

AUTUMN EDITION

# the Hub.

THE QUARTERLY MAGAZINE FOR BROKERS AND DEALERS — THE HUB — ISSUE 41 — AUTUMN 2024



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The Star team has been busy over the summer months at motor shows and festivals around NZ from Waitangi to Timaru and Te Anau. Having our team attending car events is good promotion for the Star Insure brand, a chance to meet with our customers and also an opportunity to give back to local communities.

Last year I attended the Te Anau Motorama. I've got a home in the town so I was certain to sign up Star Insure as a financial sponsor to support the event. Friday night involved a cruise around town which had been meticulously mapped out to ensure it traveled almost every street. Aside from the beauty of the few hundred cars attending what really struck me as I cruised around in a 1986 Tiffany Classic Coupe was all the local families sitting out on their front lawn enjoying drinks with their neighbours and watching the parade of cars go past. Being a car enthusiast didn't matter, it was a community event for Te Anau which was embraced by the locals. I was proud that Star contributed to the cost of running the event.

With summer now finishing and another financial year ticked over we're continuing to focus on the growth of the company, enhancing our product offerings and moving to our new Auckland office.

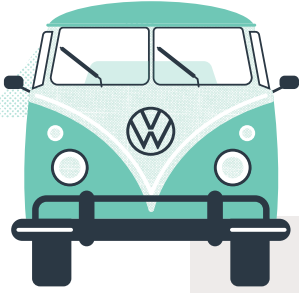
We're not staying locked inside though. Our sales teams continue making regular visits to your offices. We've got a number of events coming up across the country where we can chat with you in a social setting and introduce you to other members of our team.

Whether it's a car show, a social drink, our account manager visiting your office, or a phone call about a claim – we recognise that relationships are a key component of our success, so we're focused on keeping this personal engagement with intermediaries and clients as the company continues to grow.

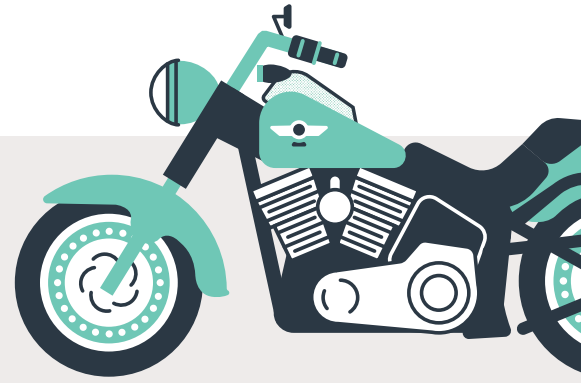
**Happy reading...**



Tiffany and John at Te Anau



# Let's talk about excess



## What is an excess?

Your policy excess is the amount you agree to contribute towards the cost of any claim. Star, subject to the policy conditions, pays the rest of the reasonable claim costs.

## How does an excess work?

- Just like your vehicle, excesses are unique and individual to the specific policy.
- Policies may have differing excesses for different claim types.  
*For example, a windscreen may carry a 'Nil' Excess for a repair or replacement less than \$2,000, a \$500 excess if the windscreen replacement exceeds \$2,000, and an even higher excess for more expensive windscreen repairs.*

*For a vehicle accident, your policy may carry a \$500 excess.*

*For theft, your policy may have a \$1,000 excess. Note that if a younger driver (covered by the policy) is in charge of your vehicle at the time of the loss, the excess is likely to be higher.*

**Tip: Refer to the terms in your policy schedule to check what excess applies for different claim types. Feel free to give us a call if you need help.**

## When does an excess apply, or not?

- Excesses are sometimes recoverable or possibly won't apply in circumstances where the other party is at fault.  
*In this instance, we need to know who that party/driver is (usually from the details you or the Police have provided), and you need to be completely free of blame.*

We'll let you know as soon as possible if your excess has been waived. Otherwise, you should assume your excess is payable.

- In some cases, despite you providing the at-fault party's details to us, liability may not be clear or potentially disputed. In these cases, your excess will continue to apply.

We'll work with you in an effort to determine liability. We may also support you in Court or Dispute Tribunal hearings to get an order against the at-fault party so we can recover your excess and our costs.

- Excesses usually apply to stolen vehicle claims and damaged while parked claims, even though as the owner you may not feel you have done anything wrong.

*It's important to remember the excess is the first portion you agree to pay towards any claim, not necessarily an indicator of negligence or liability.*

If the other party is known and/or someone is apprehended for these offences, we'll make every effort to obtain recovery from them and will refund your excess as we receive the funds.

