

## STRATA INSURANCE SIMPLY FOR BROKERS

Strata Select is unique in that it is designed to accommodate risks that are commercial, residential, retail or any mixture of each.

Whilst having the flexibility to accommodate mixed use risks Strata Select is ideally placed to service the traditional residential and commercial strata market.

Strata Select contains 8 sections in all. These include Property (inc catastrophe cover and lot owners fixtures & improvements), Liability, Fidelity, Voluntary Workers, Office Bearers, Machinery Breakdown, Legal Expenses, and Audit Expenses.

The only section which must be taken out is the Property section. All other sections are optional allowing you to tailor an individual solution for your client and for the client to pay only for the covers they require.

### CAPACITY / TARGET MARKET

Residential risks

- Maximum property section capacity — \$35m
- Target market - Building(s) sums insured up to \$13.5m

### COMMERCIAL & MIX USE RISKS

- Maximum property section capacity — \$35m
- Target market—Building(s) sum insured up to \$10m
- We do not write high hazard tenant occupations (including wood workers and wok cooking risks).

### ABOUT US

QUS is a general insurance underwriting agency committed to developing property owners insurance products for distribution solely through AFS licensed insurance brokers.

We aim to build and continually grow strong partnerships with brokers by offering:

- Outstanding customer service
- APRA licensed security
- Commitment to broker distribution
- Fast quote response
- Exceptional claims service
- Competitive pricing
- 20% commission

QUS will not deal directly with body corporate entities nor will we appoint Strata / Body Corporate Managers as Authorised Representatives.

### CONTACT US

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## KEY BENEFITS

### SECTION 1 PROPERTY

- Accidental Damage
  - No sub-limit
- Temporary Accommodation, Loss of Rent Receivable, Failure of Supply Services, Infectious or Contagious Diseases, Murder or Suicide, Reletting Costs, Maintenance Fees and Removal and Storage of Lot/Unit Owners Contents
  - Up to 15% of buildings sum insured (in addition to SI)
- Common Contents
  - Up to 1% of buildings sum insured (in addition to SI)
- Fusion
  - For motors up to 5kw
- Lot / Unit Owners Fixtures and Improvements in Residential Lot / Units
  - \$250,000 per lot/unit (Commercial lots optional)
- Building sum insured is not subject to a co-insurance clause
- Catastrophe cover
  - Available up to 30% of buildings sum insured (in addition to SI)

### SECTION 2 PROPERTY OWNERS LEGAL LIABILITY

- Liability in connection with the Insured's ownership of any underground or overhead services, roads, footpaths or bridges that form part of the property at the Situation – Included
- Liability in connection with Lot / Unit Owners' Fixtures and Improvements of a Lot / Unit that is occupied solely for residential purposes – Included

### SECTION 3 FIDELITY GUARANTEE

- Cover for fraudulent embezzlement or fraudulent misappropriation of funds set aside for the purpose of management of the Body Corporate / Company affairs
- Sum insured options up to \$100,000

### SECTION 4 VOLUNTARY WORKERS PERSONAL ACCIDENT

- Capital benefits available up to \$100,000
- Weekly benefits available up to \$1,000 per week

### SECTION 5 OFFICE BEARER'S LIABILITY

- Sum insured options up to \$10,000,000 available

### SECTION 6 MACHINERY BREAKDOWN

- Specified and unspecified options available
- Cover excludes elevators / lifts

### SECTION 7 LEGAL EXPENSES

- Sum insured options up to \$100,000 available

### SECTION 8 AUDIT EXPENSES

- Sum insured options up to \$50,000 available

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