



# employee guide



we make insurance easy



# Welcome to srg

we make insurance easy

Starting any new career involves a period of learning and familiarisation, so we have prepared this induction guide to help you settle in. It doesn't cover everything you need to know, but it does cover the key elements of the policies and procedures relevant to your employment here.

We hope you enjoy working with SRG Group and that your time with us helps you to learn and grow in your skills and abilities.

Please ensure you have read our Employee Guide, which is an important part of your induction program.

Welcome Aboard!



## officers

The following Managers hold key office bearing roles within SRG Group. Please ensure you take the time to know who each of these Managers are and what they do to make your time at SRG safe and enjoyable.

- **Responsible Managers**

Rod Fitzgerald, Lisa Paradiso, Geoff Rudd

- **Licensee Nominee**

Rod Fitzgerald

- **Compliance Manager**

Roberta Sullivan

- **Complaints Manager**

Richard Harben

- **Privacy Officer**

Roberta Sullivan

# our history



SRG Group was founded in 2005. The name SRG was inspired by the original co-founders, Steve, Rod and Gavin. A large number of successful businesses in the financial services sector use acronyms as their name, so SRG was happy to follow suit.

In 2007 we established our first remote branch on Queensland's Gold Coast through the acquisition of Geoff Rudd, who became our equity partner in the QLD portfolio.

We launched the first of our niche products in 2008 under the brand name Bikesure, which provides bicycle insurance solutions to cycling enthusiasts and bicycle retailers.

In the same year, SRG was acquired 50% by AUB Group Limited (Trading as Austbrokers), a public company with a lot of size and mobility. AUB adds significant strength and security to SRG.

In 2012 we launched the second and most recent of our niche products. SRG Sport & Events Insurance morphed out of Bikesure, which was starting to attract cycling and triathlon event insurance enquiries, which in turn led to similar enquiries from other sports. Our sport & events division now services many sport and event clients around Australia.

We will continue to respond and create new solutions as we grow.

## the elevator speech

Imagine you and a complete stranger get in the same elevator on the ground floor. You're holding an SRG Group brochure and the stranger asks "What's SRG Group?"

The stranger has hit the button for the 4th floor so you know you have a limited amount of time to answer.

What do you say?

This is what's known as the elevator speech. It's a very concise summary of what a company does.

In our case, you can say something like this:

"SRG Group is an insurance broker. We're different to other brokers because we make insurance easy and stress free. We have a great team of people and we're very easy to deal with. If there's something you need, we make it happen."

Everyone who works at SRG Group is a sales representative of the business, not just those with Account Manager titles. You will have a healthy supply of business cards and we ask that you always carry them with you. The next person you hand one to could end up being our biggest client.

# how we work

We are very thorough in the way we understand our clients' business and risk profile. We do this by meeting our clients at their business premises and taking the time to ask the right balance of questions. This gives us a detailed understanding of what their risks are and what products best suit their individual needs.

We do not push products because it suits SRG. Our clients' interests always come before our own.

Internally, we always try to exceed client expectations and always keep our promises. If we say we'll have something done by a certain date, we'll try our hardest to have it done earlier.

As a team, we help each other. That's our culture. It's in our DNA. We care for each other and we lift each other when someone is feeling low or a little off their game. That's what good team mates do.

# our values

## consistent

Our clients will enjoy excellent service, relevant products and friendly staff every time.

## knowledgeable

We will constantly develop our knowledge to ensure we are the absolute authority in our industry.

## considerate

We embrace and welcome feedback, from our staff and our clients, because their opinion matters. We are willing to make changes quickly if it will improve the quality of our relationships and the services we offer.

## innovative

We will constantly find new ways to improve our products, our service and ourselves to make insurance easy for our clients.

## fresh

We are refreshingly different. We focus our efforts on the things that matter most and we do what we say we'll do.

## caring

We support the wider community and ensure the safety and wellbeing of our staff and clients.



## the pillars of success

Pillars are a key structural element in architecture. They are the difference between a building staying up or falling over. Metaphorically speaking, the Pillars of Success are our spine, the very thing that holds up the SRG skyscraper.

