


strata update

 Summer Edition 2007/2008

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› Who is covered by Workers Compensation?

Persons defined as 'workers' who are injured at work are eligible for compensation, medical treatment and a range of services to support and assist them recover and return to work. All employers must hold a current workers compensation insurance policy that covers their 'workers'.

In some states, but not all, injuries suffered on journeys to and from work are also covered by workers compensation. Confusion often exists over the definition of 'worker' which determines who is a 'worker' for compensation purposes. A 'worker' is not limited to a person who is in receipt of a wage. A 'worker' can also extend to include contractors and persons engaged via labour hire arrangements such as gardeners, caretakers and concierge staff.

Generally speaking a worker is a person who works under a contract of service with an employer and:

- works for salary or wages
- works set hours
- works for only one employer
- are supervised and controlled

However, workers can also include contractors or sub contractors who:

- are paid hourly rates
- have set hours of work
- work primarily for the one employer
- their work is largely supervised

For detailed information on the definition of 'workers' please do not hesitate to contact our Underwriting Team on 1300 668 066.

“A spate of recent incidents involving tenants causing extensive damage to units have left unit owners exposed to un-insured losses in the absence of Landlords Insurance.”

➤ Chooks in Units

Why would a tenant decide to keep chooks in a unit? There is no answer, but it does raise concerns as to the extent of damage that some tenants are capable of causing.

A spate of recent incidents involving tenants causing extensive damage to units have left unit owners exposed to un-insured losses in the absence of Landlords Insurance.

The horror stories associated with tenants breaching lease agreements are mind blowing. Amongst the stories are tenants installing complex hydroponics systems to grow cannabis and tenants constructing additional rooms by bricking up new walls. In even stranger cases tenants have

taken the idea of a small herb garden housed in a patio pot plant to extremes by filling a living room with dirt and planting a vegetable patch. Not satisfied with just a vegetable patch, chooks were then housed within the unit in the kitchen cupboards having had the doors removed and replaced with chicken wire.

Within New South Wales items such as the paint and carpet inside a unit are not covered by the strata insurance. The Strata Unit Underwriters' Landlords Insurance compliments the Strata Insurance overcoming any likelihood of gap in coverage.

It's not just the damage that leaves the landlords financially burdened but also the loss of rent whilst the repairs are carried out and a search for new tenants takes place.



➤ 2007 ISTM Convention

Strata Unit Underwriters are proud to have once again supported the ISTM as a trade exhibitor at the 2007 Annual Convention held in Terrigal.

We would like to congratulate Alastair Smith from Strata Associates for winning a Sydney Harbour Bridge Climb as part of our trade exhibition competition and thank the many not so lucky delegates for their participation.

From left to right, Brad Robson, Managing Director, Kaylee Storie, Claims Manager, Colin Goff, NSW Business Development Manager.



congratulations

Congratulations to Andrew Robson, Business Development Manager and his wife Meredith on the arrival of their first child, a baby boy. Matthew Andrew Robson was born at 6.33pm on the 21st January 2008

Weighed in at 3.12kg & was 51cm in length.

Mum, Dad & Baby are all happy & healthy.

CTIQ Sponsorship

Strata Unit Underwriters are proud to announce a new sponsorship arrangement with the Community Titles Institute of Queensland (CTIQ).

'We are proud to have been accepted as joint platinum sponsors alongside Macquarie Bank and look forward to developing a lengthy and rewarding relationship with both the CTIQ and its members' said Brad Robson, Managing Director of Strata Unit Underwriters.

This sponsorship arrangement reinforces our commitment to the Body Corporate industry throughout Queensland. The CTIQ is the peak body representing all with an interest in the administration of community titles schemes in Queensland.

Strata Unit Underwriters look forward to an active involvement with the CTIQ assisting Body Corporate Managers with insurance related matters including educational assistance through participation at the CTIQ Introductory Courses.



Getting Quotes is EASY !

Don't forget that you can quickly obtain quotes by clicking on the eQuote click link at www.stratinsurance.com.au

If you prefer to obtain quotes over the phone, by fax or by sending us an email then that's fine too.



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more than insurance

? Did you know...

“2 million NSW residents live in strata units.”



➤ New Team Member – Robin Leahy

We are pleased to announce the appointment of Robin Leahy to our Underwriting Team in the position of Underwriter. Robin brings to our Underwriting Team a wealth of knowledge having served in property claims at Vero, Commlnsure and most recently at Strata Unit Underwriters.

His previous training in the implementation of customer service strategies will ensure our customers continue to receive the high standards of personable service offered by our Underwriting Division.