



CHRYSLERS, KANGAROOS AND SHARKS.

Marine Claims Specialist Greg Cappe

A classic meets a kangaroo

It's not every day that a kangaroo trashes a classic car, but NTI Marine Claims Specialist Greg Cappe remembers the day well:

"We had a carrier's policy, and the customer was carrying a vintage-type vehicle", said Greg. "A kangaroo went to jump over it and hit the vehicle.

"It was an old American car, a vintage Chrysler. Beautiful."

The car damage wasn't severe - the 'roo hit the front passenger side and damaged the headlight nacelle, grille and bumper (made of solid metal and chrome).

The claim itself wasn't technically complex, but as Greg explained: "With a vintage vehicle, if you get repairs and need new parts, you might not be able to find the parts you need - and even if you do, they might be expensive because they're so rare.

An out of the ordinary claim, but one that Greg and the team were able to resolve with the insured to cover the specialist repairs necessary to get the car back in shape.

A long and winding road

JGreg is an industry veteran with decades of experience. But he didn't start in claims.

"I was in accounts at an insurance company", Greg recalled. But in 1980, he wanted a change.

"I decided to take up an insurance course", he said, "and do a one-year 'apprenticeship' in marine, motor vehicle, commercial and workers compensation".

Along the way, Greg's worked in underwriting and claims and even did a stint in commercial insurance. But eventually, marine called him back.

"I started off in marine and eventually decided I'd like to stay there. And I've been doing it pretty well ever since."

Why? Like all great stories, it's a simple tale at its core. Greg returned to marine because, as he explained, "I found it interesting".

Shark attack!

"It was our first claim for a shark attack. You've got all these outrigger canoe clubs around Australia. They've all got their canoes, and this one happened to get bitten in half by a shark", he said.

It happened in August 2022 when a retired accountant was on the water near the Coffs Harbour South Break Wall in his outrigger canoe. A three-metre-long shark attacked and took a massive chunk out of the canoe, cutting it in half. Miraculously, he was unharmed and picked up by a passing boat.

"We classify cases like this as perils of the sea. An easy one to resolve, but certainly not the kind of thing we see too often"

Another day at the office for Greg. And a pretty exciting day, we suspect, for the canoeist.

Bring the experts onboard.

To find out more about how NTI's marine underwriting specialists can help you and your clients, contact your local NTI Representative.