The Pillars drive our behaviours and our culture. Ultimately, they are the determining factor of who works here and who doesn't. Congratulations, you made the cut! You are someone that we believe shares the same beliefs and ethos and we're confident you will complement our unique business.



**plan & collaborate on change**

**know & believe in our vision**

**foster a confident & safe culture**

**are accountable**

**seek out & act on opportunities**

**strive for total success**

## working at SRG Group

We have designed the office to be energetic and inspiring. We want our office to be a place where you want to do great work. We have TVs, light music and a cafe with full wireless capability. Feel free to move around - you don't have to sit in the same place all day, every day.

We live by the FISH principles (more on them a little later): choose your attitude, make someone's day and come to work to work, but enjoy yourself. Have a laugh and share a story – it's all part of the culture here.

If you're unhappy for any reason, talk with your manager, not to your work colleagues. Whinging about things only drags the culture down and creates an unhealthy environment. If you don't want to work at SRG, then please don't keep turning up hating every minute of it. Let's agree you want to move on and you can leave with our blessing. We might miss you but we would rather you were doing something you wanted to do.

The environment at SRG is relaxed but it can only be that way if people do the job they are expected to do. We want you to enjoy your working day but it must not be at the expense of the work you do for our clients. If we don't have clients, we don't have jobs. It's that simple. So while our people are our best asset, clients are and will always be our number one priority.

## working hours

All salaried staff members are expected to have started work by 8:30am. That doesn't mean you arrive at 8:30am and spend the next 15 minutes getting your coffee and saying hello to everyone. If you are going to be late, please phone the office.

Everyone is entitled to one hour for lunch. Unless you have been given approval to do otherwise, you must leave for your lunch break between 12 noon and 2pm. We are a business with clients and they expect staff to be here during the morning and afternoon. The official finish time is 5pm. Because of the nature of our industry, there will be times when you may be required to stay back to finish an urgent job.

We are very happy to be flexible with working hours and we like to acknowledge when someone puts in extra hours. So if you need to make an appointment and the only available time is outside your normal lunch hour, just ask your Manager. You'll most likely be accommodated unless the business is in a peak busy period.



## complaints



Everyone deserves the right to work in a safe, non-threatening environment. If you have any concerns or feel you are being subjected to any sort of bullying in the workplace, from a client or fellow staff member, please speak to one of the directors immediately. Any sort of intimidating or abusive behaviour will not be tolerated.

## parking



Where our office location provides for staff car parking, this will be on a first in, best-dressed basis unless you have been allocated an exclusive bay. If you have access to a tandem bay and park in front of someone else's car, please let them know so they know who to come and see if they need to leave before you.

If you want to ride your bike or walk to work, our Perth office has three showers in the office as well as lockers for storing your personal belongings. For public transport options, Google Journey Planner applicable to your state location.

## alarms

If you're the last person out, make sure all the lights and air-conditioning is switched off.

Check all doors that need to be locked. Also check the fire door in case someone has unlocked that as well (Perth office).

You will be given an alarm code and a procedure on how to use the alarm system.

Our offices are protected by motion censored CCTV 24 hrs a day.

## dress requirements

We want you to be comfortable but you need to remember you are at work, not at home. Neat and tidy is a minimum. For scheduled meetings, you are expected to dress in a professional business manner.

If you exercise at lunchtime, which is encouraged, you are expected to shower and change back into your work clothes. No one wants to see a fat old man working in nothing but his speedos after going out for a swim







## housekeeping

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Unless we decide to employ your mother, it is your responsibility to wash and stack your own dishes and cups. Don't just leave them in the sink and expect someone else to do them for you. Similarly, if you see the bin overflowing and looking more like a waterfall, please take it out. We are a small, tight-knit team, so we all need to do things that probably wouldn't be expected in a larger company.

## meetings

Always arrive early for meetings. We live by the ethos that if you're not ten minutes early, you're late.

If you've been invited to attend a meeting, always come prepared, be aware of your role and play that role well. If you're not contributing to a meeting, you shouldn't be there.

