

IS YOUR
INVESTMENT
PROPERTY
PROTECTED?

Is your property an apartment, unit, villa or townhouse?

It is important that you have Landlords Insurance as Residential Strata Insurance only protects the building. CHU Landlords Insurance for Strata is a tax deductible insurance that protects you against loss or damage to your investment property. Plus it ensures you can continue to receive rent if your tenant suddenly departs or damages your property where it is unfit to be occupied.

What's included in your policy

✔ Loss of Rent due to:	
Loss or damage	Up to 52 weeks
Departure of tenant	Up to 6 weeks
Default by tenant	Up to 15 weeks

✔ Contents	
Against accidental loss or damage	Up to the contents sum insured
Loss or damage to your contents while in the open air	Up to \$3,000
Removal of damaged contents	Up to 10% of the contents sum insured
Burning out of an electric motor (Fusion)	Up to \$2,000
Replacement of locks and keys	Up to \$250

✔ Building Damage	
Against loss or damage caused by vandalism, malicious acts or theft by your tenants or their guests to the building	Up to the contents sum insured

✔ Legal Expenses	
In connection with defending a claim	Up to \$5,000

✔ Liability to others	
	Up to \$30 million

✔ Government audit costs	
Professional costs in connection with an audit from the ATO or other statutory body	\$5,000
Professional fees in connection with a record keeping audit	\$1,000

Please read the Product Disclosure Statement and Policy Wording for full details, scope of coverage, sub-limits, exclusions and conditions. Please refer to Your Schedule and Invoice for the Period of Insurance.

PLUS your policy comes with:



21 day cooling off period should you change your mind



New for old replacement



24/7 claims service and support with emergency assistance

AND MORE

As CHU is one of Australia's largest and most awarded strata insurance specialists, if your strata building insurance is managed by CHU you receive these additional benefits:

✔ Save on your excess payment:

If CHU insures your building and you and the strata building owner make a valid claim for the same incident. Standard excess is minimum \$500. The value of your claim must exceed the amount of your excess.¹

✔ Simpler repairs:

If your personal property and building is damaged in the same incident, your property will be repaired or replaced jointly with the building repairs making it simpler for you.

Common insured events



MALICIOUS DAMAGE



TENANT DEPARTURE



WATER DAMAGE



STORM



FIRE

What is covered by Landlords Insurance vs Strata Building Insurance?



Why Choose CHU?



Multi Award Winning

Awards include Insurance Business Gold Award winner 2016–2019 and Brokers Pick Best Product 2016-2020.



Almost 1 million properties protected

We are strata specialists, organising the insurance for almost 1 million apartments, unit and townhouses across Australia.



24/7 Claims Process and Emergency Hotline

When you need help the most, CHU's claim process strives to be quick and accessible. Over 40% of claims are processed in under 24 hours.



A Long and Progressive History

CHU arranged the first residential strata plan insurance in Australia over 40 years ago and now offers a wide range of insurance.