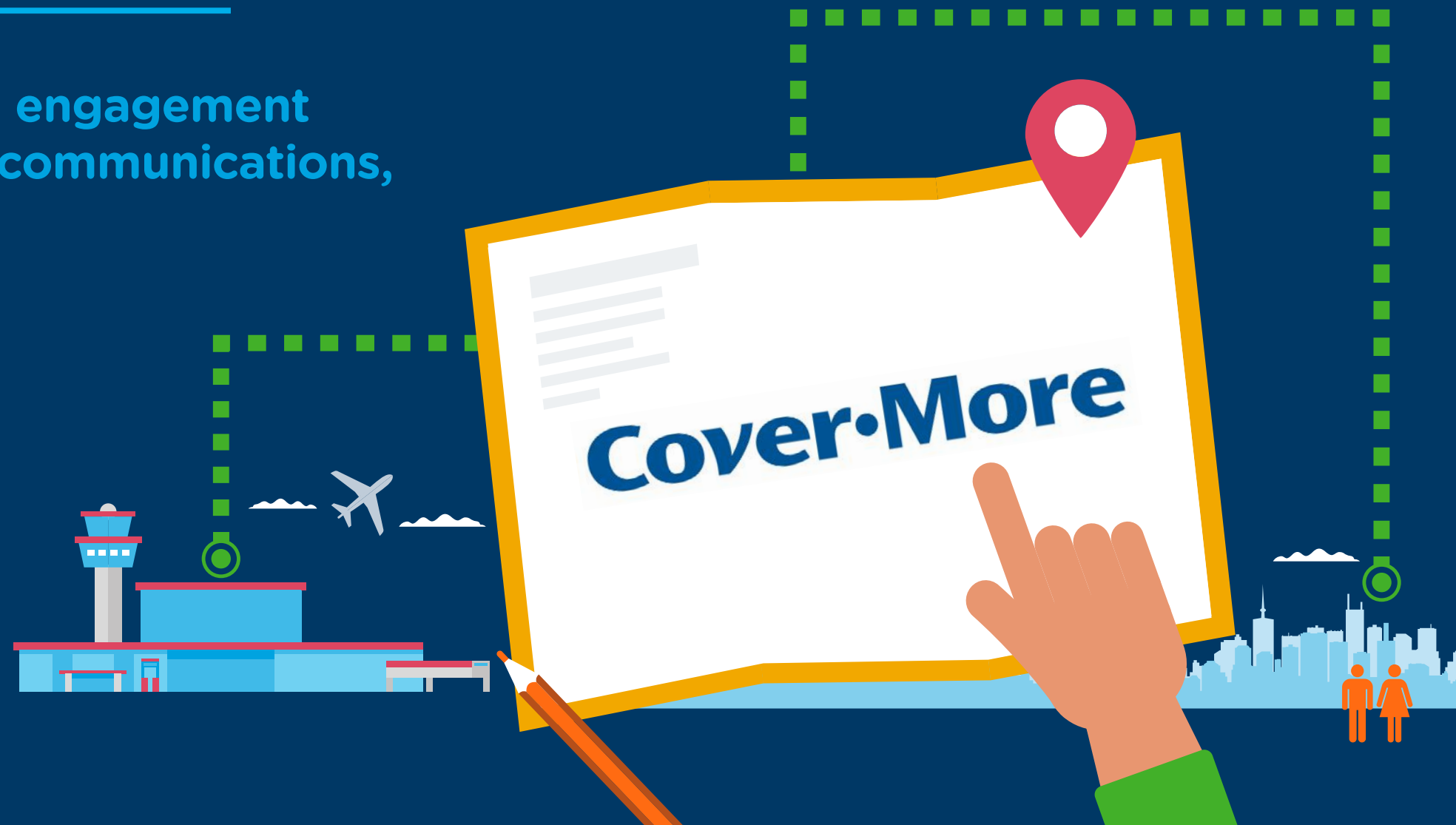


Improving the Customer Experience through the Employee Experience

How Cover-More enhances employee engagement and customer support with a unified communications, recognition and benefits hub



RewardGateway
the employee engagement people





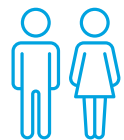
Industry:
Insurance



Number of employees:
650 in Australia and New Zealand
2,000+ globally



Number of locations:
11 in Australia



Male vs female:
42:58

About the company

As a leading travel insurance and assistance provider, The Cover-More Group takes pride in protecting the travel experience of more than 18 million travellers worldwide, each year. Part of the Zurich Insurance Group, it has 650 employees in Australia and New Zealand and over 2,000 employees worldwide, covering operations in 22 countries. Cover-More also provides employee assistance, health and wellbeing support to corporations in Asia Pacific through its Benestar brand.