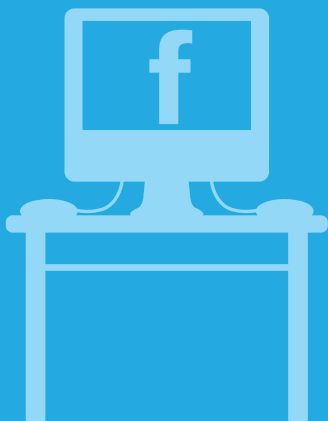
Staff meetings are no less important than client meetings, so we adopt the same principles.

We regularly have meetings in the office with clients or suppliers. Always be pleasant towards our guests and please keep the noise down when we have visitors in the office.

When meeting offsite, be on time and don't keep our clients waiting. If an earthquake or tornado means you'll be late, call your client and let them know. This will allow them to either confirm that they still have enough time or they can reschedule the meeting.

## social media

We all have friends. But unless they start paying you, social media sites are not to be updated or accessed during working hours. If you need to look at these sites in a research capacity, that's fine. But posting a note to let everyone know your cat has a cold does not constitute research.



## eating



Please don't eat at your desk. Apart from being unhygienic, we recommend you get away from your work for a while and take time out to enjoy your food.

We all love a good feed and all types of foods are welcome at SRG. If there are any leftovers in the fridge after Friday, they're fair game.

If you eat fruit during the day, can you please dispose of any peels or leftovers in the fruit waste bin in the cafe, not in the small waste paper bin in your office.



It's rare for a client or supplier to call just to see how your day is going. So if they call and you're temporarily unavailable, you must call them back within one hour.

If a client rings to speak to a staff member and that staff member is out of the office, you must let the client know and ask if you or anyone else can help. If they can't, you must email the person who the call was for and let them know who called and when. Don't just leave a note on their desk. The electronic record will cover you if the staff member says they didn't return a call because they didn't know.

Email is the preferred method of communication for many of our clients and suppliers, and we embrace and encourage email. However, our business relies on strong personal relationships and we expect everyone to make at least one telephone call to a client every day.

Remember, emails become transactions and transactions are easy to change, so let's stay personalised. Use email as written confirmation, but use the telephone to re-engage with our clients.

## follow ups

If you send something to an underwriter for approval and don't hear anything back, you must call them within 24 hours as a follow up. Technology isn't perfect. Emails go missing. A phone call is a sure way to get the answer you need to help your client.

Keep clients informed. If we are not meeting a timeline expectation, ring and let the client know. We are better than other companies because we make insurance easy and stress free. Make sure you remember that.

### communication standards



You must ensure a professional standard of written and verbal communication at all times. Emails must be written in sentences with correct formalities, spelling and punctuation. Likewise, please be friendly when answering phone calls. If a client asks to speak with a staff member and that staff member is unavailable, ask if there's anything you can do to help them. Don't just say they're not there and hang up. Let's always try to find an immediate solution.

## emails and internet

We have an email and internet usage policy, be sure to read it.

We do not allow access to restricted web sites (you can probably guess which ones they would be) and if you shop online, do it in your own time.

We're very reliant on our computing systems so be very careful when opening email attachments. If it looks suspicious, refer it to our IT Manager for virus screening before opening.

If you're running for parliament, or just want to give that TV host a spray about something he or she said, use your private email. Do not use company branded email accounts for personal matters that may link the SRG Group to the same opinion. We'd rather stay away from personal or political matters if that's OK.



## holidays

We can't understand why anyone would want to take holidays from a place like SRG, but if you do...

Each full time salaried employee is entitled to four weeks annual leave every year plus public holidays. It is a policy of SRG Group that leave is taken in the year in which it falls due and in most cases, you can choose when you take your holidays. However, SRG can require you to take holidays at any time with one (1) month's notice. This may be the case if we decide to close over the Christmas break. If you have already used your allocated holidays for that year, they will come off the following year's allocation.

