

SPRING EDITION

the Hub.

THE QUARTERLY MAGAZINE FOR BROKERS AND DEALERS — THE HUB — ISSUE 42 — SPRING 2024

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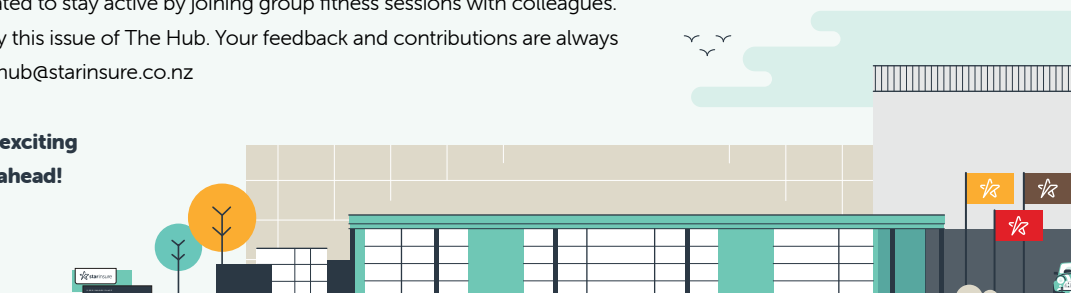
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As Star Insure continues to grow, our team structure is constantly evolving. John Edie now leads our Key Account Managers, focusing on strengthening relationships nationwide. As a result of this shift, I've taken over the editorial duties for The Hub Magazine, though you'll still see John's insightful contributions regularly.

I started at Star Insure two years ago in the Processing Team before moving to Direct Sales, which gave me a solid understanding of our products and the industry. I later transitioned to a hybrid role, supporting Star's Key Account Managers and coordinating marketing projects. Working at Star Insure is never dull as opportunities for growth and fun pop up all the time. My latest adventure was during the Chrome Event at Hampton Downs, where I had the thrilling opportunity to ride as a passenger in Fanga Dan's car during a drifting session.

A recent milestone for Star was moving to our new Auckland office in East Tamaki, offering more space and a large warehouse for salvaged vehicles. We've also committed to wellness at Star Insure, launching an internal program to encourage regular exercise. I've been motivated to stay active by joining group fitness sessions with colleagues. I hope you enjoy this issue of The Hub. Your feedback and contributions are always welcome at thehub@starinsure.co.nz

Here's to more exciting developments ahead!



Steering Ahead with Star Insure



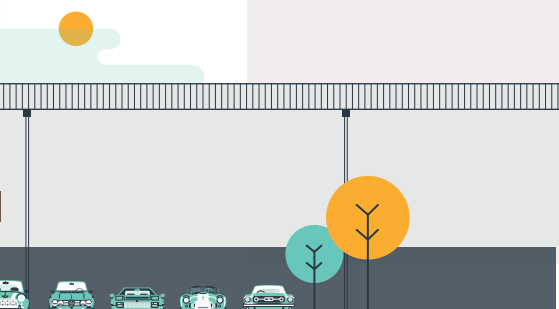
Star Insure needed to find a larger location to base our expanding business.

An opportunity arose to purchase a large office and warehousing complex in East Tamaki, just over the road from our previous office. After a few months of renovations, we're pleased to unveil the new Star Insure Auckland Office.

The new space is stylish and open, with modern workstations and cosy breakout areas. We've installed high-tech meeting rooms, an integrated sound system, a table tennis table and a decent coffee machine.