Cover•More

The challenge:

Providing travel insurance and assistance for millions of travellers, as well as health and wellbeing support for corporate employees around the world, is a demanding task that often requires Cover-More employees to be a source of calm support during times of crisis or stress.

“We focus on one common purpose which is to put the customer first, whether that’s in a medical emergency, a critical life event, a missed flight or a natural disaster,” explains Chloe Morley, Employee Experience Manager at Cover-More. “The work our employees do requires a lot of mental and emotional energy. We know that if we’re asking our people to care for our customers and provide empathy

and compassion to them, we need to support and care for our people first.”

The People and Culture team at Cover-More knew that in order for their employees to provide quality of care for their customers, they needed to provide a supportive and people-focused culture where each employee could bring their best self to work.

“We want all our customers to feel valued, and that starts with our employees feeling valued,” Chloe says.

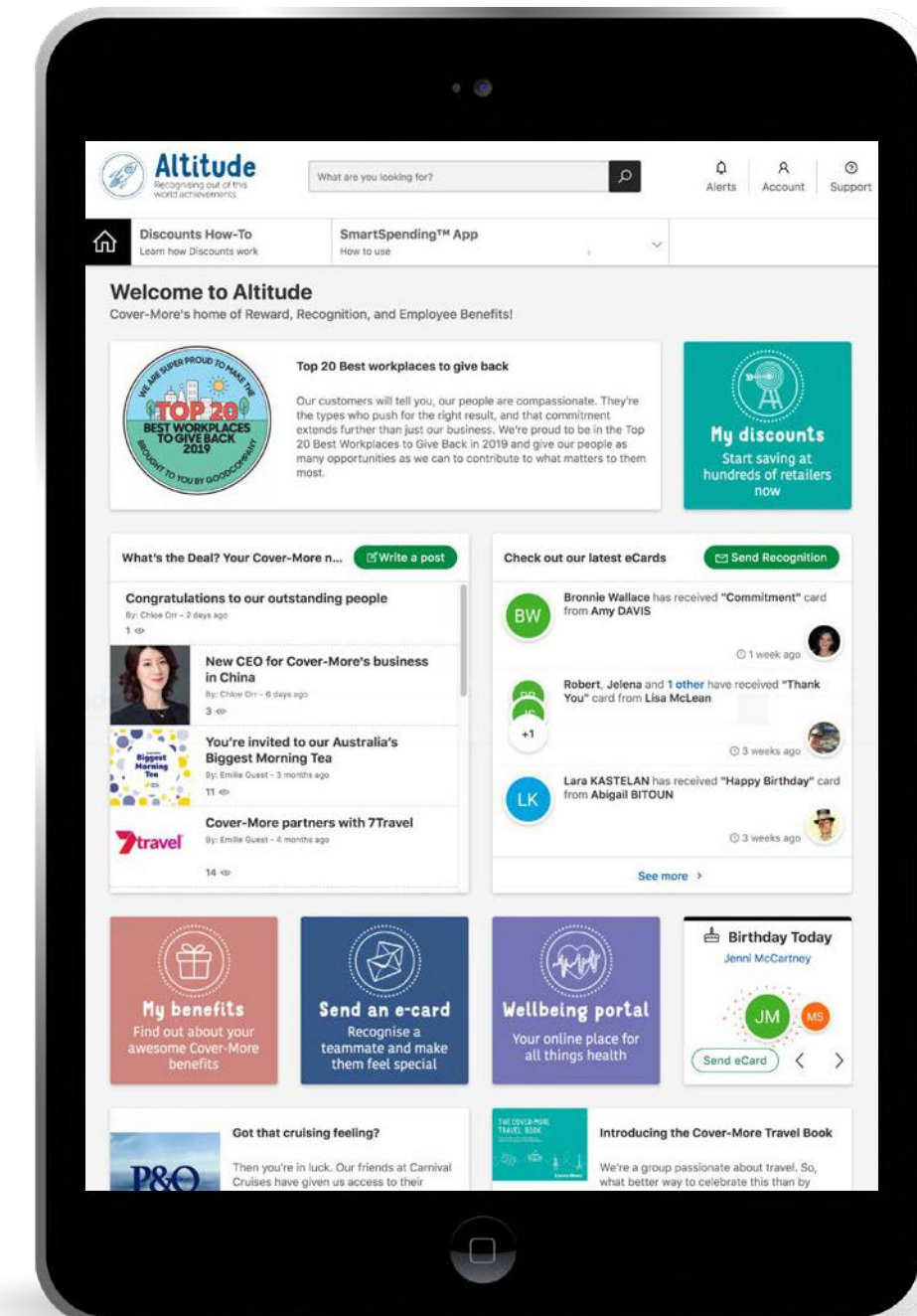
“As an insurance company, we’re dealing with policies and procedures, but it’s outside the black and white processes that our people influence the customer experience. That moment when someone is on the phone with one of our people during an emergency overseas – that’s when having a positive employee experience makes a difference. You can tell if an employee feels valued and understands their impact on the customer because of how they handle that call.”