We're in this together: You're our valued customer and it's in our interest to make every effort to recover your excess. It means we're usually able to recover any costs we've incurred in settling your claim as well.

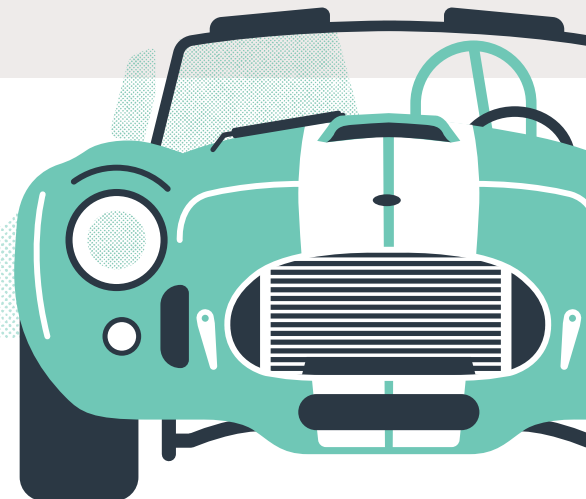
## Who pays who?

- Excesses are usually payable direct to the repairer undertaking repairs on your vehicle or are deducted from any cash settlement we may pay out to you.

An excess payment is usually payable on collection of your vehicle after repairs. If you're unsure, please discuss with your preferred repairer.

## Need to know more?

**Give our friendly team a call on 0800 250 600, they'll be happy to help.**



**Driving on a race track requires a specific set of skills beyond what's typically used for everyday road driving.**

# Track your driving

Star welcomes our customers to experience the thrill of driving their prestige sports cars on the track providing the driver has received prior track driving experience and the event they are attending meets our guidelines for cover.

We're proud to partner with Mike Eady of Tracktime Driving Academy to provide our clients with some fundamental driving skills for success on the track.

## **Car Control:**

A racer needs to have precise control over the car's steering, throttle, and brakes. This involves smooth and accurate inputs to maintain control and optimize performance.

## **Cornering Technique:**

Proper cornering technique is essential for carrying speed through turns. This includes selecting the correct racing line, managing weight transfer, and balancing grip to maintain traction.

## **Braking:**

Effective braking is crucial for reducing speed before entering a turn while minimizing time lost. Racers must master threshold braking and trail braking techniques to maximize braking performance without locking up the wheels.



**Awareness and Adaptability:**

Racers must constantly monitor their surroundings, anticipate the actions of other drivers, and adjust their driving strategy accordingly. This includes being aware of track conditions, traffic, and potential hazards.

**Mental focus:**

Track driving requires intense concentration for extended periods. Maintaining focus, staying calm under pressure, and managing adrenaline are critical for making split-second decisions on the track.

These skills often develop through years of practice, coaching, and experience on the track. Professional racers continually refine and hone these abilities to stay competitive at the highest levels of motorsport and likewise Star requires drivers wanting track cover to maintain regular training and experience on the track.

**For more information on driver training please contact:**  
**[tracktime.co.nz](http://tracktime.co.nz)**



# Meet The Brokers



## Helen Hardie

Broker & Branch Manager.  
Insurance Brokers Alliance, Dunedin.

I started out in the NZI domestic claims team in Hamilton. It was a short spell but opened the door to insurance for me. My underwriting insurance journey has been full of wonderful, supportive people and I am now lucky enough to be giving a bit back through broking and as branch manager in Dunedin.

Outside of work I like to spend time biking, tramping and camping, preferably away from cellphone reception! I am looking forward to having my inlaws over from Scotland later in the year.

It has been just under a year since I joined the team here in Blenheim. My current role is looking after our Rural clients as well as the personal risks of our commercial clients. I previously spent a couple of years working for a direct insurer.

I am from Ireland and to make my way over to this side of the world I have visited many countries along the way but my favourite was also my first, Japan. I have always admired the juxtaposition of the city life and traditional Japan and I was not let down as I spent 4 weeks travelling all over the country.



## Sean Haechler

Broker - Rural & Personal Lines.  
Gallagher, Blenheim.

I'm originally from Christchurch and got involved in the EQC repair programme after the Earthquakes. My roles ranged from Building work, Painting Supervisor, Project Management, and Sales and Business Development. Every interaction dealing with insurers on overcap repairs tempted me to join the industry which I eventually did.

