



## Supporting smoother claims by identifying the cause

**When damage occurs in a strata property, the first priority is naturally to repair the issue and lodge a claim as quickly as possible. However, visible damage may only be part of the picture.**

Providing details about how the damage occurred can help support the way the claim is presented and assessed.

As insurers continue to assess claims closely, clear information about the cause - even if it's only a probable cause - can help explain how the damage occurred, reduce questions and keep the claim moving.

### A common scenario

Consider a burst pipe within a lot or common property. A plumber attends, isolates the issue and carries out urgent repairs, but is unable to determine exactly why the pipe failed. The damage is evident, but the cause remains unclear.

If a claim is submitted based on the resulting damage alone, the insurer may need further information to understand whether the event is likely to fall within the policy response.

### Why the cause matters

Strata insurance policies respond to specific insured events, such as sudden and accidental damage. They may also exclude or limit cover for issues such as wear and tear, gradual deterioration, corrosion or lack of maintenance.

That's why identifying the cause can help to correctly connect the damage to the policy. If the cause is unclear or ambiguous, the insurer may need to ask further questions so the claim can be efficiently progressed. In some cases, two similar outcomes can have very different coverage positions.

For example, a pipe failure caused by a sudden and unexpected event may be treated differently to one that has deteriorated over time. While the damage

may appear the same, the underlying cause can affect how the claim is assessed.

This can create unnecessary delays, requests for further information or, in some cases, difficulty progressing the claim.

### What to do when lodging a claim

Where possible, gather the right information early. This may include:

- Engaging the appropriate trades or specialists to investigate the issue
- Requesting written reports outlining the cause (or probable cause)
- Documenting findings, including photos and timelines
- Clarifying whether the issue appears sudden, or if it has developed over time

If possible, notify your Whitbread broker promptly and provide as much detail as you can when completing the relevant claim form. This can help reduce follow-up questions and support a clearer assessment process.

### Supporting better claim outcomes

Early investigation does more than just assist the insurer. It helps protect the position of the Owners Corporation and lot owners by helping ensure the claim is assessed on clear information right from the start.

When the cause is clearly explained, the insurer is better placed to assess the claim quickly based on the information supplied, rather than needing to seek further clarification because key details are missing. This can support a more efficient assessment process and help reduce the risk of avoidable delays or unexpected outcomes.

### How Whitbread supports you

Our dedicated claims team works closely with strata managers, committees and property owners to guide this process from the outset. Where required, we can assist with identifying the right experts, reviewing available information and ensuring claims are presented clearly and accurately - all while helping to keep the process moving from lodgement through to assessment.

### Support your claim from the start

Understanding the cause of damage is an important step in the claims process. When lodging your next claim, taking the time to ensure the event is properly investigated and documented can help support a more efficient claims process. If you're unsure what information is needed, speak with our team for guidance on the best approach.

### Achieving the best strata insurance outcome

As a broker, our recommendation will not always be based on price. When comparing quotes and policies, it is important to consider the product inclusions, excesses / deductibles, exclusions and cover limits for each insurer. Please contact your Whitbread insurance broker if you would like to discuss your cover or a particular risk in greater detail, or speak with our claims team if you need guidance on the information that may support a smoother claims process.

The information provided here is general advice only and has been prepared without taking into account your objectives, financial situation or needs. Please contact Whitbread Associates Pty Ltd | ABN 69 005 490 228 | AFSL 229 092, trading as Whitbread Insurance Brokers, for further information or alternatively refer to our website at [www.whitbread.com.au](http://www.whitbread.com.au).