



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 employee 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!



group
insurance brokers
claims management

our history



SRG Group was founded in 2005.

In 2007 we established our first remote branch on Queensland's Gold Coast.

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 offices to be both energetic and inspiring for our staff. We want our office to be a place where you want to do great work. We have TVs, light music, a kitchen/cafe and lounges to sink into, along with full wireless capability and plenty of amenities. Feel free to move around - you don't have to sit in the same place all day, every day.

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

Our core hours for salaried staff members is 8:30am to 5.00pm. 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 5.00pm. 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.



clean desks & lockers

We know how much you love your framed, A3 sized, autographed picture of Daryl Braithwaite, however we don't need to see it on your desk permanently! We like our desks to be clean, clear of clutter and without any food scraps (come on, have you seen our kitchen? Why would you sit at your desk to eat)? Please keep your desk clean and tidy and remember we like to switch things up and move around, you might come in one day to someone sitting where you had been the day before, that's how we roll.

And for this reason, that's why all employees get their very own locker to stash away any personal effects either during the day or overnight, but please don't leave anything stinky or dangerous in there. There's a policy all about this for you to read.



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.

office & building security

If you're the last person out, make sure all the lights, TV's are switched off. On the flip side, if you are the first one in then lend a hand and switch things on!

Our offices are protected by motion sensed CCTV 24 hrs a day and by the monitored security systems.

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. Please take full advantage of our amenities and end of trip facilities for all your hygiene needs!



housekeeping



Unless we decide to employ a housekeeper, 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. Also, keep your desk clean, no one wants to walk past and see 5 empty coffee cups with things growing out of them.

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.

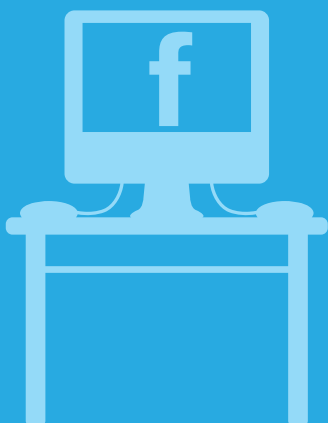
Staff meetings are no less important than client meetings, so we adopt the same principles.

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. On that note make sure you label your food when you put it in the fridge.



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, we also 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.

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 do not allow access to restricted websites (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 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.

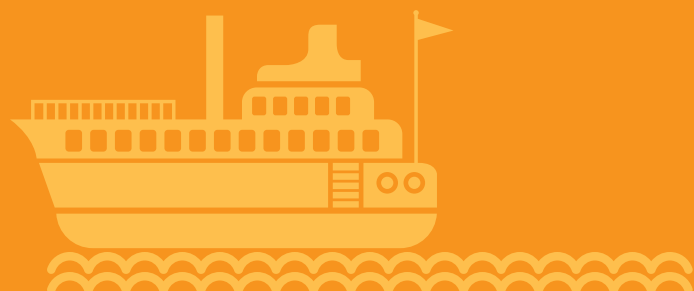
If you do want holidays, you must put in a holiday request via our online HR system so our accountant can keep track of how many you've had. (If you don't have a password and username for this system, please see HR.) You're also required to put your holidays on the intranet calendar as soon as they have 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 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 one too.





working from home

We promote our staff to be able to complete their work efficiently and effectively. From time to time and due to various circumstances, working from home may be appropriate for employees who meet certain criteria. Upon commencement of employment, each staff member is provided with a laptop, headset, and reasonable IT equipment, providing you with remote working capabilities, enabling you to work from home.

The new WHS legislation extends to staff working from home, which include an obligation for staff to minimise risks when working from home.

Ensuring that your workstation has been set up according to the Workstation Ergonomic Guideline.

Maintaining a safe work environment, such as designated work area, providing adequate lighting and ventilation, removing trip hazards, maintaining electrical equipment and maintaining smoke alarms.

Notifying your supervisor about risks or potential risks and hazards.

Reporting any changes that may affect your health and safety when WFH, which may include factors or conditions that may impact your ability to work.

If all staff are required to work from home at any period, daily video conferencing is scheduled to continue regular contact with each other and ensure key messages are being shared.

We continue to review and improve the remote working experience.

COVID safe

SRG is committed to minimising the risk of exposure to and spread of COVID-19 in the workplace and the wider community so far as is reasonably practicable.

SRG continues to seek government advice, including taking the lead on promoting vaccinations and engaging the workforce as to why it such a vital measure in the prevention of the spread of COVID-19.

We have introduced several new work practices and policies that demonstrate our ongoing commitment and support to the wellbeing of our staff and our clients.





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

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 Technology & Compliance Manager 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

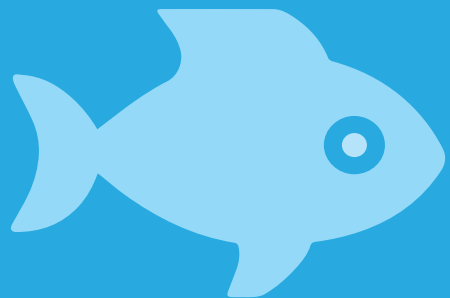
Your attitude is your reaction to what life hands you and only you can choose that reaction.

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



ask for
referrals

BE PRESENT

Speak to
people...

more
often



keep your
promises

an enjoyable
workplace
starts with me



I will make
someone's
day today

exceed
customer
expectations

we make insurance easy

our offices

West Coast

Alluvion, Level 16,
58 Mounts Bay Road
Perth WA 6000

PO Box 7377

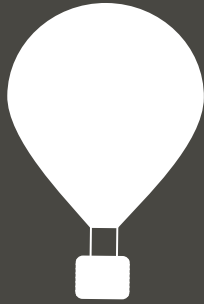
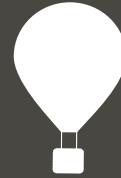
Cloisters Square PO
Perth WA 6850
T 1300 551 969

East Coast

Suite 13, 247-249
Scottsdale Drive
Robina QLD 4226

PO Box 310

Surfers Paradise
QLD 4217
T 1300 551 969



we make insurance easy

Insurance & Risk Solutions
Corporate Insurance Programs
Workers' Compensation
Business Insurance Packages
Professional and Financial Risks
Claims Management Services



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