


# Why choose CHU?

 CHU is one of Australia's largest and most awarded insurance underwriting agencies and is recognised as a leading strata specialist.

We specialise in providing comprehensive insurance for strata schemes including residential strata apartments, units, villas and townhouses, commercial strata and community title properties. CHU provides personal insurance to protect owners personal property and possessions through landlords and contents insurance for strata.

CHU also offers insurance for non strata title residential build to rent apartments.

## Multi Award Winning Product



CHU's strata products have won multiple awards\* and are regularly updated to ensure they continue to offer market leading cover.

## Quality Service Standard



CHU offers consistent, timely and flexible service. Our intermediaries choose when, where and how they deal with us either through our local state offices and national customer service, or by using our 24/7 online self-service StrataTech portal.

Our customer service team is dedicated to 48 hrs^ turn around times and CHU has maintained a consistently high Net Promoter Score (NPS)\*, well above the Australian general insurer average.

## Wide Risk Scope



CHU works with clients on a wide range of risks from small to large, simple to complex. This includes strata buildings that are proactively dealing with defects, asbestos and cladding issues and to date CHU has not declined to renew a policy on a cladding issue alone.

## Speedy Claims Handling



Over 20%# of claims are settled as 'fast track' within 48 hours. This is backed up by CHU's in-house claims and assessment team with extensive experience.

## A long and committed history



CHU created the first residential strata insurance plan in Australia 45 years ago and has grown to become recognised as a leading strata insurance specialist.

## Secure



CHU policies are underwritten by QBE Insurance (Australia) Ltd, one of Australia's most secure insurance companies.

## Industry leading technology



CHU's StrataTech platform allows our intermediaries 24/7 access to quote, bind, endorse, renew, cancel policies, view claims and obtain a certificate of currency online.

\* ANZIIF Underwriting Agency of the Year 2018, 2019, 2021 & 2022; Insurance Business Australia Underwriting Agency of the Year 2021 & 2022 & Broker's Pick for best product for our Residential Strata Insurance Plan 2016-2021 ^ CHU National Customer Service centre SLA response time 48 hrs as at August 2021.

\* CHU NPS 2021 +42, 2020 +42, 2019= +44, 2018= +47. # CHU Fast Track claims data as at August 2021.

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# ➔ OUR PRODUCTS



## Residential Strata Insurance Plan

Provides cover for the strata building, common property and common area contents against loss, damage and liability for residential strata properties.



## Community Association Insurance Plan

Provides the community association and lot owners with protection over their assets and potential liabilities.



## Commercial Strata Insurance Plan

Provides cover for the strata building, common property and common area contents against loss, damage and liability for commercial strata properties.



## Landlords Insurance for Strata

Insurance for property owners who are renting their property to tenants. It provides cover for accidental loss or damage to the contents of the landlord in a rental property. Cover for loss of rent and legal liability are also provided for by the policy.



## Contents Insurance for Strata

Insurance designed to protect the personal contents of people who reside in a strata property. It provides cover for household goods and personal items such as clothing, jewellery, furniture, TVs, internal carpets and electrical appliances. It also includes legal liability as a standard cover.



## Build to Rent - Residential Insurance

Cover for non strata titled residential apartment buildings and includes coverage for the building, liability, machinery breakdown and catastrophe



Legislation in each Australian State and Territory sets out the minimum insurance requirements that must be adhered to by strata schemes. The Strata\* has a duty not only to insure but also to make certain that the insurance policy they choose adheres to the minimum legislative requirements.

### GET IN TOUCH

#### Broker and strata manager enquiries

**Phone:** 1300 361 263 (9am-5pm)

**Email:** [info@chu.com.au](mailto:info@chu.com.au)

#### Direct customer enquiries

**Phone:** 1300 289 248 (9am-7pm AEST)

**Email:** [sales@chu.com.au](mailto:sales@chu.com.au)

\* Strata means body corporate, owners corporation