

WHERE CAN I FIND A COPY OF THE BODY CORPORATE INSURANCE POLICY?

All owners have 24/7 access to the body corporate records via the [Stratamax portal](#). A copy of the buildings insurance schedule outlining what is included as part of the policy is available on the portal. Please visit the insurer's website for a copy of the PDS for the policy or contact Strata Dynamics.

WHEN CAN I CLAIM ON THE BODY CORPORATE BUILDING INSURANCE POLICY?

A claimable event is defined as a situation where damage has occurred to the building and the cause is not excluded from cover.

As defined by the Queensland legislation, damage generally includes:

- earthquake, explosion, fire, lightning, storm, tempest and water damage
- glass breakage
- damage from impact, malicious act and riot.

WHAT IS COVERED UNDER THE BODY CORPORATE BUILDING INSURANCE POLICY?

The body corporate Building Insurance policy generally usually covers both the exterior and interior of the building/s for accidental loss or damage to the building resulting from a claimable event.

The *contents* mentioned on the body corporate policy schedule refers to common contents for the building, not individual owner contents.

The *liability cover* in the body corporate policy refers to the common property not within the unit.

WHAT IS DEFINED AS A BUILDING?

The Queensland Strata Insurance Legislation defines a building and what is covered under a building insurance policy:

A 'building' includes any improvements made to the building and fixtures added to the building. It does not include:

- temporary wall, floor and ceiling coverings, carpets
- fixtures that can be removed by a lessee or tenant at the end of a lease or tenancy
- mobile or fixed air conditioning units for a particular lot
- curtains, blinds or other internal window coverings
- mobile dishwashers, clothes dryers or other electrical or gas appliances that are not wired or plumbed in.

The Queensland government website outlines more information about [Building Insurance in Bodies Corporate](#).

WHAT ABOUT THE ITEMS NOT COVERED IN THE BUILDING INSURANCE?

The items not covered by the building insurance (outlined above) should be included in your personal contents policy with an insurer of your choosing.

Please contact your contents insurer for assistance with claiming your contents damage.

WHO LODGES THE CLAIM ON MY BEHALF?

All claims are lodged by the insurance broker engaged by the body corporate. Please review your policy in the portal for your brokers information.

IS A CLAIM LODGED FOR EACH INDIVIDUAL OWNER WITH AN AFFECTED UNIT?

If there is one insurable event with multiple units affected the insurer will usually process this as one claim. Strata Dynamics will continue to forward all information received from affected owners to the broker to be included with the claim.

WILL A LOSS ADJUSTER BE APPOINTED?

Once your claim has been lodged with the insurer, their insurer's claim handler will review and consider whether an Assessor or Loss Adjuster is to be appointed. Their decision will be communicated to you.

CAN I COMMUNICATE DIRECTLY WITH THE BROKER?

Yes, you are welcome to communicate directly with the body corporate broker to obtain progress updates on your claim. When your claim is forwarded on to the broker, our claims team will provide you with the claim reference number and brokers contact details.