# A quick guide to Track Insurance

**Insurance is available from Star Insurance Specialists subject to acceptance by Star of a completed application. In every case, special terms will be applied as detailed in an endorsement to the policy.**

### 1. The following events will generally be approved and timing will be allowed:-

*Single car timed events – for example:-*

- Gymkhanas,
- Slalom events,
- Reliability Trials (where cars are required to complete a lap or laps in a given time, and where points are lost for arriving early or late)
- These events must be organised and managed by an approved organisation.

### 2. The following events will not qualify for insurance:-

- Racing or practicing for racing,
- Time Trials,
- Drag Racing,
- Targa Rally (excluding Targa Tour – See #5 below).
- Rallying of any sort.
- Hill climbs
- Track days (unless covered by #4 below).
- Bent sprints

### 3. Driver training is actively encouraged.

*Driver training must be provided by organisations which have been approved by Star Insurance Specialists, and should concentrate on the basics including, but not limited to:*

- Braking,
- Skid pan exercises/car control,
- Cornering,
- Slalom exercises,
- Full track exercises, either following a lead car or with an instructor in the car. This will only be allowed after completion of the above training exercises.

### 4. Track days will generally be approved in the following circumstances:-

- Drivers must have completed approved driver training, or have a proven track record of experience on racing tracks or other motor sport events.
- The track day must be managed by an organisation approved by Star Insurance Specialists.
- We require prestige cars to be in a group which does not include track-only or race cars and all cars in that group must have a current Warrant of Fitness and road legal tyres.

### 5. Targa Tour

- Insurance for participating in the Targa Tour will be available subject to receipt of an acceptable Application.
- Applicants will have to provide evidence of appropriate experience before consideration will be given to an application.
- An additional premium will be charged.
- \* Additional policy terms may apply.

### 6. Charitable events

Charitable events, such as "Race 4 Life", are generally approved but prior approval must be sought and obtained, and the policy endorsed to delete the Exclusion for vehicles being driven on race tracks.





## Insurance Info

# A quick guide to RV Insurance

**Quick & comprehensive insurance cover with a New Zealand company you can have a normal conversation with. That's the initiative behind Star Camper Care, one of the leading providers of recreational vehicle insurance.**

### Why a specialist policy is better

Your RV is more than just a vehicle, its part of your dream lifestyle and has probably been customised for your own tastes and requirements. You might have installed a large screen TV, brought an extra comfy mattress for the bed, or filled it with flash kitchen appliances to try your culinary skills. Star Camper Care understands this which is why their policy includes cover for all your vans fixtures and fittings as well as the vehicle itself, and their personal touch means policies can be specialised if you've got something out of the ordinary.

The Camper Care policy includes additional benefits specially designed for RV's including; park cancellation fees, cleaning costs after break-in, emergency accommodation & cover for up to \$3,000 of personal contents (which can be increased if required).

### Agreed Value / Market Value?

The first question on most peoples mind when it comes to insurance is how much will I be paid in a total loss?

The good news is that Camper Care will offer Agreed Value for 5 years to

anyone who purchases a brand new motorhome from a licensed dealer, and Agreed Value for 3 years for second-hand vehicles purchased from a licensed dealer. Once that initial 5 or 3 year period is up, simply get an updated valuation and they will agree the insurance value again.

Vans purchased privately are covered on a Market Value basis, however if the purchaser gets a valuation from a licensed motorhome/caravan dealer then Agreed Value cover can be provided.

### Who signs the cheques?

Star Camper Care has a 100% New Zealand based team who handle everything from quoting & writing the policy to accessing damage and paying the claims. This means you're only dealing with one firm for the whole process. If you need a quote call and speak to your account manager, if you need to make a claim Fiona will help you out, our CEO Nick will sign your claims cheque. You can talk to anyone of us at anytime on 0800 965 965.

Star Camper Care insurance is sold through Insurance Brokers, Caravan & Motorhome Dealers & directly from our Auckland office. The same terms are quoted by all 3 distribution channels.

### What's it cost?

When quoting your insurance Camper Care will take into account the value, age and use of the vehicle to come up with a competitive premium. Previous driving and claims history will also influence the premium. Quotes can be provided with a number of excess options and insurance is also available if you plan to live in your van full time or it is permanently sited (the wheels must remain on). Government charges of GST and Fire Service Levy are added to the cost of insurance, the fire levy is higher for vehicles over 3.5ton.

### Being Part of the Community

Star Camper Care are a founding brand of the Junction collaboration group, bringing together other players in the RV market including Maui, TrailLite, Kiwirail, Top 10 & Highway.

Star Camper Care supports Caravan Camping NZ ([www.caravanningcampingnzinc.com](http://www.caravanningcampingnzinc.com)) & All Points Camping ([www.allpointscampingnz.org](http://www.allpointscampingnz.org)) as well as providing financial assistance and a vehicle for use by the Attainable Trust charity ([www.attainabletrust.org.nz](http://www.attainabletrust.org.nz)).





