



## Supporting owners behind the scenes

**How strata managers, insurance brokers and claims teams work together to help guide claims through each stage of the process.**

Discovering damage in a strata property can be stressful. Whether it's water coming through the ceiling, damage to flooring or walls, or part of the property that can't be used safely, it can quickly raise questions about what needs to happen first, who should be contacted, who is responsible and how long the process may take.

Once a strata claim is underway, there's often a lot happening behind the scenes. From gathering information to liaising with insurers and coordinating next steps, the right support helps guide the claim through each stage of the process.

### **A common example: Water damage**

Water damage is a common example of why strata claims can involve multiple moving parts. What may seem straightforward can quickly raise questions about where the water came from, whether it started in common property or a private lot, whether the damage was sudden or gradual and which parts of the loss may be covered by the strata policy.

These details help everyone involved understand what happened, what has been affected and whether other cover, such as contents insurance or landlord insurance, may also need to be considered.

### **What happens behind the scenes**

While owners are waiting for an update, work may already be underway. Your strata manager may be gathering information, arranging access, communicating with affected owners, lodging claim details, arranging emergency works and keeping records of what has occurred.

Your insurance broker and claims team may be reviewing the information provided, speaking with the insurer, checking how the policy may respond and

helping support the claim through the required steps.

Other specialists may also be involved, such as plumbers, builders, assessors, engineers or restoration providers. Each may have a different role in confirming what happened, assessing the damage or determining what repairs are required.

### **Why some claims need extra review**

Some claims move quickly, while others need further review before an outcome can be reached. A claim may need extra time because access needs to be arranged, the source of damage needs to be identified, reports or invoices are required, quotes are being obtained, or specialists are reviewing the damage.

In strata, one incident can affect many people. Using our water leak example, a single incident may involve the lot where the leak started, the lot below, common property, private contents and potentially landlord-related losses.

This is why the process can sometimes take longer than owners expect, even when everyone involved is actively working toward an outcome.

### **What happens if a claim is declined?**

A declined claim doesn't mean the damage didn't occur. It means the insurer has determined that the circumstances do not fall within the cover provided by the policy.

For example, a strata policy may respond to sudden and accidental damage, but not gradual deterioration, wear and tear, poor maintenance or pre-existing issues. In other cases, part of the damage may be covered, while another part may need to be considered under contents insurance, landlord insurance or by the individual lot owner.

Where a claim is declined, the decision may still be reviewed. This can involve checking with the insurer, reviewing the policy wording and determining whether any further information should be provided.

This is where the right support can be invaluable. Your strata manager can help coordinate information, while your insurance broker and claims team can ask questions, clarify the policy position and support the review process where appropriate.

### How owners can help keep things moving

Owners also play an important role in helping a claim progress. Where safe to do so, it is helpful to:

- Report damage as soon as possible
- Take clear photos or videos
- Keep damaged items until advised otherwise
- Provide access when inspections are required
- Keep copies of invoices, reports or correspondence
- Respond promptly if further information is requested
- Avoid arranging non-urgent repairs without guidance
- Let your strata manager know if the issue worsens or new damage appears

In urgent situations, the first priority is always safety and preventing further damage. Once the immediate issue is under control, clear information and good records can make a significant difference.

### There's more to a claim than meets the eye

When a claim is underway, it may seem like things have paused, even when work is continuing in the background.

A claim moving carefully is not a claim standing still. Often, it reflects the information gathering, review, coordination and active advocacy needed to support the claim properly and help move it toward a successful outcome.

Understanding what happens behind the scenes can make the claims process clearer and more manageable. With the right support, owners are better placed to understand what is being reviewed, while their broker helps advocate for the client's position and progress the claim through the required steps.

### Achieving the best strata insurance outcome

Strata claims can involve many moving parts, from confirming the cause of damage to liaising with insurers, assessors, repairers and other specialists. At Whitbread, our dedicated claims team works closely with clients and insurers to help guide the process, clarify next steps and support claims through each stage. Please contact your Whitbread insurance broker if you would like to know more about our strata claims support or to discuss a particular claim in greater detail.

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).