



Empower your vision.

Smarter strata decisions

start with better broker support.

How the right support can make all the difference from placement and renewal, to claim time and beyond.

For strata managers, insurance is rarely just about placing a policy.

It's about helping clients make informed decisions, balancing cost against coverage and supporting committees when issues arise. In that environment, the value of broker support goes well beyond arranging cover. It's reflected in the quality of advice, the strength of advocacy and the support provided throughout the entire life of the policy.

That's why understanding the value of specialist broker support matters. As expectations across the strata sector continue to evolve, it's increasingly important for strata managers to be able to demonstrate what good broker support delivers, and how it contributes to better outcomes for the properties they manage.

At Whitbread, we know that better support helps strata managers guide more informed decisions. That can make a meaningful difference at renewal, at claim time and in the day-to-day conversations that shape confidence in an insurance program.

More than access to insurance products

A good broker brings more than access to the market. And in strata, the right outcome depends on more than premium alone.

Construction type, occupancy mix, maintenance exposures, common area liabilities, claims history and the unique needs of a property can all influence what cover is most suitable. That's why a good broker should look closely at the building's risk profile, identify potential gaps in cover and help ensure the insurance program is appropriate for the property's needs.

For strata managers, that support can help them:

- Understand the differences between policy options
- Identify potential gaps in cover
- Compare insurers on more than just price
- Explain recommendations with greater clarity
- Support more informed decision-making by committees

Whitbread brings specialist strata experience, strong insurer relationships and a tailored approach designed

around the needs of each building. That means advice is shaped by the property's circumstances, rather than a one-size-fits-all view of cover.

Better support at renewal

Renewal is one of the clearest points where broker support adds value. As a specialist strata broker, we do more than simply pass on a premium. We review the property's requirements, consider any changes in risk, compare available options and explain the outcome clearly.

Our renewal approach is structured to help strata managers support their clients with confidence. This includes reviewing coverage, testing the market, negotiating with insurers and presenting recommendations in a clear and practical way.

For strata managers, this often means support with committee questions such as:

- Why has the premium changed?
- What has changed in the cover?
- Are there better options available?
- What are the trade-offs between cost and protection?
- Is this still the right fit for the building?

These are not small questions. They shape how committees understand risk, value and responsibility. The right broker support can make those conversations clearer, more productive and better informed.

In practice, what does this look like?

A committee may focus first on premium at renewal, particularly when budgets are tight. But the lowest premium is not always the strongest outcome for the building.

A good broker helps strata managers explain the broader picture by comparing cover, exclusions, excesses, claims support and insurer approach, not just the price at the bottom of the page.

That kind of support helps strata managers present recommendations with greater confidence and gives committees a clearer basis for making informed decisions.

Better advocacy throughout the process

Broker support should also mean advocacy. A broker shouldn't simply pass information between client and insurer. They should negotiate on behalf of the client, seek suitable terms and help navigate issues that arise during placement and renewal.

At Whitbread, that means acting in our clients' best interests and continuing to support strata managers from placement through to renewal and claims. That advocacy can include:

- Comparing products across multiple insurers and agencies
- Negotiating premium, conditions, deductibles and exclusions

- Explaining insurer terms in practical language
- Helping strata managers explain the basis for a recommendation
- Providing clear and confident insurance guidance

For strata managers, that makes a significant difference. It means having an experienced adviser alongside you when decisions are complex, expectations are high and outcomes matter.

Better support when claims arise

Claims are often where the value of broker support becomes most visible. When a major event occurs, strata managers need more than a PDF of a policy document. They need responsive support, clear communication and practical guidance to help them support committees and owners through the claims process.

At Whitbread, that means helping clients navigate the claims process efficiently, liaising with assessors and repairers where needed, reviewing outcomes carefully and providing support through to resolution.

This kind of support can make a real difference when dealing with major water damage, storm events, fire claims, liability matters or complex claims involving multiple stakeholders.

Claims support is not an afterthought once a policy has been placed. It is an integral part of how we help strata managers support their clients through difficult situations with clarity, responsiveness and practical assistance.

Consistency and continuity of support

One of the often overlooked benefits of working with a specialist broker is consistency of service. Rather than having to explain the same property, client expectations or claim history each time support is needed, strata managers benefit from working with people who understand their portfolio and the complexities that can come with it.

That continuity helps create stronger working relationships, more efficient communication and more tailored support over time.

Better broker support helps strata managers add value

The right broker relationship doesn't just support the insurance program. It also strengthens the service strata managers provide to their clients.

At Whitbread, that support extends beyond policy placement. It includes ongoing advice, practical guidance and resources that help strata managers navigate insurance conversations with greater confidence and clarity.

For strata managers, broker support can help them:

- Have more confident insurance conversations
- Provide clearer explanations to committees and owners

- Navigate complex decisions with better support
- Respond more effectively when issues arise
- Reduce the pressure associated with insurance renewals and claims
- Deliver a stronger overall service experience

Broker support forms part of the broader value a strata manager can provide through informed guidance, practical support and better outcomes.

The right support makes a meaningful difference

The right broker support helps strata managers support better-informed decisions. From renewal strategy and insurer negotiations to claims advocacy and ongoing

guidance, the right broker relationship can make a meaningful difference to the outcomes achieved for strata managers, committees and owners.

Better broker support means looking beyond price alone. When comparing quotes and policies, it's important to consider product inclusions, excesses, exclusions, cover limits, claims support and the broader suitability of the insurance program.

If you would like to better understand how specialist strata insurance support can help you guide committees with greater clarity and confidence, contact your Whitbread insurance broker.

How broker support helps strata managers, committees and owners

Broker support	For strata managers	For committees and owners
1 Personal advice	Advice that considers the building's specific circumstances, needs and risk profile	Recommendations that reflect the building, not just general product information
2 Market options	Support comparing multiple insurer options, including cover, pricing, exclusions and suitability	Greater confidence that available options have been properly considered
3 Practical guidance	Help explaining cover, exclusions, excesses and policy differences	Clearer information to support informed decisions
4 Claims advocacy	Help with lodgement, communication, review, advocacy and escalation where needed	Clearer guidance through what can be a stressful process
5 Continuity of service	Access to people who understand the portfolio, property history and expectations	More consistent support behind the insurance program
6 Reduced pressure	Less pressure managing comparisons, explanations, follow-up and committee questions alone	A smoother experience when decisions or issues arise

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