A vintage red and green LinX train is traveling on a wooden trestle bridge through a lush forest. The train has several passenger cars with green sides and red ends. The lead car is red with "LinX" and "No 5 2004" written on it. The train is surrounded by dense green foliage and ferns. The bridge is made of wooden planks and metal supports.

# Vintage Railways





**John's been  
riding the rails**

Dotted around New Zealand are a number of vintage railways and private lines. Often run by volunteers these railway trips are a fun day out if you want a bit of nostalgia and some great scenery. Here are 4 of my favourites!



### **Glenbrook Vintage Railway (Auckland)**

The premier NZ steam train attraction which is celebrating its 40th year of operation. The 15km ride starts at Glenbrook station and takes you through rural countryside to the small settlement of Waiuku on the edge of the Manukau Harbour. The railway is run by volunteers of the Railway Enthusiasts Society who have restored a number of steam locomotives and carriages, including their recently refurbished parlour 'first class' car. The railway operates on Sundays between Labour weekend and Anzac Weekend. It often holds special events, such as Thomas the Tank Engine days and is available for private charter – they have hosted plenty of weddings!

### **Driving Creek Railway (Coromandel)**

This narrow gauge mountain railway is situated 3km from the township of Coromandel amongst lush forest. It's a purpose built railway which started as a hobby for its founder, potter Barry Bricknell who used it to transport clay and pine wood. It opened to the public in 1990 and is NZ's steepest railway. The railway operates diesel railcars which were built onsite and have open sides, taking up to 36 passengers per trip. The line travels through native forest of regenerating kauri, rimu and ferns, over a number of bridges & 3 tunnels as you climb to the lookout point at EyeFull Tower. The railway is open year round, bookings are advised during the busy summer period.

### **Goldfields Historic Railway (Waihi)**

This tourist railway was established to preserve the rail heritage of the Waihi district and the society operates train rides between the goldmining town of Waihi and Waikino, a 30 minute trip. The line travels 6.5km along the original rail bed skirting the Ohinemuri River with views not only of fabulous scenery, but many of the original mining operation historical sites not visible from State Highway Two. There is a café onsite and if you need a place to park your camper or motorhome while you enjoy the activities and attractions of Waihi, they have sites available at the station for \$10 per night, with income from the campground helping to maintain the railway. The railway operates weekends, public holidays and school holidays, plus other days of the year when there is demand.

### **Weka Pass Railway (Waipara)**

Based in north Canterbury this 12km railway has been running since 1984 on the former Waiau branch line. The railway is a totally voluntary organization and operates a variety of steam and diesel locomotives to wind through the unique limestone landscapes of the Weka Pass, with Frog Rock and Seal Rock being notable features. Because the line connects to the national railway network the society often welcomes other locomotives and rolling stock onto their line for special events. The railway has also been featured in numerous movies and TV shows. Weka Pass railway operates every second Sunday and some public holidays, so it's best to check their website for running times.



**The people  
behind the scenes**

# Meet the team



**D'Arcy Wills**  
Insurance Brokers Alliance  
Invercargill

I started with IBAL in 2013 on a 1 year contract to cover for Maternity Leave - totally clueless and thrown in the deep end having never even taken care of my own insurances! Now 4 year later my role and knowledge has grown exponentially; I even handle my own insurances. I work with an awesome team who handle my bloneness well, and we have a lot of laughs.

I recently brought a house in Winton with my partner who I am marrying in Wanaka in February, our black Labrador is the ring bearer. When I'm not at work, I'm trying to not fall off my horse, I've just purchased a second horse called 'Tango' who I'm hoping will compete in cowboy challenges. Over Christmas I intend to finish painting the roof and fence of the house if we get a lovely southland summer.



**Michelle Price**  
Crombie Lockwood  
Christchurch

My insurance career began in 2000 in what I thought was the funeral department of one of South Africa's largest banks. I fast figured out what Underwriting was and so started my career in the industry. In 2009 I landed a Broking Role with FMR Risk, who through acquisition in 2011 became part Crombie Lockwood. I'm based in our flash new Christchurch office & manage a fairly diverse book of business, with a keen focus on new business.

When I'm not cutting deals you'll find me in my gum boots, killing plants with my not so green thumb and trying to convince my spring lambs that they really do love me.



**Keir Scott**  
Crombie Lockwood  
Palmerston North

I've been with Crombie for 6 years, originally in our centralise claims team before moving to a commercial broking role 2 years ago. I took over an existing book so I have enjoyed meeting all the clients and getting to know their businesses throughout the Manawatu area.