I've been with Rothbury as a Commercial Broker for over 3 years – what a great crew. In my spare time, you'll catch me running the streets of Timaru, tinkering with my Nissan Fairlady, watching the F1 (LH 8x World Champ...) or wandering down at Caroline Bay, flat white in hand with my partner and our two dogs Beau & Marge.



## Jake Thomas

Commercial Broker & Team Leader.  
Rothbury Insurance Brokers, Timaru.

# Meet The Star Team



## Tatiana Tataurangi-Ruru

Processing & Data Manager

After graduating from the University of Waikato with a Bachelor of Social Sciences in 2018, I found myself starting a career in the insurance industry. I've had the privilege of working within the Star Claims & Recoveries departments, however recently moved to a new opportunity as the Star Processing & Data Manager. I have 11 staff in two office locations working with me.

This role will give me the opportunity to look at how we create innovative and efficient ways to get work processed as the company continues to grow.

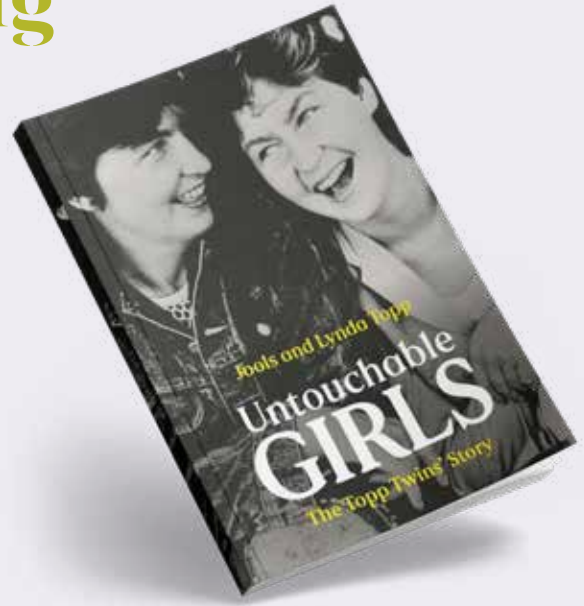
Outside of work I enjoy spending time with my whanau, watching movies /tv shows and supporting the One NZ Warriors. I'm also planning a visit to my favourite city San Francisco!

# What we're reading

## Untouchable Girls – The Topp Twins Story

The iconic Kiwi duo - comedians, country music stars, yodellers, lesbians - in their own words. The incredible story of how a couple of country kids from Huntly became much-loved Kiwi icons and TV stars, with their own unique brand of original country music and comedy that has captivated audiences in New Zealand and overseas for more than 40 years.

Along with their characters like Camp Mother & Camp Leader and Ken & Ken, the twins have always stood up for their political beliefs and have been embraced by New Zealanders from all walks of life. Jools and Lynda Topp (aka The Topp Twins) tell this story in their own words, describing their adventurous lives through laugh-out-loud anecdotes and heart-warming tales



# What we're listening to

## Kaylee Bell – Nights like This

Kaylee Bell is a NZ born country pop artist who kick started her career by winning the prestigious Toyota Star Maker crown. With over 40 million streams, Bell is the 'Most Streamed Female Country Artist' for Australasia a winner of the prestigious Tui for 'Best Country Artist' at the Aotearoa Music Awards and is a recipient of APRA's 'Best Country Song' award.

Kaylee has just released her new album 'Nights like This', a thrilling country pop collision featuring a blend of previously released hits and brand-new offerings. Kaylee is currently on tour around New Zealand. She knows how to write a catchy hit so definitely give this album a listen.



## Be in to Win!

**We've brought some copies of the Topp Twins book and the Kaylee Bell CD, and we want to give them to you!**

To enter just email [thehub@starinsure.co.nz](mailto:thehub@starinsure.co.nz), tell us which prize you'd prefer and what the current Star Insure marketing slogan is? We'll draw a few names at random.

**Over the past few years we've seen a surge in electric car sales both worldwide and in NZ, but recent headlines suggest the love affair with going electric might be fading as more issues come to light about the viability of fully electric battery cars.**



# Electric Cars

**“Hertz sells one-third of EV fleet”**

**“Global chairman of Toyota predicts electric vehicles will only make up 30% of new-car sales in the future.”**

**“Mercedes scraps plans to make electric only cars due to market conditions”**

At Star we have embraced electric cars onto our insurance book but we have found they present unique challenges compared to traditional gasoline-powered vehicles. This is why you might see tighter underwriting controls and higher premiums on fully electric cars.

