

INSURANCE – WHAT IS COVERED?

In summary, the Building section of the policy covers the building structure, including both external and internal permanent fixtures such as (for example) awnings, pergolas, built-in wardrobes, kitchen cabinets, bathroom vanities, toilets and shower recesses etc., as well as common property, for damage as a result of a defined act.

A defined act is usually an accidental or malicious event, storm damage or fusion, i.e. motor burn out. Please note that policies are not issued to cover damage resulting from gradual deterioration. Gradual deterioration and wear and tear should be rectified by maintenance.

EXCESS

Please note that for an event effecting only one lot, the lot owner is liable for the excess unless the body corporate decides it is unreasonable in all circumstances for the owner to bear liability.

WATER DAMAGE

When claiming for water damage resulting from a leak located within the lot, the lot owner is responsible for the repair of the leak and must provide a copy of a tax invoice or receipt showing that the cause of water damage has been rectified.

GLASS

For all glass breakages, please submit the claim lodgement form and contact O'Brien Glass. Please provide O'Brien Glass with the name of the Body Corporate and relevant insurer.

FUSION (BURN OUT)

For fusion claims, please ensure that the repairers tax invoice or quotation states the cause of failure as well as the age and size (kw) of the motor.

GENERAL

Please note that damage to carpets, floor coverings, removable fixtures and fixed split system air conditioning units within a lot is not recoverable on the body corporate insurance policy. Lot owners should report damage to these items to their contents insurers.

CLAIM ONLINE

In order to submit a claim to Archers Body Corporate Management, please complete the lodgement form and fax or email quotations for the repair or replacement of your lost or damaged property to (07) 3002 2600 or kathy.schaaf@abcm.com.au.

Please note that the claim will be submitted to the insurer on receipt of the required quotations and/or receipts.

Note: If a quotation exceeds \$1,000 the body corporate insurer may require a second quote or appoint an assessor.