



# FULLY FRANK

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## Tradie's new best friend

INSURANCE companies used to have long, boring, staid sort of names.

Then they moved to "What the?" names like AXA and Vero.

Now there is a trend to more descriptive names such as Blue Dog Insurance.

Designed to cover tradies and their dogs, marketing director Mike Hooton said the idea was to have an image clients could immediately identify with.

"Insurance is always something of a grudge purchase, so we wanted to look beyond the traditional branding," Mike said from London.

"We thought it was the right time to launch a niche product for trade contractors."

Formed out of the listed Australian insurance group Calliden, Mike said he was confident Blue Dog would soon become a trusted name in the insurance market.

The standard package will cover a tradie's public and product liability, general property including tools and a standard coverage of up to \$500 for the dog.

A range of add-on insurance is available to cover cars, accident and illness, business interruption, burglary, goods in transit, electronic equipment and fraud or dishonesty.

One of the unusual features of the insurance will be a form of no-claim bonus.

That will take the form of a 10 per cent rebate of premiums for three claim-free years.

"We wanted to create a system that would reward people for their loyalty and for their lack of claims over time."

"One of the reasons people don't like insurance is they feel they don't get anything back and we wanted to provide that."

Mike said Calliden's research showed there were more than



**Covered:** Blue Dog Insurance has policies for tradies and their dogs.

270,000 construction and trade-related small businesses in Australia and it was about time they had a tailored insurance product.

"We wanted to protect the assets trade contractors saw as important

— their livelihood, tools, ute, workplace and their dog," he said.

"We think it will get a quite a lot of cut-through in the market."

Blue Dog will be very targeted and rely heavily on word of mouth.



Lindsay Fox

## Fox just keeps on trucking

A VERY important birthday is on the way and *Fully Frank* hears a big celebration is planned.

On April 19 everybody's favourite truckie made good, Lindsay Fox, turns 70.

It doesn't seem that long since he was streaming out of defence for St Kilda in the VFL before building a formidable transport company beginning with just one truck.

And at the moment, of course, Lindsay is urging the \$2.5 billion Bank of Queensland merger with Bendigo Bank across the line to enlarge one of his largest listed company investments.

News on the big birthday bash is being kept very quiet but I hear it will be in Sydney and that the cream of political power will be there, including Prime Minister John Howard.

Which brings up the age old question of the sort of birthday present you buy for the man who has everything.

Certainly a Zimmer frame with "You are passing another Fox" on it seems a little premature for this hale and hearty businessman who shows no signs of slowing down.

## Shutting up shop on cheques

THE days of the dividend cheque are rapidly drawing to a close.

A few years after Telstra led the charge to "encourage" electronic dividend payments, Coles Group won't pay them any other way.

In a note sent to shareholders who still get sent dividend cheques, Coles

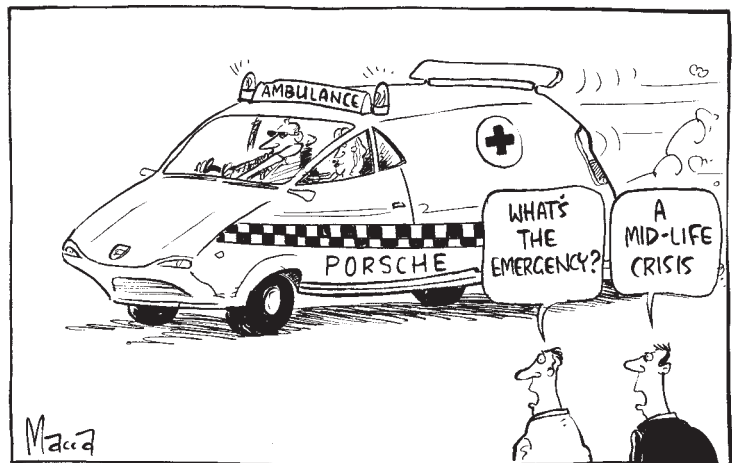
said the six-monthly payments will disappear unless shareholders cough up some bank details — and soon.

Coles' interim dividend is payable on May 14 to shareholders registered on or April 20.

Company secretary Tim Hammon

suggests shareholders provide their banking details online to the company's share registry Link Market Service.

The only hope left for Coles' cheque loving "owners" is to get one really fat final cheque from a private equity bidder.



## Ride a bed of roses

IF you are going to get sick in a remote area, Bulgaria could be the place to do it.

The health care you get at the hospital may not be outstanding, but the ride there in a Porsche may be just the heart-starter you need.

