



CHU

CASE STUDY

Fire-Damaged Townhouses IN CANBERRA

THE SITUATION: Residents of a small townhouse complex located in a quiet suburb approximately 13kms from the Canberra CBD were awoken by flames coming from a car parked below the building.

After evacuating the premises, the residents discovered that the fire, that started in the car had quickly spread to the buildings it was parked below. Emergency services were called, and the fire was extinguished. Fortunately, everyone was able to evacuate and there were no fatalities or major injuries, however two of the properties were left with significant damage and were uninhabitable.

The strata property damaged by the fire was covered by CHU Residential Strata Insurance.



THE COVER

- CHU's Residential Strata Policy covered:
 - Make safe
 - Engineering and consultancy
 - Temporary accommodation for owner occupier
 - Loss of rent for investor
 - Rebuilding costs.

(Within the definition and limits of the policy)

THE PROCESS:

Assessment and Immediate Actions: CHU's Senior Loss Adjuster, Andrew McLister, was assigned to the claim. Due to the dangerous condition of the property, immediate make-safe measures were arranged. CHU Consult was engaged to inspect the property and prepare a Scope of Works (SOW) to ensure the property was safe for further inspection and repair.

Engineering and Compliance: The property required structural upgrading to meet current fire compliance standards. A Fire Engineer was engaged to redesign the fire safety systems, which had to be certified and approved by the council.

Aside from the repair of the fire damage, we needed to ensure that the building was compliant with new fire safety standards. This required council approval, which after several iterations, an entirely new fire safety system was approved.

CHU's Building Consultant, Mick Allanson advised.

Construction and Repairs: A local Canberra-based builder was appointed to conduct the repairs. The repair work, which was a complete rebuild from the floor up, was completed in six months, and the keys were handed back to the owners upon completion.

The clients were extremely satisfied with the works completed by the builder. This was a full rebuild from floor. The works were completed with-in 6 months.

CHU's Senior Loss Adjuster, Andrew McLister reported.

Ongoing Communication and Management: CHU arranged temporary accommodation for one of the two affected lot owners who was an owner-occupier. Loss of rent was covered for the owner of the townhouse which was tenanted. Regular updates were provided to all lot owners, strata manager, and the broker, ensuring all parties were informed of the claim and repair progress. Andrew was the key conduit in terms of managing the communication between all parties throughout the lifecycle.



THE OUTCOME:

Once the builder received approval, the repair work was completed within six months. The repairs were completed to a high standard, and both lot owners expressed satisfaction with the service from CHU Insurance and the rectification works completed by the builder.

This case study highlights CHU's commitment to thorough and efficient claims management, ensuring safety, compliance, and high-quality repairs, ultimately leading to satisfied customers.



The repairs were completed to a very high standard, and both lot owners expressed satisfaction.





TESTIMONIAL

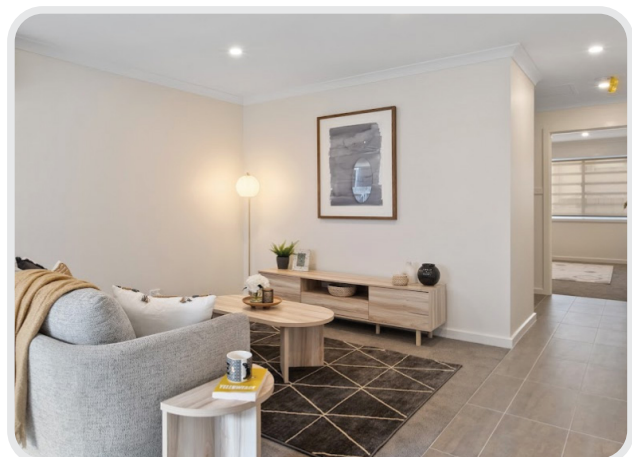
“ My investment townhouse in Canberra was extensively damaged due to fire. It was an extremely traumatic event and I want to thank CHU's Andrew McAlister, Senior Loss Adjuster for the care and compassion shown from the beginning of the claim process to the moment I received the keys of a beautifully restored property. I cannot commend his professionalism, communication, availability and prompt service highly enough. I was very apprehensive about the process and the outcome but Andrew assisted me through every step of all

the necessary paperwork and ensured that I received loss of rent payments regularly. He was persistent and diligent when liaising with the Strata Management Company's claims team and the certifier and kept the ball rolling at all times.

I can confidently say that my townhouse has been rebuilt to a higher standard than existed prior to the fire.

I am very grateful for the support I have received from CHU and will certainly be recommending that the Body Corporate retain their services for strata insurance.

This testimonial is an extract from a google review provided to CHU from the owner of one of the properties. See full google review [here](#).



Claim event occurred in May 2021 and this Case Study was issued in 23 October 2024. This case study has been prepared by CHU Underwriting Agencies Pty Ltd (ABN 18 001 580 070, AFS Licence No. 243261) (CHU). CHU acts under a binding authority as agent of the insurer QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFS Licence No: 239545). The information in this material is of a general nature only and does not take into account your objectives, financial situation or needs. You must not rely on any statement in this material without taking specialist independent advice. The Case Study information is accurate at the date of issue. While CHU has taken all reasonable care in producing this material, CHU make no representations or warranties (including in relation to the quality, accuracy, completeness or fitness of a product for any particular purpose) and accept no responsibility for any loss, expense or liability incurred from your reliance on this material. For more information please read the relevant Product Disclosure Statement ("PDS"), Financial Services Guide ("FSG") and the Target Market Determination ("TMD") which can be viewed at www.chu.com.au or obtained by contacting CHU directly.