Electric cars often have higher upfront purchase costs compared to their gasoline counterparts. This can result in higher insurance premiums since we need to factor in the cost of repairing or replacing the vehicle in the event of an accident.



While electric vehicles (EVs) typically have fewer moving parts and require less maintenance than traditional vehicles, repairs can be more expensive due to the specialized components such as batteries and electric motors.

The infrastructure for repairing electric vehicles is not as extensive as that for traditional vehicles, leading to longer repair times and higher costs. This can impact insurance premiums as we need to cover additional expenses such as loss of use for a longer period of time.

The battery is one of the most expensive components of an electric car. The battery is also commonly located on the underneath of the vehicle and subject to accidental road damage. We need to account for the potential cost of replacing or repairing the battery in the event of claimable damage.

Electric vehicles incorporate advanced technology such as regenerative braking and autonomous driving features. We're still gathering data on these technologies, making it challenging to accurately assess risk and determine appropriate premiums.



Depreciation is faster on electric vehicles than traditional vehicles, partly due to rapid advancements in battery technology and range. We take this into account as the lower resale value of electric vehicles makes selling our salvage of written off electric vehicles less cost-effective.

Star Insure is happy to offer terms on electric vehicles and we're adapting our pricing and underwriting offerings to reflect more of them being on our roads. With every policy and claim we're learning more about how to better accommodate the unique characteristics of electric vehicles.



**PROTECTION FOR A TRUE SHOW PONY LIKE ME**

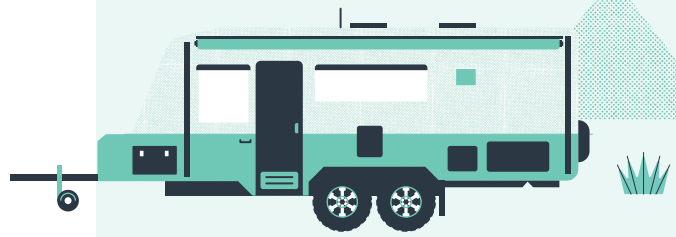
GETQUOTE

starinsure Enthusiast

ESCAPE THE ORDINARY

It's insurance your vehicle would choose  
starinsure.co.nz

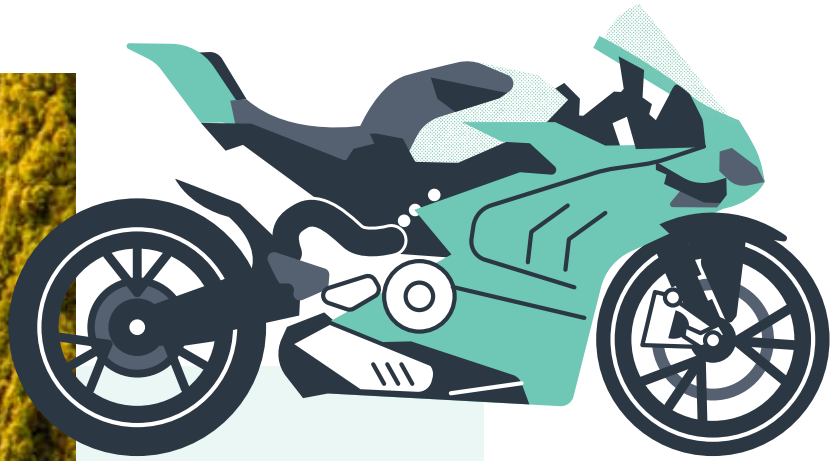
# ESCAPE THE ORDINARY



Escape the ordinary is a phrase often used to encourage people to break free from routine, explore new territory and embrace new experiences.

It's a rest from the mundane rhythm of everyday life. To venture beyond the boundaries of the expected and dance upon the edges of regular life.

- ultimate PROTECTION FOR A SHOW-OFF LIKE ME -
- PROTECTION FOR A TRUE SHOW PONY LIKE ME
- SLICK INSURANCE FOR THE OLD ROCKER LIKE ME
- PROTECTION FOR ALL MY BELLS AND WHISTLES
- INSURANCE THAT GETS UNDER MY HOOD
- INSURANCE DESIGNED FOR OPEN ROAD LIKE ME
- INSURANCE THAT PROTECTS MY SENSE OF ADVENTURE
- solid PROTECTION



Those of us who want to wander off the beaten path and chase an adventure often do so on wheels; whether a campervan, motorbike or classic car.

