

# Handy tips

## to simplify strata claims!

Strata insurance offers peace-of-mind in the unfortunate event that an insured needs to make a claim. Of course, having the right insurance cover in place is a prerequisite.

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 (where relevant) will help ensure the process runs smoothly.

### Missing Information

“Many claims are delayed because of missing information,” notes Paul Keating Managing Director, Strata Community Insurance. “Minor details like a missing strata plan number or EFT bank details 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 generally required to process a claim:

- Strata Plan Number
- Address
- Date of loss
- Cause of loss
- 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.

In many instances, the first claim will be paid and further claims will be dependent on the rectification measures undertaken by the insured.

## 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 support the claim.
2. Contact your insurance company. Check the claims section of their website for support and help.
3. Lodge your claim.

## Common claims

“At Strata Community Insurance, we can generally resolve and pay common claims within a short timeframe ... dependent on correct information being provided at initial claim,” notes Keating.

Following are several easy steps to help in the claims process for common claims:

- **Water** – show proof of the cause of the leak and that it has been rectified.
- **Storm** – provide details on whether the damage is from a single event or is maintenance related.
- **Burst pipes** – provide information on 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** – provide details of dimensions of glass.
- **Fire** – For Strata Community Insurance clients, call our claims team on 1300 724 678.
- **Public Liability** – for Strata Community Insurance clients, refer any demands for compensation to our claims team on 1300 724 678.

“At Strata Community Insurance, our focus is on ensuring that our clients’ claims experience is exceptional – it’s the moment of truth– the time when the insured experiences what they have purchased and validates why they have chosen us as their insurance partners,” notes Keating.

**For more information on claims, please contact your local Strata Community Insurance team.**

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