When Cover-More was acquired by Zurich, the focus on a global strategy meant teams in Australia and New Zealand went through significant growth and change. The customer base increased exponentially,

adding a new layer to the daily demands of a worldwide service. The People and Culture team started exploring ways the company could improve the connection between different teams and recognise the valuable contribution of Cover-More's diverse employee demographic.

Challenges

- Strengthen support mechanisms for employees to ensure consistent quality of customer service
- Reinforce company values and sense of community after global acquisition
- Recognise and reward daily achievements during periods of significant change and growth
- Improve the social and financial components of employee wellbeing by enhancing communication and helping boost disposable income



The approach:

The People and Culture team looked at the results from their Employee Engagement results to identify areas of the employee experience that needed improving.

Alongside an opportunity to support employee wellbeing, they identified a need for more frequent and consistent employee recognition and reward.

Christmas was also fast approaching, and the CEO suggested doing something more meaningful for employees than the usual company Christmas party.

The team started looking at different ways to provide value for all Cover-More employees. “We have a diverse employee demographic and the day-to-day nature of people’s roles can differ greatly,” Chloe says. For example, those providing claims,

customer service and medical assistance need to be on the phone at scheduled times throughout the day, whereas people from other areas of the business had more control over their schedule.

“We wanted to provide a benefit employees could access at a time that suited them. For some people that had to be during their lunch break or during the commute home, or even while they’re online shopping,” Chloe says.

After looking at different platforms, Reward Gateway’s all-in-one employee engagement hub ticked the boxes. The ability to provide employee discounts, recognition

and reward, and communications, in one central, mobile-accessible platform made it the solution Cover-More was looking for.

“We loved that the product was customisable and we could reflect different brands within the Cover-More Group on the platform. Reward Gateway also has the largest number of retail partners globally, which was attractive for both our Australian and New Zealand offices,” says Kathryn Millar, Manager, People and Culture.

“But above all those, the biggest reason was that the team at Reward Gateway were remarkably easy to deal with.”

Cover-More partnered with Reward Gateway to develop its recognition and reward program, “Altitude.” The travel-

