

# **STRATA INSURANCE**

# Contact Details

First Name\*

Phone\*

Last Name\*

Email\*

# General Information

Strata Plan Number/s

Please provide a copy of the relevant strata plans, Strata Management Statement (SMS) and Building Management Statement (BMS)

Address

Year property was first constructed

Number of levels including basement levels

Number of Residential lots

Number of Commercial lots

Upload Commercial Tenant list if easier than filling in the above

# **Construction Information**

What material are the walls constructed from?What material are the floors constructed from?What material is the roof constructed from?Is any part of the property heritage listed?

Does the building have structural retaining walls? If so please confirm construction material

Does the building contain any EPS (Expanded Polystyrene; commonly used in coolrooms for insulation)

Are smoke detectors installed?

Does the building contain fire extinguishers?

Does the building contain any asbestos?

#### **Construction Information**

Is the building sprinklered?

Are there fire alarms in place?

Does the building contain fire hose reels?

#### Cladding Materials

Does the building have cladding?

# Building Facilities

Number of lifts	Number of Po	ools Nur	Number of playgrounds		Number of water features	
Number of jetties or	wharves 1	Number of g	yms	Nu	mber of tennis coui	rts
What type of air con	? Are there ar	Are there any chillers or cooling towers?				
Are there any car sta	ckers or turnta	ables?	Any other fa	acilities?		

#### Further Details

Does the property have any defects?	Does the property have any outstanding fire orders?
When was the last valuation on the property?	Is a valuation planned in the next 12 months?

Please provide details of any planned works exceeding \$500k in the next 12 months

#### Sums Insured

Loss of Rent/Temporary Accomodation

Internal paint/wallpaper?

**Fidelity Guarantee** 

Voluntary Workers - Weekly Benefits

Catastrophe Cover

**Appeal Expenses** 

Lot Owners Fixtures & Fittings

Common Contents Sum Insured

Internal floating floors?

Liability

Voluntary Workers - Capital Benefits

Office Bearers' Liability

Government Audit Fees

Legal Defence Expenses

Flood Cover

#### Excesses/Deductibles

Section 1 Property - All other losses

Other Deductibles

#### Claims

Are there any claims which are yet to be reported?

Are you aware of any claim or circumstance that may give rise to a claim against a Strata Committee Member?

#### Insurance History

In the past five years has any insurer

Declined to renew your policy against your wish

Declined to accept your proposal

Imposed special conditions on your policy

Cancelled your policy against your wish

### **Duty of Disclosure**

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984, to disclose to the Insurer every matter you know, or could reasonably be expected to know is relevant to the Insurer's decision whether to accept the risk of the Insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contact of general Insurance.

Your duty however does not require the disclosure of matter:

- that diminishes the risk to be undertaken by the Insurer;
- that is of common knowledge;
- that your Insurer knows, or in ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the Insurer;

#### Non-Disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect to a claim or may cancel the contract.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

To the best of my knowledge, the information in this delaration is accurate and complete. I understand Ardent Insurance Solutions will submit this information to insurers who will rely on it when deciding whether to provide insurance

Sign	ature
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#### Name

Position (ie committee member, strata manager etc)

Date