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Better services for outlying regional centres

At Fitton Insurance Brokers this month, Ron Fitton and his team have been out and about, visiting outlying centres where normal services are not always readily available.

Clocking up the miles between, Cunnamulla, St George and Charleville, they have caught up with many friends and new clients, listening to concerns and advising people of their best options with insurance investments.

What has been of great benefit to outlying regions is the recent introduction of the Heart Bus service, a mobile cardiology clinic that travels some 8,000 kilometres each month, providing medical assistance to patients in outlying regional community centres in Queensland.

Fitton Insurance Brokers are proud supporters of the Heart of Australia organisation which was instrumental in providing this service and arranged for a specialist insurance policy for the trailer through the kind sponsorship of G T Insurance.

Both Ron and his wife, Sonia Fitton, attended the recent Second Anniversary Gala Dinner of Heart of Australia at the Hilton in Brisbane, at which foundation members and distinguished guests spoke at length of the great advantages



Handover of the All Terrain fully equipped Emergency Services Trailer, with Ron Fitton, SES head Alan Pemberton, Mayor Annie Liston, new SES controller John Wallace, welder Michael Young and Richard Cook – who came up with the initial concept.

to people living at a distance, requiring urgent medical attention.

They reported that the ‘heart bus’ travels from town to town treating patients and giving them a much better chance of surviving heart disease.

More than 2,000 patients who might never have seen a cardiologist have been seen in places where 44 per cent are more likely to die of heart disease than people living in the city. In some remote areas they said this figure can rise as high as 6.5 per cent.

Fitton Insurance also supports the State Emergency Service in Queensland, a “not-for-profit” community, volunteer,

emergency service organisation that is enabled by both State and local governments. In Charleville, Ron Fitton presented a cheque for \$20,000 to SES, on behalf of the Steadfast Group, Australia’s largest insurance networking organisation, of which Fitton’s is a member.

In support of local charities also, Kristana Forbes at Fitton’s, has been running and competing in events around Queensland, New South Wales and Victoria. She says “you don’t have to be the best of the best to enjoy yourself, running for a good cause.”

Always on the lookout for sponsors and promoting others, she sees tens of thousands of people who like to run and have fun.

Her logo is @theaveragerunning girl and is called ‘a fun run for a reason’.

Her 20th run this year falls one week before Christmas and, if you are interested in becoming involved, she would love to hear from you.

Before the Christmas festivities begin, we at Fitton Insurance, take this opportunity of wishing all our clients and their families in the region and elsewhere a happy and safe holiday season with a New Year’s burst of exceptional Good Luck.

All I Want for Christmas is a liability policy

It wouldn't be in the spirit of Christmas to sue anyone would it? The silly season hopefully refers to our hangovers and bad karaoke rather than the potential of a liability claim with household Christmas displays.

You know the ones, the houses that are lit up like a Christmas tree, and the rest of the Christmas village complete with sleds and reindeers with Santa waving to the passing cars. These have become attractions with literally competitions to be the most electrified household that pulses with a hum. Crowds gather and cars look for somewhere to park and hopefully the household has liability insurance to host this sudden stampede onto their lawn.

So from the insurance perspective, what is your position as the homeowner? This may be further examined by the occupancy if owner occupied, rental property, or even tested these days if occupied as an AIR B'N'B property which is likely over the holiday period,

but that's another article.

The scenario is if someone gets injured or at worst electrocuted. Essentially the property owner or renter should have Public Liability cover and in Christmas lights competitions we have seen this introduction in the terms and conditions of entry. If it's a commercial venture than this should be rated accordingly but most home policies may allow for a charity donation or a total income under a few hundred dollars without defining it as a business, often it's a gold coin admission.

Once a member of the public is onsite, the duty of care aspect comes into play and the person must not be put into any unforeseen risk. If the gutter gives way because electric Santa was too



heavy on the roof and hits someone on the head, then that was unintentional, however negligence would be allocated and a liability claim possible.

If you do hold a display, then perhaps lock the dog up that may get protective of its yard, and be clear if no-one allowed inside which unfortunately may attract theft. Be specific no touching of the displays and to take care whilst onsite.

Hopefully the worst news is the electricity bill rather than an injury.

Make it a Christmas break – not a break in

With the upcoming festive season fast approaching it's a timely reminder whilst there's much to celebrate, consideration should be also given to your personal and business security and risk management arrangements.

As many of us head off, both locally and overseas, for our Christmas holiday break it's important to maintain an illusion of occupancy and not to highlight that there's no one at either your home or business premises.

There are many tell tale signs for unwelcome guests with some of these being:

- Built up mail delivery
- No lighting systems in use
- Lack of activity



- Signage highlighting office/business closure

Prior to departure it's prudent to arrange:

- Someone to collect or redirect your mail
- Someone to ensure that any security advices are operational and switched on
- Someone to maintain lawns/premises

so that it doesn't have a vacant look

- Increased mobile security patrols
- Ensure that relevant authorities have been advised regarding the timing of your departure and return.

The holidays are a time to be enjoyed and no one wants to return home to the news that your home or business

have been broken into, vandalised or damaged.

Once consideration has been given to the various "risk exposures" and the appropriate measures taken this will ensure not only a welcome holiday but more importantly a non eventful return.

Exit stage left

Although the baby boomers are increasingly heading towards retirement, a recent survey revealed that less than 20% of the owners of Small and Medium-sized Enterprises (SMEs) have any formal strategy in place to address their exit from the business.