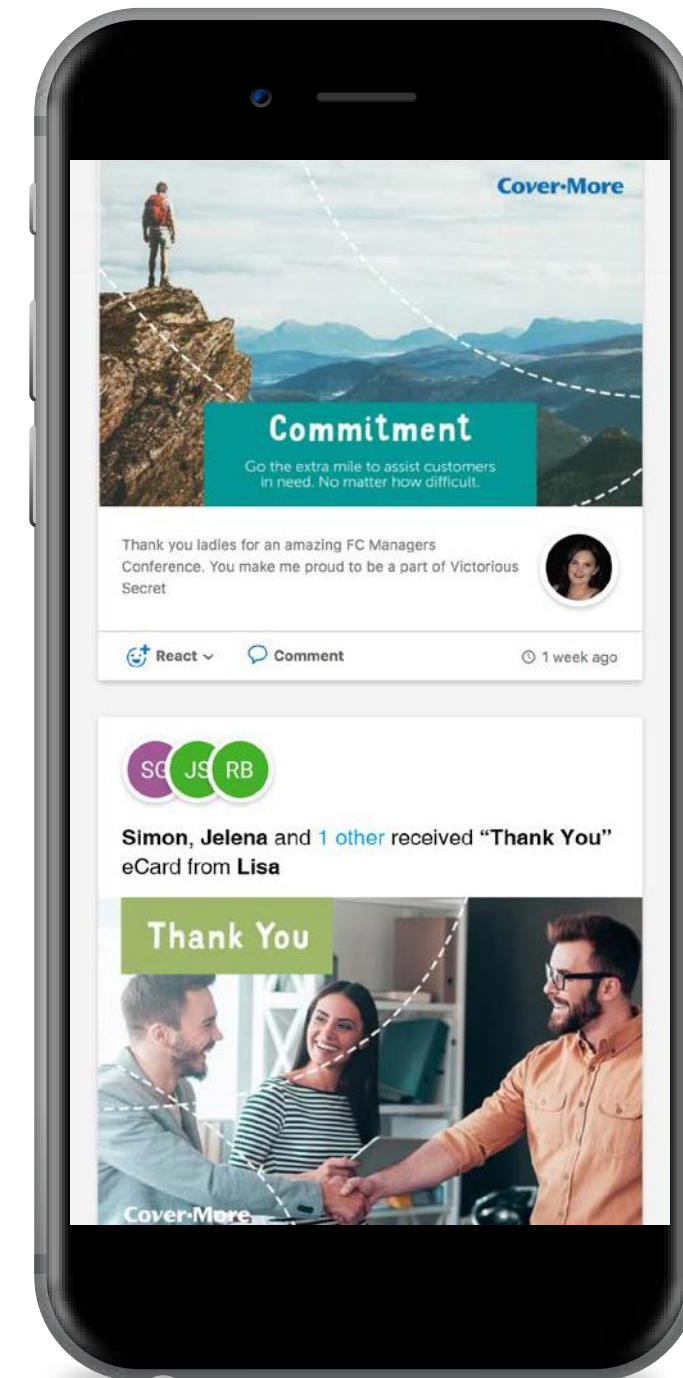
related name and its tagline, “**Recognising out of this world achievements,**” were chosen to represent Cover-More employees going above and beyond and reaching new heights. The program gives employees the ability to send each other eCards any time to recognise those moments where they demonstrate the company’s five core values: **Excellence, Commitment, Independence, Integrity and Compassion.**

Altitude also provides employees access to discounts at hundreds of major retailers, giving employees the ability to save money daily and amplify their disposable income. Cover-More launched the program just before the Christmas shopping season began, to support the financial pillar of its new wellbeing strategy.



Why Reward Gateway?

- Customisable platform brings employer brand to life
- Largest number of partnerships with global retailers
- Employees can immediately recognise and reward exceptional work
- Expert project implementation and strong client support



The results:

The team launched the program with a “12 gifts of Christmas” campaign, highlighting different retailers that employees could save money on in the lead up to and during the holiday season. This included bricks and mortar and online stores where they could purchase gifts, groceries and petrol to help with everyday expenses, and various travel and flight providers for those planning getaways.

“The program was really well received, especially for the time of year. Saving retail discounts before Christmas was perfect,” says Chloe.

The People and Culture team organised a competition to build excitement and encourage Cover-More employees to log into Altitude and use the program. “It started out with us wanting to recognise our people for what they do every day, but the program also became this amazing opportunity to make them feel valued and special during a fun time in the year.”

Two years after launching Altitude, Cover-More is still reaping the benefits of launching a fantastic program. The organisation’s wellbeing score rose 8.6% to 6.9 – the highest it has ever been, and employee engagement has improved. Employees have also saved over \$45,000 through the program.

Recognition flows freely across different areas of the organisation and eCards are published on Altitude’s recognition wall. This allows employees to see how their company values come to life for specific roles, and what colleagues in different teams are achieving on a regular basis.

The People and Culture team publish company news on Altitude, making it a one-stop-shop for the information, recognition and benefits that bring Cover-More’s fun, friendly and supportive culture to life.

“We’ve started to see other parts of the business asking us to use the platform for communication, which shows how valuable it is,” Chloe says.

When the company launched the Cover-More’s new Careers website, the team ran a competition encouraging people to share the link with their personal network. Those who did went into a draw to win credit on their Altitude account. “Altitude is a great platform to run incentives and campaigns to promote company initiatives without needing to outlay a huge amount of money,” Chloe explains. “We have the ability to manage our own content and it’s almost like a self-sustainable platform.”

Receiving regular performance reports and guidance about how Cover-More can best utilise their platform’s features to improve engagement provides the People and Culture team support

for Altitude’s ongoing success.

“The thing our team talks about often is how great Reward Gateway are to deal with. You can have an amazing platform, but if it’s difficult to use or challenging to deal with the vendor, then no one’s going to get the most value out of it,” Chloe says. “We really appreciate having a good, ongoing and local relationship with our Client Success Manager.”

Altitude provides all employees immediate and tangible advantages and support as valued members of the Cover-More team. “Whether they’re reading updates, or using the platform for recognition or retail discounts, during work or in their own time, it provides them value,” Chloe says. “We love our program and look forward to taking it to the next level and investing more in our people.”