That's why Star Insure has adopted Escape the Ordinary as our mantra. Our insurance focus is towards clients who have a special car they love to drive on our vast open roads, a bike that allows them to ride free or a caravan to explore the beauty of our country.

It's about taking that vehicle or bike and embarking on a journey where the destination is not just a place on a map, but a state of mind; where the ordinary fades into obscurity and the extraordinary becomes reality.

When you take a vehicle and escape the ordinary, there's always the chance of something unexpected happening. That's where a Star Insure product specially underwritten for your client gives them the comfort of protecting their asset while they're out there doing something extraordinary.



**Oh, the 90's. Ace of Base, Discmans, Boy Bands and.....classic cars?! Yes, that's right the 90's finished 25 years ago meaning some cars from that era are now considered 'classics' and attracting a new younger generation of car enthusiasts.**

# Hot 90's supermodels

Peoples affinity with a certain car is often is driven from personal significance, nostalgia, rarity, or just liking the shape and interior. Owning a car you've always admired encourages owners to take a high level of care in using the vehicle and making sure it's comprehensively insured.

Several cars from the 1990s have gained collectible status due to their unique designs, limited production numbers, cultural significance, or performance capabilities.



## **Toyota Supra Mk IV (1993–2002):**

The fourth-generation Toyota Supra, particularly in its twin-turbocharged form, has become highly sought after by collectors due to its iconic design, robust 2JZ engine, and association with the tuner scene.

## **Nissan Skyline GT-R R32, R33, and R34 (1989–2002):**

These Japanese performance legends have attained cult status worldwide. The R32, R33, and R34 generations are revered for their advanced technology, potent RB26DETT engine, and dominance in motorsports.



## **Acura NSX (1990–2005):**

Honda's mid-engine sports car, the NSX, is celebrated for its innovative aluminium construction, exceptional handling, and reliability. Early examples, particularly those with manual transmissions, are highly coveted by collectors.



### **Mazda RX-7 FD (1992–2002):**

The third-generation RX-7 is adored by enthusiasts for its sleek design and rotary engine. Its lightweight construction and superb handling have earned it a place in automotive history.

### **Porsche 993 (1993–1998):**

The last of the air-cooled Porsche 911s, the 993 is cherished by collectors for its timeless design, engineering purity, and driving dynamics. Limited production numbers and its position as the final air-cooled 911 contribute to its desirability.



### **BMW E36 M3 (1992–1999):**

The E36 M3 represents the evolution of BMW's legendary sports coupe. With its high-revving inline-six engine and balanced handling, it's a favourite among driving enthusiasts and collectors alike.

### **Mitsubishi Lancer Evolution (Evo) series (1992–1999):**

The early generations of the Mitsubishi Evo, particularly the Evo II, Evo III, and Evo VI, are sought after for their rally-bred performance, aggressive styling, and limited availability outside Japan.



Factors such as condition, mileage, and originality play significant roles in determining a car's value as a collectible. Above were just a few examples, but if you've got one in your garage or Dad's shed then best you hold on to it and get it valued.

STORY & PICTURES BY  
**Joanne Smith**  
 (Key Account Manager – Clubs & Associations)

# Caroline Bay Rock & Hop

**This Timaru event is one of the biggest shows that we attend, with 1000 cars on display.**

The Caroline Bay Rock and Hop is organised by a volunteer committee on behalf of The Hospice South Canterbury. There is a nostalgia theme that celebrates the best of the '50s & '60s – a show for all cars, caravans and motorbikes from modern to vintage, from classic to muscle.

I took my classic Dodge down and participated in the track laps at Levels and the Friday night cruise.

One of our customers had an incident the week before in their VW. Our claims/assessing team worked with the broker and customer to get the claim sorted and vehicle repaired so they could take it to the show. They won People's Choice & the broker stopped by to tell us how pleased and thankful the customer was.



# starinsure MOTOFEEST



# It's MORE THAN A VEHICLE It's HOW YOU ESCAPE



## So long ordinary vehicle insurance.

We understand that for your customers, it's more than a vehicle, it's how they escape. Our insurance is designed to help protect that sense of adventure with policies that are anything but off-the-shelf.

**At Star, we take extra care of customers who insure more than one vehicle with us, so if your customer has a very special car, motorhome or motorcycle, give us a call.**



ESCAPE THE  
ORDINARY

→ Call: 0800 250 600

→ Visit: [starinsure.co.nz](https://starinsure.co.nz)

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