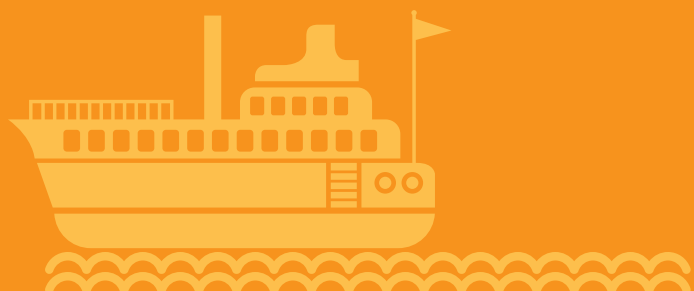
If you do want holidays, you must put in a holiday request via our online HR system so our accountant can keep track of how many you've had. (If you don't have a password and username for this system, please see HR.) You're also required to put your holidays on the intranet calendar as soon as they have been approved so the rest of the staff will know when you'll be away. Except in unusual circumstances, advance notice must be given before any holidays can be taken. This amounts to one week's notice for every day taken, up to a maximum of four weeks notice for any holiday of four or more days. That means, if you want a day off next week, let us know this week. If you want two days off, you need to let us know two weeks beforehand.

While we try to be flexible when it comes to granting holidays, we can't always say yes until we know what our business commitments entail.

## sickies

You are entitled to ten days of personal leave each year. If you are legitimately sick, use them. Especially if whatever you have is contagious. If it's a headache or you're feeling a bit poorly, we're happy for you to be at work.

But if you're sneezing or spluttering or coughing up green stuff - or all of the above - we think it's best you stay at home. If your illness is self inflicted and the only things you'll be doing at work is drinking coffee and wishing you were at home in bed, take a day of annual leave. We'd rather you did that than sit at work wasting everyone's time. If sick leave exceeds two (2) working days, you are required to present a medical certificate from a registered health practitioner. And if you're absent without leave on the day before or the day after any public holiday, you'll need to produce a certificate from a registered health practitioner.





## handovers

The company doesn't stop when you go on leave. Clients still expect progress to be made on their jobs. As a result, you must provide a written hand over detailing all the client files you are working on. That way, all staff members will be aware of their progress and what still needs to be done.

## filing

You will have a file saving procedure in your induction kit, please read it.

Each file needs to be filed in storage under the correct client code and folder in the right file format. This allows all staff to access the job when required. Please do not store files on your desktop. This not only makes them hard to find but could also result in someone picking up an old, incorrect version.



## the technical stuff

Back in the old days, a day at work involved pens and pencils and writing letters and making phone calls and visiting people. Somehow we managed to survive. And so did the business. But now, if we get into work and we can't access emails or get onto the internet because the server's down, it's CATASTROPHIC.

Refer any IT issues to the IT Coordinator and they will work on the issue for you. In the meantime, be productive and remember there are always phone calls that can be made or clients who would appreciate an impromptu visit.

## be present

Our culture is something we believe sets us aside from other companies. The foundation of our culture is modeled on the Fish Principles.

You will learn about the Fish Principles and the story behind them during your induction. They originated from the Pike Place Fish Markets in Seattle USA. If you can imagine working in a fish market everyday - and loving your job despite the conditions - you'll see why the Fish Principles are truly unique.

# PLAY

is not a specific game or activity, it is a state of mind that brings new energy to the tasks at hand and sparks creative solutions.

# CHOOSE YOUR ATTITUDE

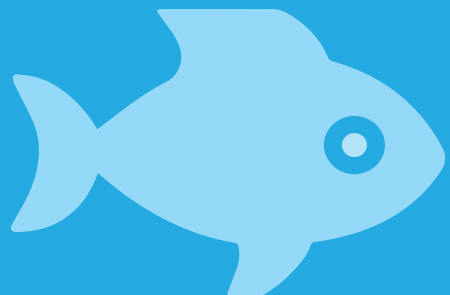
Your attitude is your reaction to what life hands you and only you can choose that reaction.

# MAKE THEIR DAY

If you find your energy lapsing, find someone who needs a helping hand, a word of support or a good ear - and make their day.

# BE THERE

Become engaged with all your heart in whatever you do and thrive!