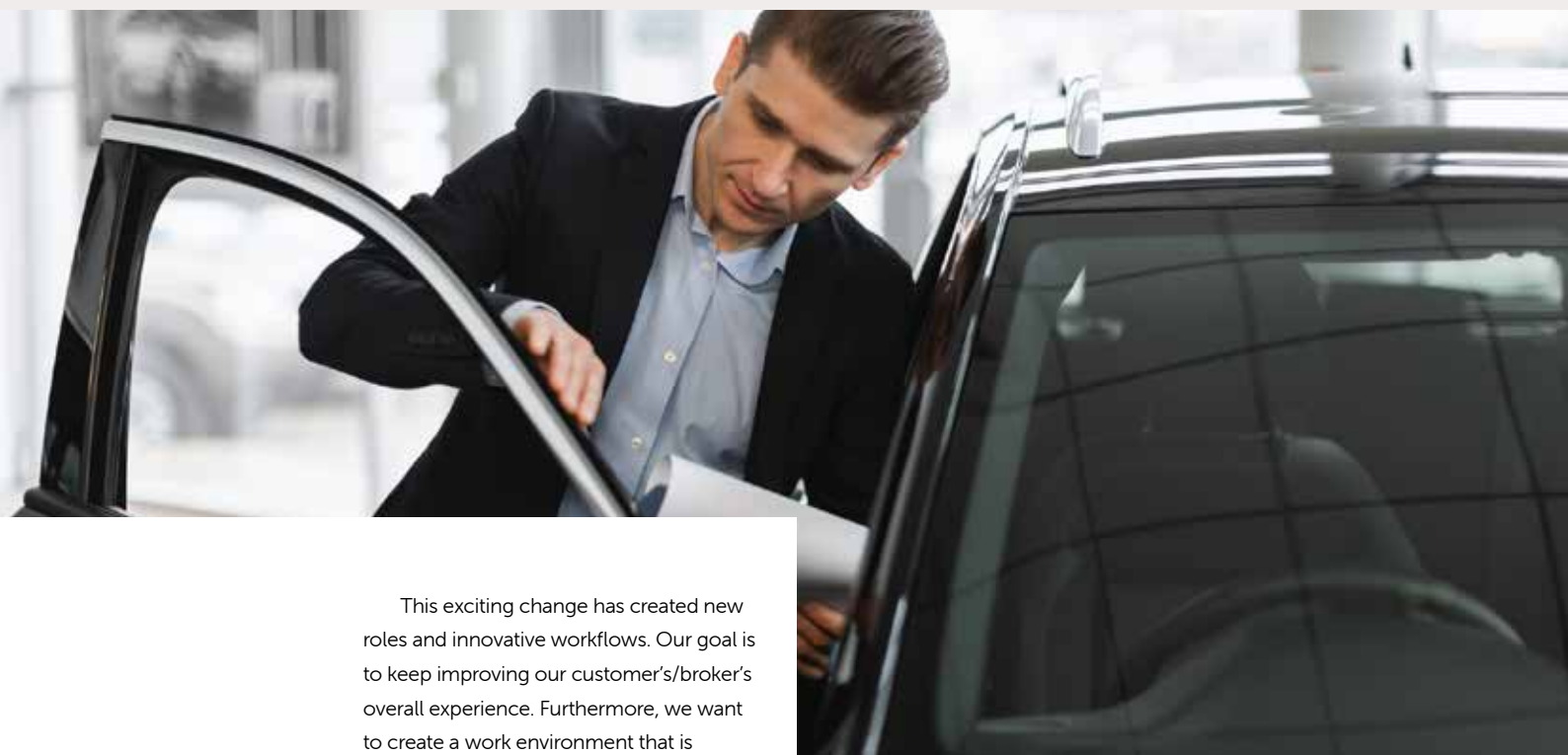
Approximately 45 staff members work in the Auckland office, alongside our regional offices in Hamilton, Tauranga & Invercargill.

Star Insure were thrilled to showcase the new office space to many guests in early September.



Claims, Our Chance to Show Some Real Star Quality

We're excited to announce some role adjustments within our claims team that will further improve service for both brokers and customers.

A man in a dark suit and light blue shirt is leaning over the open driver-side door of a dark-colored car. He is looking down at a document he is holding in his hands. The background is a bright, modern interior, possibly a dealership or office.

This exciting change has created new roles and innovative workflows. Our goal is to keep improving our customer's/broker's overall experience. Furthermore, we want to create a work environment that is proactive rather than reactive. We're setting ourselves up for the future by looking for new ways to solve needs/problems that our customers and brokers don't realise they have yet.

We understand that when a person suffers a loss to their vehicle, it can be a very stressful time. This is why we believe fast claim resolution that returns the client to their pre-loss position is of the utmost importance. While, unfortunately, we cannot prevent the loss from occurring, we are here to help if it does. The Team at Star knows and loves our customers' assets, which results in a passionate service from our Claims Team. We're about energy, passion, getting things right, and working on innovative solutions.

