

Simplify the process of your strata claim using Lync's claims toolkit

You've found yourself in the position to make a strata insurance claim. Use our guide to take the stress out of the situation and organise yourself promptly for a streamlined claims process and payout.

WHO TO CONTACT

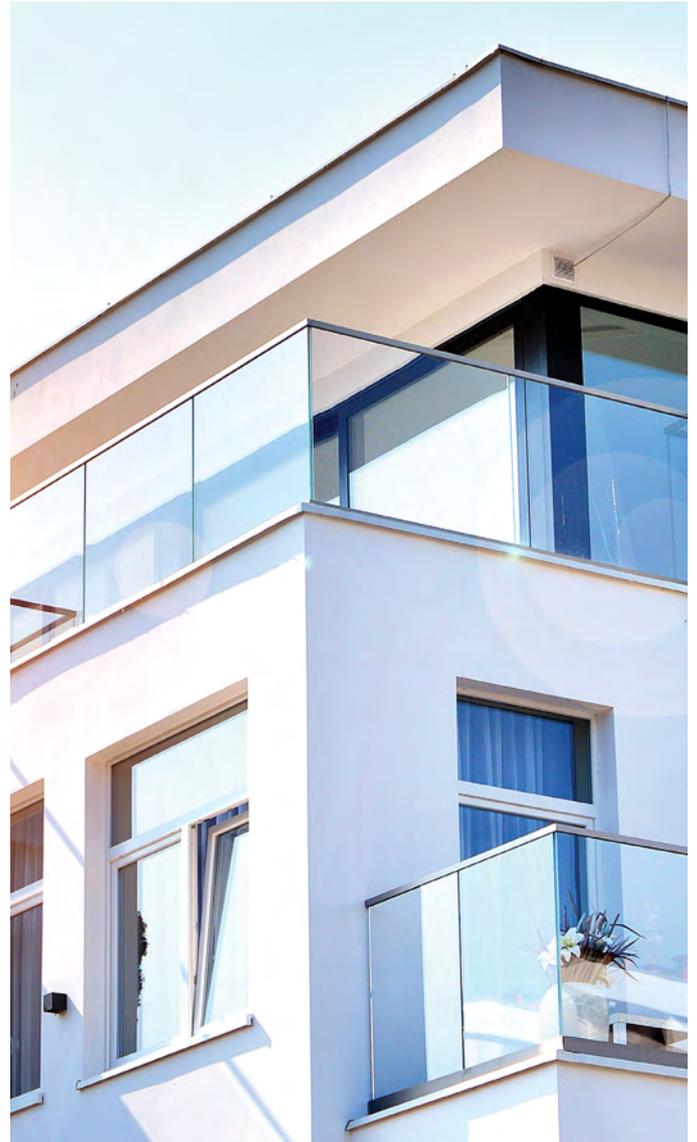
If your situation is an emergency, safety is paramount. Therefore, contact emergency services and your Strata Manager or emergency claims after hours. Reasonable make safe repairs might be required.

You must report a strata claim ASAP to your Strata Manager and then Lync Insurance Brokers. If you don't have a Strata Manager, contact us or the insurer directly.

CLAIM CHECKLIST

Don't delay your claim lodgement due to missing information. Check that you have included:

- Strata Scheme Plan Number or Policy Number
- The address
- Date of loss/damage
- Description of loss/damage
- Evidence of the damage including quotes, including the cause of damage opinions of attending contractors, photos and any make safe invoices
- If you're claiming emergency (temporary/make safe) repairs, details from the contractor on what was repaired and the cause of the damage
- GST status (and ABN if registered) of the insured party
- Itemised quotes or invoices
- Summary of costs you are claiming
- All relevant contact details to allow access to the risk or unit
- EFT (Electronic Funds Transfer) bank details of the Insured entity



NEED TO CLAIM AFTER HOURS?

Simply call our 24/7 claims handling team on 1300 127 503.

Your Strata Claims Guide



HANDY TIPS

Use this expert advice when making your claim.

- > When reporting the incident, **DO NOT ADMIT LIABILITY.**
- > Create a bank of evidence to support your claim, including notes, facts, comments from contractors and photos.
- > Provide the strata company bank account details for payout. Alternative arrangements maybe available for smaller schemes who don't have bank accounts that are self managed.
- > An excess is deducted from any settlement made by the insurer, along with GST if the complex is registered.
- > Personal contents are not covered by the strata policy.
- > Your quote must reflect the property without betterment or upgrade – right down to the colour scheme. Where you request an upgrade in conjunction with repairs, the insurer is not responsible.
- > When replacing damaged items, the quote must reflect the nearest equivalent of the pre-damaged item and the cost to repair or replace.
- > Never dispose of damaged items without approval or instruction from the insurer.
- > Some insurers require proof of ownership in thefts, so keep records of valuable items.

COMMON CLAIMS

FENCING

Identify whether they are dividing fences (50%) or 100% owned.

FIRE

Seek emergency assistance then report the claim (see 'Who to contact').

GLASS BREAKAGE

Insurance companies may have preferred glaziers, however in emergency repairs any glazier can be contacted.

COMMERCIAL GLASS BREAKAGE

On a commercial property lease agreement the tenant may be responsible for repair.

IMPACT

Document the third-party vehicle's details.

LOSS OF RENT

Provide a copy of the tenancy agreement.

MALICIOUS DAMAGE

Broken windows, doors, locks, and graffiti or theft need to be reported to the police.

PUBLIC LIABILITY

You must not admit liability in third party claims. Render assistance and call emergency services if required.

WATER DAMAGE

Get a quote and provide evidence detailing damage and repair costs.

SEWERAGE, BURST PIPES & OVERSPILLS

Call a licensed plumber immediately to mitigate spill, determine cause and clean up.

STORM DAMAGE

Call the SES (132 500) for downed power lines, lifted roofs or severe and unsafe building conditions. The insurer needs to know whether the damage was caused by a single event or over time (triggered by lack of maintenance).

TEMPORARY ACCOMMODATION

Some policies now cover emergency accommodation under specific conditions.

HAVE QUESTIONS? GET IN TOUCH.

P 1300 127 503

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READY TO REPORT YOUR CLAIM?

Call our 24/7 claims handling team on 1300 127 503.