

Lot Owners Contents Insurance

Just after the middle of winter, residents of a strata building in Victoria reported significant flooding in the common area of the property, which caused extensive damage to nine residential units.

Time was of the essence, given the health risks and potential further property damage associated with water leak contamination and mould growth.

Unable to isolate the source of the leak, the fire brigade shut off the water supply to the entire building. The flooding was traced to a rupture in the grey water recycling system. Given grey water is contaminated, the carpets were unsalvageable, and needed to be replaced.

CHU arranged temporary accommodation for residents, to allow for the removal of flooring, installation of drying equipment, and stripping of damaged wall linings and fixtures.

All units had carpeted bedrooms requiring urgent removal to prevent the onset of mould. Any delay in this process can considerably increase the extent, cost and duration of a claim/repair.

How CHU can help

Now that CHU has introduced Lot Owners Contents Insurance, owners no longer have to wait or worry about the cost of repairing or replacing furnishings, like carpet, in their unit when it's impacted by the same building claim.

In the event of a claim like the one in this example, our expanded coverage minimises disruption and allows owners to deal with one insurance team, simplifying the claims process and allowing residents to get back to their regular life as quickly as possible.



Over 1 million
properties protected



Multi Award
Winning



24/7 Claims Process and
Emergency Hotline

Find out more

If you have any questions about our cover, please contact us:

Phone 1300 361 263

Email info@chu.com.au