The expansion of our business has not only led to an increase in team size but also necessitated major adjustments in our operations, key processes, and leadership structure. As part of the leadership structure adjustments, we are pleased to announce that Dallas Telford will be moving into the newly created position 'Head of Claims Delivery, Assessing & Auctions', Paul Clark is taking on the refined role of 'Manager Assessing and Auctions' and Areta Cameron has been appointed 'Head of Claims Delivery'.

We congratulate these individuals and look forward to seeing how they, along with the rest of the Team, take Star to the next level!

Our *Claims* and *Assessing Leaders*



Dallas Telford

Head of Claims Delivery, Assessing & Auctions

My journey with Star began in 2011 when I moved from a mechanical role in the motorcycle industry to become an Assessor. Within a month, my wife and I packed up our four kids and moved from Mount Maunganui to Auckland, where I got stuck in my new role establishing a functional in-house assessing department while learning the tools of the insurance industry. Eventually, the Bay of Plenty lifestyle called us back and I was fortunate to be able to take my role with me, setting up a branch in the Mount and building a team there.

My sons and I share a love of motocross riding, although, after a couple of major injuries, I've finally taken the hint that my 40-something-year-old body doesn't quite bounce as it used to, so the motocross boots aren't pulled on as often as they were. I love spending my downtime with my family and going into nature every weekend, which helps me find a healthy work/life balance.

My family is thriving and my kids are all growing into independent, kind and loyal people, which is a source of great pride to me and my wife.

As the company has grown over the years, I have received amazing personal development support from Star to gain a Loss Adjusting Diploma. I enjoy being able to support my team to be the best they can be on all levels and strive to be a good role model in this regard.



Areta Cameron

Head of Claims Delivery

My insurance career started at IAG in 2016. I lodged claims for both State and AMI, and not long after, I moved on to case management. From there, I then moved to the brokering side, where I started handling claims for Rothbury insurance brokers. This is where my interest really sparked, and I decided to delve into other areas of the insurance world and become a broker. I quickly realised this wasn't my cup of tea, so I moved back into claims. Fast forward to today, I am now the Head of Claims for Star Insure. What I like about the insurance industry is that you never know what to expect on a daily basis. No matter how long you have been in the industry, you still get surprised by what comes across your desk.

I also have a busy home life with a 3-year-old daughter and a 1-year old son who keep me on my toes. When/if I find the time, I am quite partial to a cheeky wine and a good book.

Our Claims and Assessing Leaders Continued

Paul Clark

Assessing & Auctions Manager



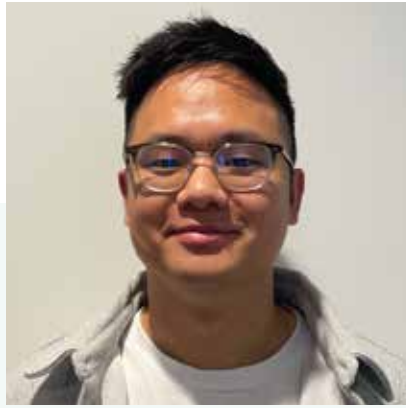
My journey in the insurance industry began in 2005 when I started as an apprentice panel beater. After earning my qualifications, I honed my skills across various roles before transitioning to a Motor Assessor position with another insurer, and then Star Insure in 2022. Over time, I advanced to a senior role and have recently been appointed as the Assessing and Auctions Manager.

The aspect of this industry that has kept me engaged for nearly 20 years is the rapid evolution of repair methodologies. I take great pride in guiding my team and the repairer network with the expertise I've gained over the years. The most rewarding part of my job is the conversations with customers when we've exceeded their expectations and resolved their claims.

When I'm not working, you can find me spending quality time with family and friends at the rugby grounds or venturing miles offshore for some fishing and diving.