# our core policies

## business principles

We are committed to conducting our business at all times in accordance with the relevant laws and with the highest ethical standards. The reputation of the company is based on the character and good judgement shown by each employee.

We will provide guidance for appropriate standards of professional conduct and ethical decision-making.

These guidelines outline acceptable standards of behaviour and attitudes expected from our employees to promote and maintain the confidence and trust of all those dealing with the company.

## professional conduct

We expect the highest level of professional conduct by all of our employees, whatever your position within our company. It is acknowledged that all effective business relationships, internal as well as external, depend upon honesty, integrity and fairness.

## conflicts of interest

You will need to have read and understood our Conflicts of Interest Policy to ensure your business dealings are not subjected to unnecessary scrutiny.

Bribery, inducements or secret commissions are unacceptable and are strictly prohibited. No undeclared offers or payments will be accepted or solicited by any employee, or made by any employee to third parties.

We expect all employees to abide by our ethical standards when dealing with possible conflicts.

Furthermore, you are expected to avoid doing business with any individual, company or institution if that business is connected with activities which are illegal, or which could be regarded as unethical.



## confidentiality

We take confidentiality of our company and client information very seriously.

Your employment agreement provides clarity and guidance on this matter, please ensure you have read the confidentiality clause within your employment agreement again during your induction.

## employee relations

Relationships with employees in all parts of SRG are based upon respect for the individual.

The company aims to provide all its employees with safe conditions of work and competitive terms of employment. We are committed to equal opportunities and the avoidance of discrimination. Harassment of any kind is unacceptable.

Personal career development is encouraged through progressive training and development programs.

## communications

Within the bounds of commercial confidentiality, SRG places the greatest importance on open and transparent communication with clients, employees and other individuals or entities the company deals with.

Employees are not to make official comment to any mainstream or social media outlet without the Managing Director's approval.

## privacy

We are committed to ensuring the confidentiality and security of our clients and employees personal information.

Please ensure you have read and understood the contents of our Privacy Implementation Policy which details the requirements of our employees pertaining to the protection of our client privacy.

We are bound by the Privacy Act and the National Privacy Principles (NPPs) regulated by the Federal Privacy Commissioner to guide us in our responsible handling of personal information.







## NIBA Code of Conduct

The following Code of Conduct applies to all NIBA members and their employees. As SRG is a member of NIBA, the Code of Conduct represents the minimum standard of expectation in all the company dealings. The provisions of the Code are as follows:

- We will comply with all relevant law
- We will transparently manage any conflicts of interest that may arise
- We will clearly tell you if we do not act for you
- We will clearly tell you about the scope of our covered services
- We will discharge our duties diligently, competently, fairly and with honesty and integrity
- We will clearly tell you how our Covered Services are paid for before we provide them and answer any questions you have
- We will handle any money received in accordance with relevant law and any agreement with you
- We will ensure that we and our representatives are competent and adequately trained to provide the relevant services and will maintain this competence
- We will respond to catastrophes and disasters in a timely, professional, practical and compassionate manner in conjunction with any industry-wide response
- We will ensure that we have an internal complaints and disputes handling process that meets the Code Complaints and Dispute process standards
- We will support NIBA in promoting the Code and make information on the Code (including how to make a complaint) and our Covered Services readily available to you
- We will not engage in activity or inactivity that is reasonably likely to bring the insurance broking profession into disrepute

See more  
**people**  
more often



**BE PRESENT**

ask for  referrals

Speak to  
people...

more  
often



keep your  
promises

I will make  
someone's  
day today

an enjoyable  
workplace  
starts with me



exceed  customer  
expectations



**we make insurance easy**

## our offices

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Churchlands WA 6018

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### East Coast

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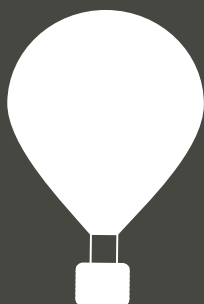
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we make insurance easy

business insurance  
sport & events insurance  
life insurance  
claims management

prosport cover bikesure

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