

A note from Terri

Firstly, I'd like to say a big thank you to all Property Managers who completed the online survey we sent you in the middle of July.

It is imperative that we stay in touch with the views and perceptions of our clients in regards to our products and service so that we can not only maintain our position in the market but to continually provide our clients with what it is **they** actually want and need, not what we think is what is wanted and needed.

The results of the surveys will be confidentially presented by our independent consultants to us and we will endeavour over the next few months to meet your needs and expectations and to constantly provide this to you.

As always, if there's anything you think we could do differently or better, please let your Business Relationship Manager know or call our office with your suggestion.

I'm heading around Oz in the next few months, visiting our offices and hope to catch up with many of you during my travels.

Until next month, seeya!

Terri

Terri Scheer Insurance Brokers

102 The Parade

Norwood SA 5067

Ph: 08 8132 3100

Fax: 08 8363 3811

www.terrischeer.com.au

Terri Scheer is happy to provide you with this information. However, if you would rather not receive future issues please let us know and we will delete you from our distribution list.

Q: How do I get my Landlords to take out insurance?

Belinda Butler
National Sales Manager
South Australia

A: It's scheer simplicity!

You have a duty of care to advise your Landlords that owning a rental property does come with some risk and that some of those risks can be insured.

Tell the Landlords that you are able to arrange insurance with the only company in Australia that specialises in Landlord protection insurance and hand them a Terri Scheer Landlord Preferred Policy Brochure, FSG and PDS.

The landlord will be able to see how comprehensive our cover is and will either contact us direct to arrange the cover or will ask their Property Manager to do it on their behalf. Then, it's as simple as sending through a 'request for cover form'.

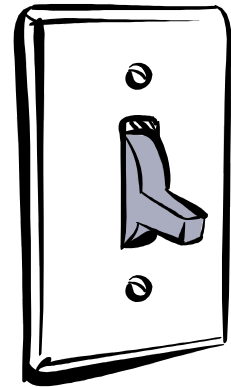
There will always be Landlords that won't want to take out cover at the beginning of a management, if they don't, you can use the specially designed 'Landlord Insurance Information Pad' to have the Landlord acknowledge that you have told them about the need to obtain insurance and that they prefer to 'opt out' at this point in time.

It can be a good risk management exercise to continually remind them about the availability of the product. A simple way of doing this is to send a letter to Landlords once or twice a year. Contact your Business Relationship Manager for a copy of the letter.

Remember, an un-insured property could be an exposure for the Landlord, the Real Estate Agent and Property Manager.

We are happy for you to use any of the information provided to you in scheer tips for your own newsletter. You should however, acknowledge that the information was provided by Terri Scheer Insurance Brokers otherwise you might be at risk of providing advice.

Please contact Carolyn Majda - carolynm@terrischeer.com.au if you need further advice.



Electrical Safety Tips

Andy Ashurst
Business Relationship Manager
Queensland

Owning a rental property is a huge responsibility for a Landlord and also can attract some responsibility onto the Property Manager. One obligation that a Landlord and Property Manager have is to make sure that they provide a safe environment for tenants.

In regards to electrical safety, all electrical and electrical appliances should be installed by a qualified and insured professional and should regularly be inspected for any faults. You could arrange an inspection prior to a new tenancy and then on a regular basis.

The electrician should provide you with a written report on their inspection.

If there are any areas that need attention, they should be immediately rectified.

The Terri Scheer Landlord Preferred Policy provides cover for Fusion. The policy states that we will pay up to \$2000 for the cost of repair or replacement of an electric motor or appliance forming part of the contents, that has been burnt out by and electric current.

We provide that peace of mind for the Landlord and Property Manager which is another benefit you may not have taken into consideration.

Please refer to the Product Disclosure Statement for full policy conditions.

Are you tired, stressed and over worked??

Anna Cook
Client Service Associate
Victoria

Well then this recipe is the perfect energy booster for you. Loaded with sugar & chocolate, its guaranteed to keep your office buzzing from morning to afternoon tea.

Chocolate (Hedgehog) Slice

110g butter
110g sugar
2 tbsp cocoa
Vanilla essence
1 egg
1pkt Marie biscuits

Crush biscuits into small pieces/crumbs.
Melt butter & sugar over a low heat in a medium saucepan. Remove from heat blend in sifted cocoa & 1 tsp vanilla essence.
Beat in egg.
Add crushed biscuits to mixture and mix until all coated.

Press into a small greased spring form pan, or lined baking tin (approx 20x25cm).

Place in refrigerator to set.

Chocolate Icing

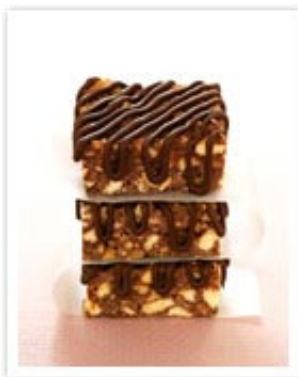
75g butter
3tbsp cocoa
1 1/2 cups icing sugar
1tbsp milk

Melt butter in small saucepan over very low heat. Stir in sifted cocoa, icing sugar & milk. Remove from heat & continue to stir until smooth consistency.

*Add more milk if necessary
Pour over cooled slice.
Refrigerate until icing has set.
Cut into pieces. Store in airtight container.

*Tips - Sprinkle coconut or even break up a peppermint crisp bar over icing before placing in the refrigerator for that something extra.

Terri Scheer Insurance Brokers take no responsibility for excess weight gain or breakouts!!



Five minutes with Helen Ramsay

Business Relationship Manager
New South Wales

What made you want to work for Terri Scheer?

I wanted to join a company that was passionate about their clients, had a culture of professionalism and high standards of client service. When I first stepped into the office and met the team, I knew it was a good fit for me. The environment is professional and friendly, and has a 'family' feel. Starting a new job can be a little scary, but the team here has been fantastic in helping me to settle in.

What do you like about your job?

There's never a dull moment! I like getting out there and meeting with our clients, learning more about the Real Estate Industry so that I can provide solutions to suit their needs. I know it sounds like a bit of a cliché, but I feel like I'm learning something new every day.

What's your work experience and background?

I have been in the Insurance Industry for over 10 years, in that time I have worked for some of the larger well-known insurance company's as well as boutique broking houses both in Australia and the United Kingdom. What I love about this industry is that there are always opportunities to learn new skills and to build on your experience.

What are your goals?

My top priority is to learn more about our clients and their individual requirements. I also want to do my bit to help grow the business.

So what do you get up to outside of work?

I play and referee netball, go to the gym and play the odd game of squash. My parents have recently moved to the South Coast of New South Wales, so it's a good excuse for my husband and I to head down there for the weekend. I always come back to Sydney feeling like I've had a holiday!

COMING SOON

Our website has been undergoing construction and updates recently and soon you will be able to place cover for your landlords online. Stay tuned to future editions of scheer tips for further information.