Junn Foo

Claims Manager Recoveries and Settlements



My journey in the industry began in 2020 at Tower Insurance (Auckland City), where I started as a Customer Service Consultant and transitioned to a Claims Consultant over a period of 2 years. Insurance was something I stumbled upon and wished I discovered sooner! Gratefully, I have recently been appointed as the Recoveries & Settlements Manager, with a small team under my wing. What I appreciate about the industry is the extensive bridging opportunities and potential for progression into various other areas.

On the personal front, I am part of a young family with a wife and 2 daughters (aged 3 years and 9 months old). It's always a fun time with the gender imbalance in the household as it's back-to-back controversies. In my spare time, I enjoy spending time with my family and catching up with friends (when I am free of domestic duties).

Nayan Vallabh

Claims Manager



I've been in the insurance industry for nearly seven years, beginning as a claims handler and working my way up to a managerial role. I thrive on the challenges of resolving customer conflicts and leading a team. What excites me most about being part of the claims team is that each claim is unique, bringing a fresh perspective that keeps my day interesting.

When I'm not spending time thinking about claims, I love watching movies and have been known to review them with my friend on our podcast. I have even been invited to movie premieres in Auckland! Additionally, I ride the rollercoaster of being a Warriors fan. But hey next year is always our year!

CONTRIBUTING WRITER:
Dallas Telford

Insurance primarily aims to protect against accidental, sudden, and unforeseen events. However, insurance coverage becomes more complex regarding gradual damage, which develops over time due to wear and tear or poor maintenance.

Understanding the nuances of gradual damage and how it is treated under insurance policies can help policyholders manage expectations and avoid potential disputes.

What is Gradual Damage?

Gradual damage refers to damage that occurs slowly over a period of time.

Examples include:

- Rust or corrosion from minor, unnoticed leaks.
- Rot from persistent dampness or water ingress.
- Mould growth due to prolonged exposure to moisture.
- Cracks in foundations or walls resulting from settling.

Unlike sudden damage, which is typically covered by insurance policies, gradual damage is often excluded due to the expectation that policyholders should maintain their property and address issues before they escalate.

Insurance Coverage for Gradual Damage

Most insurance policies exclude coverage for gradual damage because it is seen as a result of ongoing issues that the policyholder should have managed. Insurance is designed to cover unforeseen, sudden events rather than damage that results from neglect, poor maintenance, or wear and tear from age.

Understanding Gradual Damage and Insurance Coverage



Hidden Gradual Damage: Special Coverage

Despite the general exclusion of gradual damage, some insurers offer specialised coverage for hidden gradual damage. For instance, our Star Insure Camper Care policy includes an additional benefit for "Hidden Gradual Damage." This benefit provides coverage of up to \$2,000 to repair damage that is caused by water leaks from fixtures such as sinks, toilets, showers, or windows installed in your vehicle.

Full details on this extension can be found in our policy wording, or by speaking to a staff member in our internal assessing team.

Handling Claims

When a claim is made for gradual damage, insurers will typically:

1. Investigate the damage to determine whether it was sudden or gradual.
2. Review Policy Terms and assess how the policy responds based on the nature of the damage.

Prevention and Maintenance

To minimise issues with claims:

- Conduct frequent inspections of your property or vehicle to catch potential issues early.
- Address problems before they cause significant damage.
- Follow recommended maintenance practices to prevent damage from worsening.

Conclusion

Understanding the difference between sudden and gradual damage is crucial for policyholders. While most insurance policies exclude gradual damage, specialised coverages like those offered by Star Insure can provide some protection for hidden issues.

Regular maintenance and prompt claim lodgements are essential to avoid complications and ensure that insurance can adequately cover sudden incidents.

Let's *Work* *it Out!*

Star Insure is kindly subsidising exercise costs for our employees to encourage everyone to keep active.

Offering a wellness package that includes financial support for fitness activities is not just a perk - it's a strategic investment in our most valuable asset, our people.

It's often easier to be motivated when you're active as part of a team, so we've come up with ways to encourage each other. We have a Wellness chat group for staff to post pictures of themselves exercising.

If you're lying in bed contemplating hitting the snooze button in the morning,

seeing pictures of your teammates hitting the gym is good motivation to get up and go. We also have a group that attends a local fitness center at lunchtime; they hold each other accountable, CEO included! Some of the benefits of being an active and healthy employee are:

Improved Physical Health

A healthier and more active lifestyle may contribute to a reduction in absences due to illness.