Outside of work I enjoy music and sing in a local band. I'm a big league fan, my team being the Warriors. Over summer I'll be planning my March wedding to Teri, she also works for Crombie Lockwood here in Palmerston North, although on another floor!



## Meet the Star team

**Janelle Stubbington**  
Star Insurance  
Specialists

I have been at Star almost 4 years in a brand representative and administration role. I'm the expert on our processing system with the Key Account Managers often calling me to fix problems.

Prior to working here I was a full time Mum, raising my 3 daughters who are now aged between 4 and 12. We live in Manukau where most of my spare time is taken up with childrens activities, although I do enjoy an odd long weekend away. I'm a fan of The Warriors league team, soaps on TV and enjoy cooking. Over summer we'll be spending time at the beach (my favourite being Whiritoa) & heading away to Hastings with the family as they all want to go to Splash Planet!







# The Last Ride

**At Star Insurance, we like to cover things that are a bit unique so we happily provided terms when asked to insure a motorcycle hearse!**



The Last Ride NZ is the one of a kind in New Zealand catering for all of the South Islands motorbike enthusiasts as a way to give them one last ride.

Business owner Roger spoke to his friend Graham, who is a mould maker, to get things started. Five months later they needed an engineer and reached out to another mate Wayne who came on board as a partner. Ten months later the bike was complete – a Harley Davidson with a side carriage to carry a coffin.

Featuring a polished wooden base with rollers to make manoeuvring hassle-free, large windows so you can see the casket as well as any flower arrangements you have placed inside. Soft LED lighting traces the top of the interior for evening/night rides. The draw at the

base also contains spare helmets for anyone wanting to join their loved one, on their last ride.

"We as Kiwis celebrate people's lives. We celebrate with talking, beers, a bit of nonsense. It's for people who love their motorcycles. It's something different" says Roger.

To add to their collection, the group is working on a Triumph hearse, which is currently "pulled to bits", but will be ready by February next year. Roger said they may offer Suzuki's eventually, but "way, way down the track".

The Last Ride is based in Christchurch but can provide services anywhere in the South Island.

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





Treat yourself  
this festive season

# Christmas Gift Ideas



## Introducing Niesmann + Bischoff to NZ!

Premium German motorhome manufacturer Niesmann + Bischoff is the most luxurious brand within the Erwin Hymer Group. The range will be available through UCC in the South Island, while Acacia Motorhomes will be the North Island stockist. "We're very pleased to be adding Niesmann + Bischoff to our range line-up alongside the Dethleffs and Frankia brands," says Rob, manager at UCC. "The Niesmann + Bischoff vehicles count among the best in terms of concept and quality of workmanship and include a 400-watt solar panel, a cleverly-integrated reversing camera with a seven-inch display, a stereo with GPS, a Tec tower fridge/freezer, an awning, a 22-inch LED TV and a fully automatic satellite dish. The motorhomes are built on a Fiat Ducato 2.3-litre 180hp automatic engine and include a two-year body warranty, and a five-year water ingress warranty. These models can be viewed online at [www.uccmotorhomes.co.nz](http://www.uccmotorhomes.co.nz), or at our sales yard.



**UCC**  
motorhomes  
and caravans

## SWM at First European

**SWM are the Italian motorcycle manufacturer you've probably never heard of. Back in the 1970's SWM made off-road competition bikes with some success culminating in winning the Italian 125cc motocross championship.**

Production ceased in 1978 and the brand lay dormant until its revival by Apelio Macchi in 2014. The range of bikes now manufactured by SWM is headed by the 650 Superdual GT, which as its name implies is an adventure style motorcycle with Givi hard luggage and at a very competitive \$12,990 (plus ORC) is carving itself a nice little niche within the Kiwi motorcycle market and it's LAMS (learner) approved to boot. To accompany these bikes are a trail style bike and a very sexy looking Motard along with two smaller 440cc models, a retro style scrambler and a very well appointed café racer.

Check them out at the First European showroom in Christchurch, or online at [www.firsteuropean.co.nz](http://www.firsteuropean.co.nz)





**Contributing Writer:****Keith George, General Manager at Precision AutoWerk.**

# What's more damaging, an accident or the wrong insurance company?

**It's a question worth investigating in the current insurance environment. At Precision AutoWerk we deal with all insurance company's on a daily basis and there is no doubt that average repair costs are and have been escalating for some time while the insurance industry has been slow to identify and approach the situation, resulting in some nervousness in regard to motor in general.**

Star Insurance identified the increased cost of parts early on and are taking steps to address dealing with it in a proactive manner, from claim acceptance to assessor authorisation, all focused on speeding up the repair process which in turn minimises the inconvenience to the client.

From my perspective all insurers have methods in place to control repair costs some have their own repair networks working to a tight schedule, others have assessment centre's to have complete control over the repair estimate and now the introduction of Smart repair facility's churning out high volume repairs.