\$45k+

savings



6.3k

unique page views for employee communications



Increased

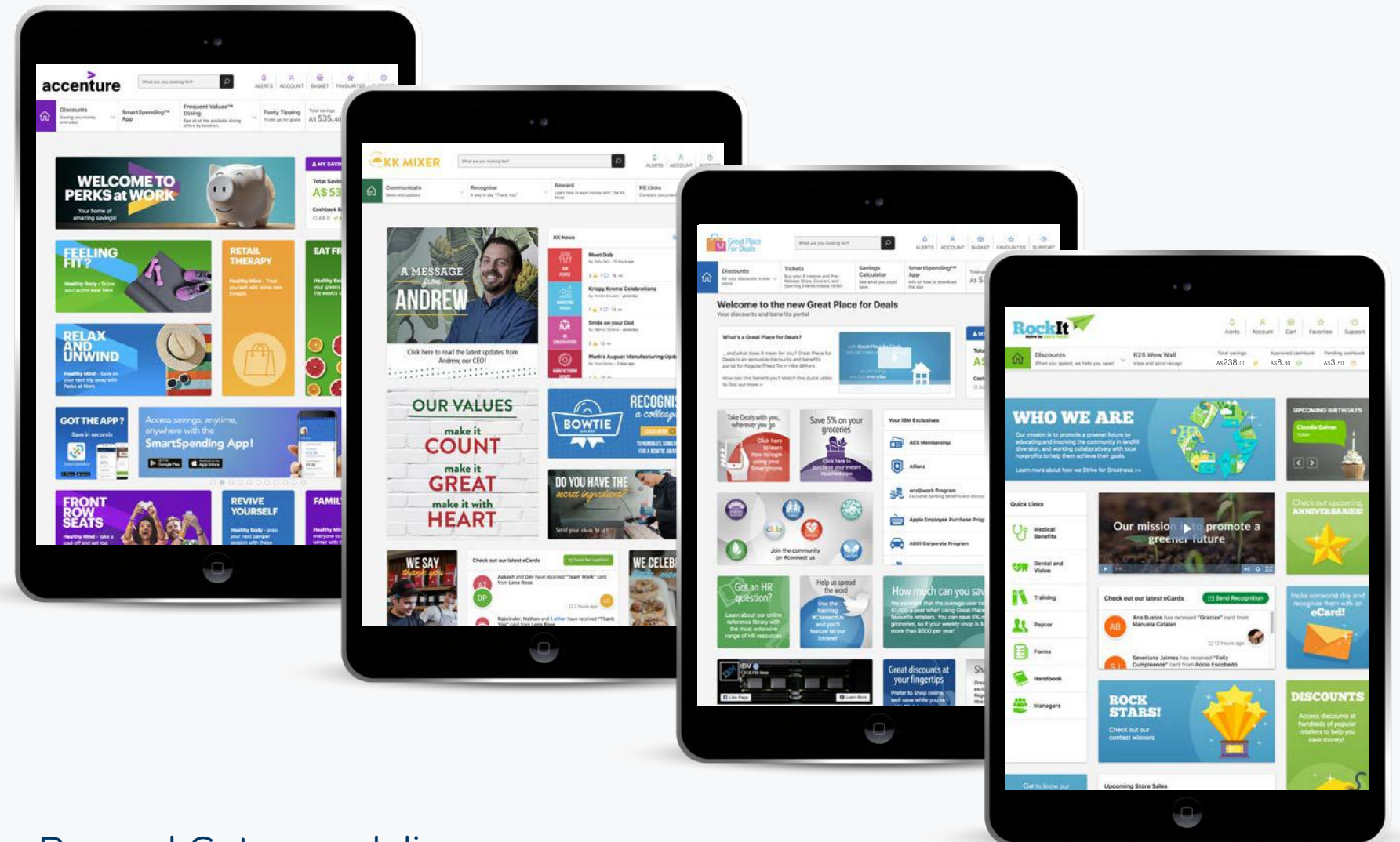
Employee Engagement and Wellness scores

Interested in your own employee engagement solution?

Reward Gateway's employee engagement products are powered by a centralised hub tailored to your organisation, giving your employees better access to tools such as benefits, recognition, surveys and more. We'd love to help you get started on solutions to help attract, retain and engage your people.

Email: engage@rewardgateway.com

Phone: (02) 9112 0100



Reward Gateway delivers employee engagement solutions to more than 1,800 clients worldwide.