Increased Productivity and Performance

Studies have shown that exercise can enhance cognitive function, improve concentration and increase energy levels.

Improved Mental Health

Regular exercise can help employees manage stress and reduce anxiety and depression.

Strengthened Company Culture

Offering a wellness package can strengthen the company culture by fostering a supportive and health-conscious environment.

If you see a Star Insure staff member out and about and wonder why they look so good & seem so happy, our wellness programme might have something to do with it!



Showcasing our Brand around New Zealand

Star Insure had a stand at the recent Motorhome Caravan & Leisure Show in Hamilton. The event was a great chance to promote our brand and insurance products, but also for staff to work together and have some fun in an environment outside of the office.

Our Spin & Win wheel was popular with show attendees and we were delighted to be awarded best medium sized stand by the organisers. Now that summer is around the corner, you can expect to see our team at car, bike and camper events all around New Zealand.



Coming up soon;

Taupo

Motorhome, Caravan & Leisure Show
2 & 3 November

Nelson

Motorhome, Caravan & Outdoor Show
9 & 10 November

Te Anau

Motorama (Classic Car Show)
8 & 9 November



Janelle & Pritesh with the popular Spin & Win wheel

John & Theresa have been working these shows together for 9 years

Congratulations!

We've been giving away many prizes recently, so congratulations to the following winners:

From our last Hub Magazine!

Winners of the Top Twins book:

- Sandra Taylor from P&C Brokers (Fielding)
- Jen Dawson from OFS Brokers (Dunedin)
- Amanda Woodmass from NorthCo (Masterton)

Winner of the Kaylee Bell CD:

- Nicole Du Preez from ICIB (Hamilton)

From our August EDM

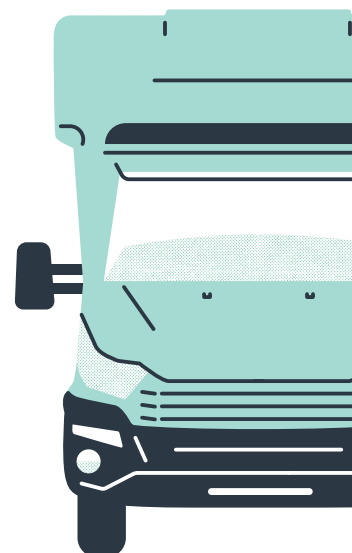
Winners (who both chose the driver training prize)

- Lana Casey (Affiliated Insurance Brokers)
- Bevan Chu (Bridges Insurance Brokers)

From our Office Opening Party

Winner (free weekend in the Star Insure Motorhome)

- John Bureta (ICIB Henderson)



Meet the Star Staff



Patrick Quedi

IT Systems

I was born and raised in a Catholic family in the Philippines, where I developed a strong work ethic and a passion for technology. After earning a Bachelor of Science degree in Electronics and Communications Engineering from De La Salle University, I began my career as a Process Engineer in the semiconductor industry. However, my true passion for IT led me to transition into IT support, a field where I've built my career.

In July 2007, my partner Jen and I migrated to Auckland, New Zealand, seeking new opportunities. We married the following year and are now proud parents of two wonderful children: Yoshua, 14, who attends St. Peter's College, and Ysabel, 10, who is at Sancta Maria Catholic Primary School. My life now revolves around my family's activities, especially my kids' sports, though I still find time to play basketball once a week.

My professional journey in New Zealand began at Hellmann Worldwide Logistics, where I spent nearly 16 years, starting as an IT Support Administrator and rising to Lead Systems Engineer. In January 2024, I joined Star Insure as a Senior System Administrator, eager for new challenges and the chance to work closer to home. Learning the infrastructure and processes at Star Insure while managing daily support and project work has been both demanding and rewarding. One of my first big projects was our office relocation, making sure all systems continued to work at both sites as we moved team members over.

Meet the Brokers



Becky Jennings

Rothbury Insurance Brokers Otago

I've been with Rothbury Insurance Brokers about five and a half years, starting in claims for the first couple of years before moving into the domestic broker role. I love that the industry is always changing and there is so much to learn, you're never bored that's for sure!