What's particularly surprising about this, is that to be successful in business, planning is essential and consequently owners normally approach this as part of the management of their business. They must ensure that the business has sufficient resources...financial, human and physical.

So why do business owners have no formal succession plan in place?

Perhaps it's because they're focusing so much on the present and running their business, while also addressing the increasing threats which are apparent in modern business.

Having a plan is crucial

It is vital that to prepare for the successful transition of your business, whichever



path you choose, a three to five year period is necessary. Having a suitable succession plan will not only enable you to maximise the selling price, but also minimise the tax on the proceeds.

What are the considerations?

- Do you want the business to continue operating after you leave?
- How key are you to the business?
- What is the current value of the business?
- Do you have children with the desire and capacity to take over?
- Are you looking for a gradual or immediate exit?

- Is the business stable, growing or shrinking?
- What do you plan to do following your exit from the business?

Getting maximum value

Apart from preparing the business for sale, one of the most important considerations when selling your business, is tax. Careful planning is required, and if handled correctly, there is the possibility that the business can be sold tax-free. Small Business CGT concessions can substantially reduce, or possibly eliminate, tax payable on the profit from the sale of your business.

Life after business

One of the most important issues involved in the successful transition from the business, is what you will do to ensure that you remain both physically and mentally active. While it might be the end of your business life, it should be the start of a new and exciting period, where you have both the time and money to enjoy the fruits of all your hard work.

Workplace culture is the driver for new recruits

Hiring for attitude and culture has become the new hash tag. The shift has gone from hiring someone who has a certain skill set to finding someone who will fit perfectly within your Workplace Culture.

But what is Workplace Culture? Workplace Culture is defined as the character and personality of your organisation. It's what makes your organisation unique and is the sum of its values, traditions, beliefs, interactions, behaviours, and attitudes. An employer who has been hiring for 20 years is used to looking at a position that needs to be filled within their office, thinking about what skills would be needed to do said position and up goes the ad on Seek.

But times are changing and the new generation of workers that are coming through are expanding their horizons, they are making career decisions because they want to "try something new". Gone are the days when someone stays in a role for 10+ years because they just want

something solid. The empowerment that is given to the younger generation to dream big and achieve is strong and influential.

What does this mean for business owners? Less experienced candidates applying but more candidates who are hungry to learn new skills and experience something new. This means a business owner who once in an interview would have had a check list of skills to go through to ensure all the relevant criteria was met and then based the decision on hiring them on that list. Now, the first interview is a coffee. An informal chat just to see what you are like as a person, how you converse, how you present yourself and most importantly- would you fit in with the team. Once that chat is out of the way comes the second interview where the obligatory HR questions come out, tell us your strengths and weaknesses etc.

Hiring someone who doesn't necessarily have the skills, but has that positive attitude to learn, that will motivate and



drive the rest of your team because of their enthusiasm is clearly better than hiring someone with bad habits and a bad attitude but has every box you need ticked off from a skills perspective. So look into your Workplace Culture and see who shares your company vision, who wants to move forward with you and ensure the people who you bring on board also have that drive and determination to work with you to move forward. Hiring for culture over skill is a must in this changing world because skills can be taught, attitude can't.



The Civil Aviation safety authority (CASA) have recently relaxed their regulations to reduce the cost and legal requirements around the use of Remotely Piloted Aircraft (drones).

While there are currently more than 700 registered commercial drone operators, with approvals doubling each year, it's thought that the result of this relaxation will lead to even further increases to that growth.

The new regulations mean drones may be used in commercial operations without the operator requiring a Remote Operators Certificate or Controllers Certificate, making them much more accessible.

Drones are proving to be increasingly useful as people find more ways to use them. Uses include:

- Roofing contractors carrying out roof inspections
- Real estate agents for aerial images
- Property developers showing prospec-

tive views of various multi-level units.

- The internal inspection of badly damaged or dangerous buildings

While the CASA changes allow greater accessibility and usage of drones, there are also significant risks associated with their use, in particular in relation to liability for injury or damage, arising out of their use.

The insurance industry has been slow to adapt to the growing popularity in the use of drones for both commercial and recreational usage, but there are some specific products, which have been developed to cater for this growing trend.

Due to the potential for causing damage or injury, it will still be valuable to undertake specific training, and for complete information surrounding these changes, make sure you visit the CASA website.

If you are interested to know more about insurance relating to drone use, talk to us to learn more.

Ask your CQIB broker about...

Commercial and Retail Insurance

- Business Property
- Business Interruption incl Loss of Rent
- Liability
- Burglary and Money
- Glass Breakage
- Machinery Breakdown
- Computer
- Goods in Transit
- Tax Audit
- Motor
- Contract Works
- Commercial Strata

Liability

- Public and Products Liability
- Professional Indemnity
- Management Liability
- Directors and Officers
- Employment Practices Liability
- Statutory Liability
- Cyber Risk

Premium Funding

Private and Domestic Insurance

- Home and Contents
- Car, Caravan, Boat and Trailer
- Travel
- Residential Strata

Life, Disability and Partnership

- Life/Accident and Illness
- Term Life
- Long Term Disability/Income Protection
- Key Man
- Superannuation

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Wisewords

“You can't use up creativity.

The more you use, the more you have.”

— Maya Angelou

“If opportunity doesn't knock, build a door.”
- Milton Berle

“Losers quit when they fail. Winners fail until they succeed”
- Robert Kiyosaki