

# CHU Residential Strata Insurance

This market-leading residential strata insurance now includes Office Bearers Liability; automatically covering strata committee members in the event of legal action

## In what scenarios would Office Bearers Liability apply?

### Allegations of improper dealings

An apartment owner commences legal action against a committee member who authorises pest control expenses in part of the property, including the Committee member's own apartment as well as some common areas. The action alleged that by approving their own application for use of the strata capital works budget to fund the expenses, the committee member made improper use of community funds for their own benefit.

### Disagreements related to works approvals

After leading the project to install new security cameras to reduce risk in common areas of the property, a strata committee member is now being accused by several of their neighbours for privacy breaches. This is despite the new cameras being approved by vote at the last meeting of residents.

### Disagreements over committee decisions

At its last meeting, the strata committee voted to defer some essential maintenance to the roof of the property. One owner didn't agree with that decision and lodged a Civil and Administrative Tribunal case against the strata committee and its Chair, claiming they are negligent, should be removed from their positions, and held personally liable for any costs should damage to the roof worsen.

### Allegations of bullying

After a strata committee raised performance concerns with a contracted caretaker, that caretaker lodged a claim of bullying with the Civil and Administrative Tribunal. The strata committee member who raised the issue on behalf of the committee has been personally named in the complaint.

In situations like these, CHU Office Bearers Liability can provide cover for:

- The cost of defending actions against Office Bearers
- Damages awarded against Office Bearers
- Compensation payable to settle actions against Office Bearers
- Access to our panel of experienced lawyers

Find out more: [chu.com.au](http://chu.com.au)