In my spare time I enjoy going to gym classes and am a bit of a summer golfer - if you've experienced a Dunedin winter you'll understand why! Also, I'm a proud cat mum of a sassy smokey tabby called Greg.



Lizz Forrest

Dawson Insurance Brokers, Rotorua

Originally from Thailand with a background that spans various continents, I have established my roots here in New Zealand.

My insurance career initiated at a major insurer in Wellington and has characterised by a progression through various roles whilst culminating my expertise at a brokerage firm. I now bring my extensive industry experience to Dawson Insurance where I have happily been for over 6 years.

Outside the realm of insurance, I am a busy mama and an active participant in local sports as the coordinator for the local junior rugby league team.

My whanau and I enjoy exploring Aotearoa and beyond. Embracing the essence of New Zealand, I am also studying Te Reo Maori, further deepening my connection to the country I call home.



Congratulations to Heydon Young and the Insure Taranaki team for taking our broker of the year.



Jeanette & Bruce Penberthy were honoured with the Chairman's Award.

Advisernet Conference

John, Thaila & Litisha were delighted to attend the recent Insurance Advisernet conference in Rotorua. We were even more thrilled to be voted a finalist as their Insurer of the Year. Here are some pictures from the 3 day event.



David Crawford (Advisernet) and Daniel (Sherpa Insurance).



Dressed for a carnival.



The barnyard carnival was a great party night!

CONTRIBUTING WRITER:
John Edie

After a few years of limited overseas travel, I was itching for adventure, and Alaska was calling my name. It had been ages since I last cruised — 15 years to be exact, so I figured it was high time to set sail once again.



Alaska Adventure: **An Unforgettable Journey on the Summit**

Being a middle-aged couple with no kids, we had specific criteria for our cruise experience: a ship that wasn't too large, offered great food and service, had a comfortable cabin with a balcony, and featured a decent pool and spa. No need for climbing walls, bowling alleys, or hydro slides! After some research, Celebrity Cruises' Summit caught my eye—a classic vessel with a capacity of 2,300 passengers, perfect for our needs.

I couldn't have chosen better. We boarded in Vancouver and found ourselves in a lovely cabin on level 9, complete with a big, comfy bed, a modern bathroom, and a spacious balcony. Despite being 20 years old, the Summit had been recently refurbished, and the interiors were stylish and up-to-date. The public areas were a delight, from the lively Martini Bar, where

bartenders expertly juggled bottles, to the serene Rendezvous Lounge, where live music filled the air. The outdoor pool and spa area was generous, but what truly stood out was the adults-only retreat—an oasis with separate pools, relaxation seats, jet fountains, and hot spas. Adjacent to this area, we found a fully-equipped gym, a sauna/steam room, and a day spa.

Our voyage through Alaska's Inside Passage began with a stop in Ketchikan. On a stunning sunny day, we docked alongside five other cruise ships, with the port bustling with tourists and lined with about 60 jewellery shops—it's a thing in Alaska! To escape the crowds, I had pre-booked an e-bike tour, and with just 10 people in our group, we were driven 12 miles out of town for a couple of hours of leisurely biking and hiking through bays and forests.

Back on the ship, it was time for dinner. The buffet restaurant offered a wide array of choices, from Asian, Italian, and European cuisines to healthy salads, fresh fruit, an ice-cream stand, and a bakery. But the highlight of our dining experience was Blu, an exclusive restaurant included in our package. Blu offered fine dining à la carte with specialty dishes, excellent wines, and the most friendly and attentive staff. One evening, as we dined by a port window, we were treated to the sight of whales breaching in the ocean—a truly magical moment.

Our next stop was the historic port of Sitka, where we took a forest walk among traditional totem poles. In Juneau, we rode a cable car 1,800ft high for breathtaking views over the port and town. Icy Strait Point was a small dot on the





map, surrounded by beautiful scenery reminiscent of Fiordland but on a grander scale. There, we enjoyed a seaside walk to the local town, soaking in the pristine Alaskan wilderness.