With the average repair costs increasing the directive from the larger insurance company's is to reduce costs often compromising the repair quality, enforcing second-hand parts or a repair option (both of which can compromise vehicle manufacturer warranty) in a bid to reduce overall repair costs.

Many insurance companies haven't seriously evaluated the vehicles they are insuring. The technology being introduced by the vehicle manufactures over the last few years is a double edged sword, the active and passive safety systems and collision avoidance technology's installed do make the car far safer

to drive and less prone to having an accident, but the flip side to this is if the unfortunate does happen there are expensive components mounted around the extremities of the vehicle which are the first things to be damaged on impact.

It's important for insurers to work with us to gain an insight into the change in technology taking data back to underwriting so the policies can be priced appropriately.

From the clients perspective insurance is the one thing they purchase hoping never to use, but they expect to have the claim resolved with a minimum of fuss and the vehicle returned with all relevant manufacturer warranties in place. In extreme cases we have experienced claims where clients have had to top up repair costs to retain or reinstate a manufacturer body warranty that was jeopardised by an insurance company's cost cutting in repair.



At Precision AutoWerk we specialise in repairing high end European vehicles which often have a complex method of repair. For example an airbag sensor has to be repaired to perform to split second accuracy, an airbag going off a moment to late could cause serious injuries to a driver. We understand and are experienced in the repair of such vehicles and our relationship with Star Insurance means our service and their quality product are a good fit.



Pump up  
the volume!

NOTHING ON TV THESE HOLIDAYS, NEED SOMETHING NEW TO LISTEN TO? DIAL UP THESE TUNES ON YOUTUBE OR SPOTIFY AND HAVE A LISTEN TO SOME OF MY FAVOURITE TRACKS OF THE YEAR!

# John's Top Tracks of 2017



## Client Liaison (featuring Tina Arena) – Foreign Affair

If you've got a love of airlines, or you travel frequently for work you'll love this mid tempo 80's sounding pop track all about flying abroad. Client Liaison are an Australian indie pop duo, while Tina Arena is one of Australia's top vocalists and this track is taken from their recent album Diplomatic Immunity. The video clip is a tribute to Ansett Airlines showing off the yesteryears of airline travel when it was stylish and upmarket! A theme tune for any business traveler.



## Thomas Rhett – Craving You

America's hottest new pop-country artist, Thomas has released 3 studio albums with this being the lead single of his latest effort. This uptempo song is a duet with fellow US country singer Maren Morris and reached #1 on the US country airplay charts. Check out the high production video clip which plays out like a trailer to a crime thriller.



## Carly Rae Jepsen – Cut to the Feeling

Poor Carly, often referred to as a one hit wonder ("Call me Maybe") or the lesser version of Taylor Swift, her last album was critically acclaimed but sold poorly (overall it was actually a better album than Taylor's 1989). While she's busy working on her next record she popped out this gem mid way through the year. A totally feel good summer pop anthem, guaranteed to put a smile on your face!



## Fem Belling - Hello

Fem is an Australian jazz vocalist and violinist. This year she released an album called "Now and Then" which features a number of modern pop songs performed in a jazz style. This track is a cover of the classic Adele song and gives it quite a different approach. Elsewhere on the album she performs jazz covers of Eminem & Kylie Minogue. Put it on during a dinner party and impress your friends!



## Rascal Flatts – Yours If You Want it

Feeling down, lost in love, spending summer alone or looking for some hope? Watch the video clip for this song and I guarantee it'll be the medicine to put a smile on your face. Go on, I dare you. Rascal Flatts are an American trio who have been around since the late 90's and clocked up 14 number one singles!







# Kaitangata Car Rally

Star Insurance Specialists partnered with the Balclutha office of Insurance Brokers Alliance as sponsors of the Kaitangata Car Rally (for those wondering, Kaitangata is in South Otago and has a population of 762). The rally is an annual event, attracting over 400 classic cars from around the region.





**Broker Funtion**

# Broker Function at Precision Autowerk

**Star Insurance Specialists invited some Auckland brokers to a social function at Precision Autowerk, a specialist repairer on Auckland's North Shore.**

The event served both as a drinks and nibbles function and also a chance for brokers to inspect the workshop and learn about the cost and processes for repairing prestige cars.

Precision Autowerk manager Keith George noted "while labour costs have remained pretty steady for many years, it's the cost of parts which has escalated. A simple bumper which used to just require a repaint after a scrape now might have a \$7,000 crash sensor behind it which will not work correctly if the bumper is simply repainted".

A competition was held for brokers to guess the repair costs of a new Mercedes held in the workshop, with prizes awarded for those who guessed the correct parts, panel and labour costs.

Feedback from the evening was positive, Debbie from Albany Insurance commented "It was real eye-opener as to the work, goes into repairing these high end vehicles".