While Bulgaria's economy is also a little on the sick side, thanks to a World Bank loan it will soon have some exceptional rural ambulances.

A fleet of 32 four-wheel-drive Porsche Cayennes have been ordered to get to remote areas quickly over difficult terrain. Health Minister Radoslav

Gaydarski insists that the luxury vehicles were chosen after Porsche came up with the lowest quote in a tender offer.

That has left critics scratching their heads, given that these vehicles retail for a whisker under \$100,000 here in Australia.

They point out that the rest of Bulgaria's health system suffers from debt, rationing and medical shortages.

A total of 150 new ambulances have been ordered, including Peugeots, Fords and Volkswagens.

## Weather's hot goss, and cold comfort

IT USED to be that only boring people talked about the weather.

Now it is a dangerous topic indeed, liable to ignite all sorts of greenhouse debates.

And yesterday it was an expensive topic of conversation on the ASX.

First was crane hire company Boom Logistics which warned about the financial impact of "recent weather events" in the mining areas of Queensland and Western Australia.

"The protracted and stronger than usual cyclonic activity and flooding in these regions over February and March have impacted on Boom's operations and customer base," the market darling warned.

Pilbara operations were closed for 14 working days for three consecutive cyclones while central Queensland floods led to closures of up to 19 working days.

All of this lost time led to a deferral of planned maintenance as miners tried to make up for lost production.

Boom chief Rod Hammon said the third quarter profit would be cut, leading to second half earnings only slightly above the first half.

Earnings per share would still grow around 10 per cent though.

The market didn't like the way the wind was blowing, cutting Boom's



shares by almost 5.7 per cent or 20¢ to \$3.33.

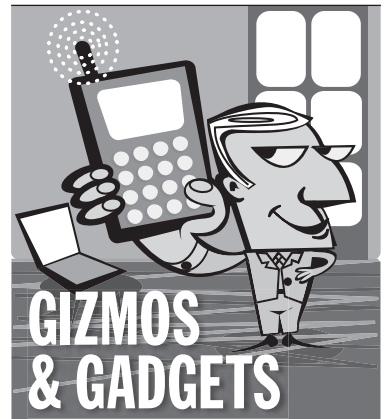
It was a similar story for Rio Tinto offshoot Energy Resources Australia which is struggling to recover from flooding of its Ranger uranium mine.

Heavy rain in February and March led ERA to declare force majeure on its sales contracts and the temporary closure of the processing plant lost 300 tonnes of uranium oxide production.

Production at Ranger could fall by up to a third in 2008, because of continuing restricted access to ore.

For a while the mine will process ore stockpiles but production will fall by up to 35 per cent in 2008 unless regulators approve a ramp up in water treatment and disposal.

Again investors fled the stock which fell 5.5 per cent or \$1.54 to \$26.26.



### Berry, berry good

BlackBerry 8800 \$899

Vodafone: 1300 650 410 [store.vodafone.com.au](http://store.vodafone.com.au)

THE BlackBerry 8800 is probably the best that Research in Motion has produced.

It's a wider version of the excellent Pearl 8100, to accommodate a full qwerty keyboard.

A smartphone with embedded GPS and BlackBerry maps, it brings multimedia to what is essentially a business phone in the form of audio and video playback and microSD-card expandable memory.

But it's not a 3G phone, so while you can use it for web browsing it's not likely to be a good experience.



### DIY surveillance

Phone-enabled security camera Price: \$129

Swann: 8412 4600

[www.swann.com.au](http://www.swann.com.au)

SWANN'S Capture-Cam Mobile is an entry-level, do-it-yourself surveillance kit that lets you stream live video and audio from a webcam to your 3G mobile phone or PC.

Your \$129 buys a Max-i-Swann webcam and PC software, while \$399 snares an Advanced pack with two OutdoorCam security cameras, a four-port PCI card and software.

Both can record to a PC and have features such as motion detection and alert messages.

Available from Dick Smith and Tandy.



### So coooooool!

USB beverage chiller \$37 plus shipping

[www.coolitsystems.com](http://www.coolitsystems.com)

WE'VE seen USB cup-warmers, but now comes a USB "beverage chiller".

CoolIT, a US company that specialises in CPU coolers for geeks who like to overclock their PCs, has applied its cold logic to this great little gadget.

Plug it into the USB port of your PC or laptop, put your glass or drink can on to the plate, and wait as it cools to 7 degrees centigrade.

— Compiled by DAVID BULLARD and PETER FAMILARI

More gadgets in tomorrow's Connect liftout