





















Know what you're covered for

Does your insurance cover these common issues? CHU does.

	 Residential Strata	 Commercial Strata	 Community Association	 Build to Rent	 Home and/or Contents	 Landlord
 Water Damage	✓	✓	✓	✓	✓	✓
 Burst Pipe	✓	✓	✓	✓	✓	✓
 Hail	✓	✓	✓	✓	✓	✓
 Glass Breakage	✓	✓	✓	✓	✓	✓
 Storm	✓	✓	✓	✓	✓	✓
 Power Surge	✓	✓	✓	✓	✓	✓
 Fire	✓	✓	✓	✓	✓	✓
 Accidental Damage	✓	✓	✓	✓	Optional	✓
 Earthquake	✓	✓	✓	✓	✓	✓
 Voluntary Workers	✓ \$300k (minimum)	✓ \$100k (minimum up to \$300k)	✓ \$100k (minimum up to \$300k)	—	—	—
 Fidelity Guarantee	✓ \$250k (minimum)	✓ \$100k (minimum)	✓ \$100k (minimum)	—	—	—
 Cyber	✓ \$50k	—	—	—	—	—
 Office Bearers Liability	✓ \$5M (minimum)	Optional \$100k (minimum up to \$20M)	Optional \$100k (minimum)	—	—	—
 Lot Owners Contents	Optional \$10k or \$20k (per lot)	—	—	—	—	—

NEW Lot Owners Contents: This optional extra provides cover for owners' personal items like carpets, blinds, curtains, and certain fixtures and fittings when an event occurs that also damages the CHU-insured strata building. Instead of dealing with two insurers and potentially paying two excesses, owners can often work with one, making life simpler.

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