



# Handy tips to simplify strata claims!



**STRATA COMMUNITY  
INSURANCE**



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**STRATA INSURANCE OFFERS  
PEACE-OF-MIND IN THE UNFORTUNATE  
EVENT THAT AN INSURED NEEDS TO  
MAKE A CLAIM. OF COURSE, HAVING  
THE RIGHT COVER IN PLACE IS THE  
FIRST REQUIREMENT.**

There is a general expectation that, when making a claim, the process will be fast, efficient and fair.

However, it is not simply a matter of making a phone call and expecting to receive a sum of money in the strata bank account or receive a cheque in the post by return.

Taking the time at the outset of a claim to document details of the claim and capture photographic evidence for large claims will help ensure the process runs smoothly.



## Missing Information

Many claims are delayed because of missing information. Minor details like a missing strata plan number or EFT bank number can delay payment of a claim by several weeks as missed telephone calls and emails are exchanged by the relevant parties.

As a minimum, the following information is required to process a claim:

- › Strata Plan Number
- › Address
- › Date of loss
- › Cause of loss (the underlying and/or dominant cause of the loss or damage)
- › Amount being claimed
- › Contact details
- › GST status of the insured
- › EFT bank account details for payment
- › Photographic evidence before repairs are started on large claims.



## Maintenance

A good maintenance plan will identify key areas within the strata complex that need to be managed effectively. While strata insurance does not cover the lack of or a poor maintenance regime, evidence that the building is managed effectively will help, should a claim occur.

Strata Community Insurance can assist in the discovery of maintenance-related issues at lodgement of an initial claim. The establishment of a strong maintenance programme can reduce or minimise the incidence of future similar claims. In addition, improvements in maintenance programmes may lead to reduction in potential increases in insurance premiums.



## Making an insurance claim

If you are fortunate, you will never have to make an insurance claim. However, as the increasing incidence of severe weather events demonstrate, this scenario is the exception.

Step-by-step process:

1. Take the time to gather all information. For larger claims photographic evidence will help to support the claim.
2. Contact Strata Community Insurance – remember to check the claims section of our website for support and help.
3. Lodge your claim.

Three key pieces of information that should be provided when submitting a claim are:

1. Detail on the cause of the loss or damage.
2. Any attending contractor's view on the main cause of loss or damage/failure.
3. Details from any attending contractor on what has been repaired and how repairs were undertaken.

## Common claims

At Strata Community Insurance, we can generally expedite the claims process within a short timeframe. Common claims and details of the documents/processes that will assist in their quick resolution include:

- › **Water** – show proof of the cause of the leak and that it has been rectified.
- › **Burst pipes** – advise composition and condition of pipes.
- › **Vandalism/malicious damage** – provide evidence of a police report and/or police report number.
- › **Impact** – provide third party/vehicle details.
- › **Boundary fence** – specify whether the fence is dividing two respective properties.
- › **Glass** – advise dimensions of glass.
- › **Fire** – always call 1300 724 678.
- › **Public Liability** – refer any demands for compensation direct to Strata Community Insurance on 1300 724 678.

**If you are unsure and need support, or the damage is substantial, simply contact our experienced claims team on 1300 724 678.**