There was never a dull moment on board the Summit. From daily trivia quizzes and silent discos to evening musical shows and a lively casino, there was always something to do. Madison, the ship's naturalist, gave fascinating and entertaining talks on the climate, local wildlife, and the glaciers, adding depth to our Alaskan adventure.

The scenic highlight of our cruise was undoubtedly the Hubbard Glacier in Disenchantment Bay. As we cruised for a couple of hours, we marvelled at the glacier's sheer size—7 miles wide and 76 miles long—with chunks of ice floating

past our ship. We arrived at 7 a.m. on a perfectly clear and sunny morning, a rare treat in these parts. The beauty, tranquility, and majesty of the glacier from the deck of our ship made it one of those unforgettable mornings that will forever be etched in my memory.

Our 7-night cruise concluded in Seward, Alaska, where we reluctantly disembarked. While many Alaskan cruises offer round-trip itineraries, I opted for a one-way journey, as there were still more corners of Alaska I was eager to explore. Next on the agenda: a scenic train ride through the Alaskan wilderness, but that's a story for another time

Distinguished Gentleman's Ride

The Distinguished Gentleman's Ride (DGR) is a global event where riders wear their sharpest attire and hit the road on their motorcycles to support men's mental health and prostate cancer research.

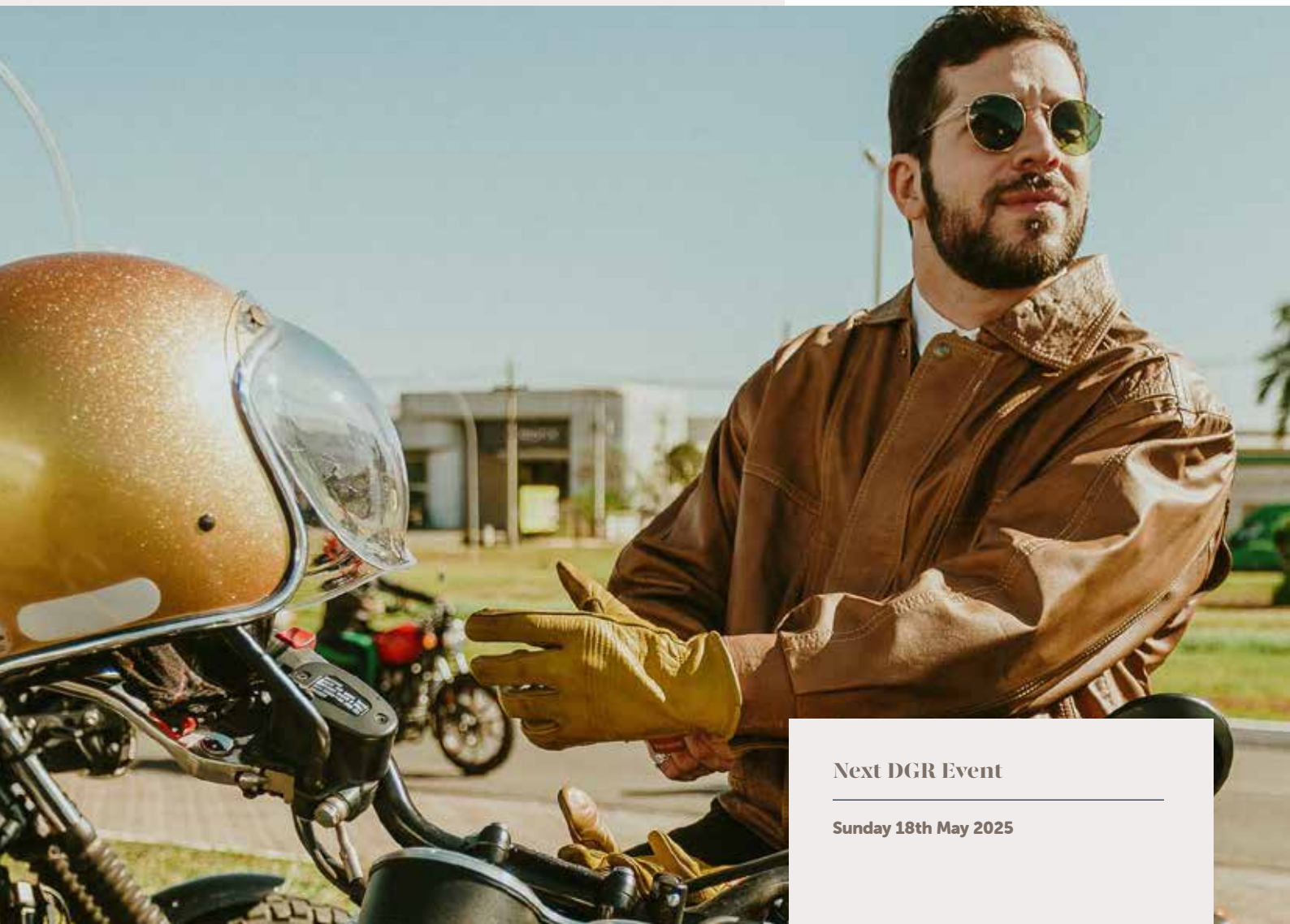


Partnering with Movember, this annual ride combines style with purpose, as participants navigate city streets at slow speeds to stay safe while suited up in dapper outfits instead of traditional riding gear.

On average, we globally, lose one man each minute to suicide, which equates to approximately half a million men each year. The DGR aims toward a world where men are knowledgeable about mental health, equipped to manage their own well-being, and are confident in seeking support when needed.

Prostate cancer is the second most common cancer among men, with approximately 1.4 million new diagnoses each year. DGR supports Movember in helping fund biomedical research projects.

Star Insure has signed on to contribute to this event for at least the next five years.



Next DGR Event

Sunday 18th May 2025



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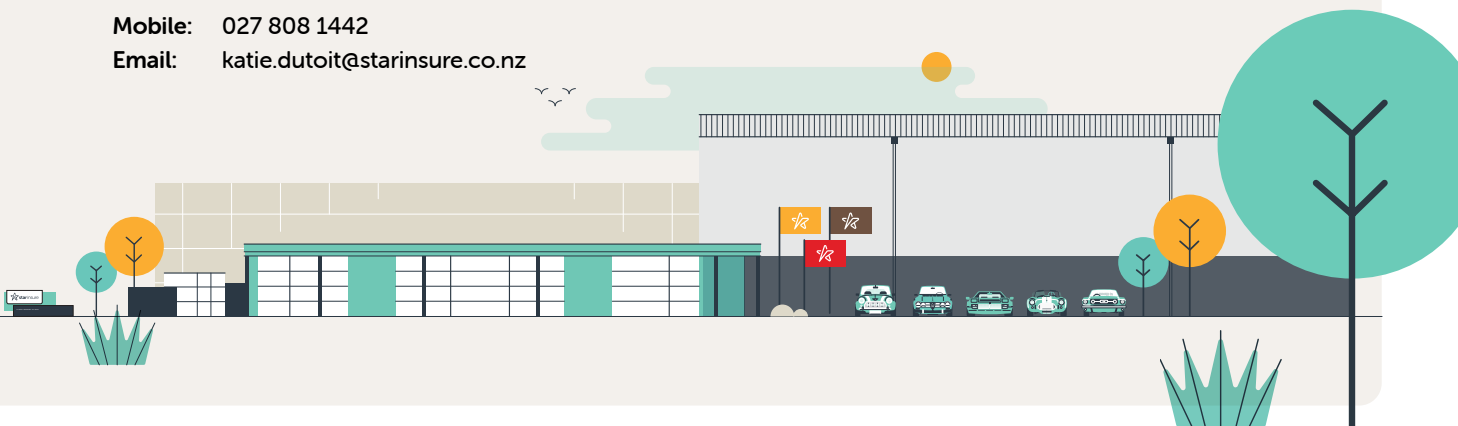
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WIN ME.
BETTER YET,
I COULD
win YOU.



Spin and win me!

Visit our stand at the New Zealand Motorcycle Show for a chance to win a lovingly restored Kawasaki KT250 bike, thanks to the bike-loving team at Star Insure.

Star Insure. It's the insurance your bike would choose.

Terms and conditions apply.

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