



Insurance and claims information for residential strata properties

Living in a residential strata property means shared spaces and, sometimes, shared risks. Whether it's minor damage like graffiti, or something more serious like a fire or flood, it's important to know you're supported. Our experienced claims team offers clear advice and practical tips to help you and your community get the best possible outcome. If something major happens, we'll work closely with your strata manager to minimise disruption and keep things moving. Here's how you can help the process run smoothly.

Step 1 Make safe repairs

If your property is damaged, safety comes first. Always contact your strata manager as your first point of call - they can help coordinate any necessary repairs. In urgent situations where your strata manager can't be reached (such as after hours), you can contact one of the recommended emergency repairers listed in this document. Be sure to keep any reports or invoices, as the insurer will need to review them to confirm what's covered.

Notifying damage

For damage to your building, notify your Strata Manager of any issues relating to:



- Walls and ceilings
- Flooring (except carpet)
- Cabinetry
- Common areas
- Other permanent fixtures included in the strata policy

For damage to internal contents, notify your home and contents or landlord insurance broker or insurer:



- Internal carpets
- Furniture and personal effects
- Blinds and light fittings

Step 2 Returning home checklist

Once it's safe to return to your property, inspect your unit and belongings for any damage. Use the Returning Home Checklist below to guide you. Report any issues to your strata manager, and if you hold contents insurance, remember to notify your contents insurer if necessary.

Returning home checklist



If your property has been flooded or is wet, do not turn on anything electrical, including lights, until checked and cleared by an electrician.



Take photos prior to cleaning up, including photos of carpet and furniture prior to disposal, and the serial number of electronics.



Wear protective equipment when cleaning up, including waterproof gloves and footwear.



List the damage to your property, ensuring you keep building and contents itemised separately.

Step 3 Lodging an insurance claim

Your strata manager will handle building-related claims on your behalf.

To assist with that process, they will need to provide the following details to us:

- Owners Corporation (OC) or Strata Plan number
- Units affected, along with relevant contact details of those who need to be contacted regarding the claim and repairs
- Date of loss
- Details of the damage and whether you require your insurer to appoint an assessor and/or repairer
- Quotes and invoices (if available)

Contact details for emergency contacts, insurers and insurer service providers

Emergency contacts

Life-Threatening Emergencies

Police, Fire, Ambulance
000

SES

Storm & Flood Assistance
132 500

TTY Text Emergency Relay Service

If you have a hearing or speech impairment
106

Insurers

CHU & Flex

CHU
BH 1300 361 263
AH 1800 022 444
Flex
BH 1300 361 263
AH 1800 022 444

Axis

BH 03 8660 7066
AH 03 8660 7000

SCI

BH & AH
1300 724 678

SUU

BH & AH
1300 668 066

Hutch

BH & AH
1300 900 216

Longitude

BH & AH
1300 442 676

Service providers

CHU & Flex

Panel repairers

ADB
Constructions
07 5620 0465
Advanced
Buildings
1300 878 687
Ambrose
Constructions
1300 228 761
BMR Building
Solutions
1300 276 247

Restorers

PHJ Services
07 5520 7733
Qrestore
07 5593 4968
Beyond Clean
07 3071 0035
Westaway
Restorations
07 5598 3292

Axis

Builders & restorers

North Star
Builders
1300 504 668
Johns Lyng Group
1300 218 992
Construct
Services
1300 266 787

SCI

Panel repairers

Prime Buildings
07 3554 3704
ADB
Constructions
07 5620 0465
Australian
Restoration &
Constructions
1300 728 225

Restorers

Pircsa
07 3267 7068
Beyond Clean
07 3071 0035

SUU

Builders & restorers

Advanced
Building Services
1300 878 687
John Lyng Group
1300 945 945
Rizon Builders
1300 474 966

Hutch

Builders & restorers

Bentino Builders
1300 284 537
Ezy Projects
1300 399 776
Nexus
1300 321 416
Insurer Build
1300 722 272
Restore Corp
Brisbane
metro only
1300 591 459

Longitude

Builders & restorers

Advanced Builder
1300 878 687
Nexus
1300 321 416
North Star Builders
1300 504 668
Rizon Builders
1300 474 966

Need help? We're here to support you

If you have questions about the claims process or need help with a specific issue, please contact your strata manager in the first instance. They'll coordinate with our team where required.

For general insurance enquiries or to speak with a Whitbread broker or claims consultant, call us on 1300 424 627. We'll work with you to confirm next steps, keep things moving and ensure the best possible outcome for your community.

Useful links and resources

Whether you're new to strata living or have been part of your community for years, these resources offer extra support when you need it.



Claims assistance

whitbread.com.au/claims/



Insurance insights and updates

whitbread.com.au/the-whitbread-channel/



Contact us

whitbread.com.au/contact/

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