



# Contents Insurance for Strata



NETSTRATA

SAVE 20%<sup>1</sup>

## Are you protecting your personal possessions?

AUSTRALIAN  
INSURANCE  
INDUSTRY  
AWARDS

**2018  
WINNER**

Underwriting Agency  
of the Year

AUSTRALIAN  
INSURANCE  
INDUSTRY  
AWARDS

**2017  
WINNER**

Underwriting Agency  
of the Year

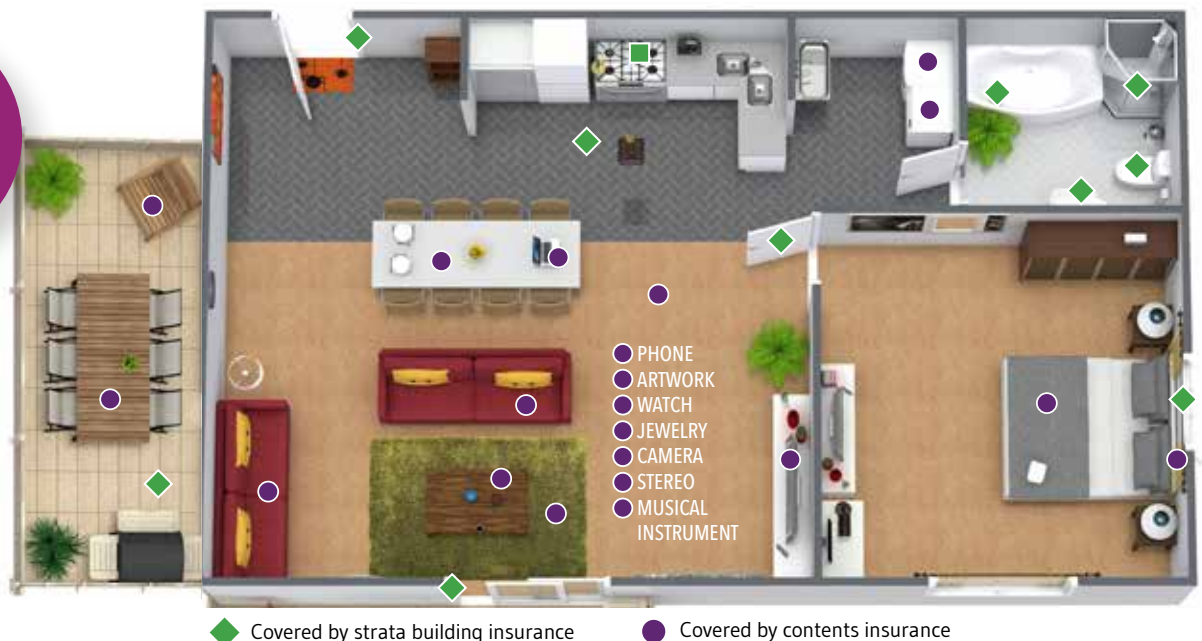
**GET A  
QUOTE**

### Why you need contents insurance

Residential strata insurance only protects the building, not the personal possessions in your property. Contents insurance is required to protect your personal belongings such as clothing, phones, jewellery, furniture, TV, computers, internal carpets, blinds and electrical appliances.

The below diagram shows what is covered by residential strata insurance and by CHU Contents Insurance.

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HERE FOR  
A QUOTE**



#### MOST COMMON CLAIM TYPE – WATER DAMAGE

After a hail storm, water leaks through a broken window and roof damaging your bed, carpet and television. The estimated damage is \$7,000. Your CHU Contents Insurance policy covers replacement or repair of your damaged personal possessions.



If a valid claim is also submitted by your body corporate/ owners corporation for your building on a CHU Residential Strata Insurance Plan for the same incident, then your \$500<sup>2</sup> contents insurance excess is waived.

#### MOST EXPENSIVE CLAIM TYPE – LEGAL LIABILITY

A tradesperson slips on a mat and falls inside your apartment, hurting their ankle, back and hand. X-rays confirm fractures resulting in time off work.

The tradesperson seeks damages from you for medical treatment and loss of earnings. Your CHU Contents Insurance covers you for the cost of defending the claim and also the legal liability.





CHU is one of Australia's largest and most awarded underwriting agencies. If your building insurance is managed by CHU you exclusively receive these additional benefits

- 
**Save on your excess payment:** if CHU insures your building and you and the body corporate / owners corporate make a valid claim for the same incident.<sup>2</sup>
- 
**Speedier repairs:** If your personal property and building is damaged in the same incident, your property will be repaired or replaced quicker.

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CHU's Contents Insurance includes many automatic inclusions that other companies may charge as 'optional extras' or not offer.

Automatic inclusions	Basic Cover	Premier Cover
<b>Contents</b> – Covers your personal possessions from accidental and malicious damage, theft, water, fire and storm damage with new for old replacement.	Up to \$50,000	Over \$50,000
<b>Portable Contents</b> – Protecting your smartphone, jewellery and other prized possessions when they are away from your property, in transit, storage or when you are moving into or out of your home.	Protection across: <ul style="list-style-type: none"> <li>• Motel, hotel or club</li> <li>• Nursing home, hospice or hospital</li> <li>• Another person's home you're living in<sup>3</sup></li> <li>• Australian bank safe</li> <li>• Temporarily in transit</li> </ul>	Everything in basic plus: <ul style="list-style-type: none"> <li>• Across Australia and New Zealand</li> <li>• Anywhere in the world<sup>4</sup></li> </ul>
Jewellery, Watches	\$1,500 per item, maximum of \$7,500	\$5,000 per item, maximum of \$25,000
Entertainment equipment	10% of the total sum insured for all items	10% of the total sum insured for all items
Portable entertainment equipment	\$1,500 per item, maximum of \$5,000	\$5,000 per item, maximum of \$25,000
CDs, DVDs, electronic games media and digital media files	\$3,000 in total	\$5,000 per item, maximum of \$25,000
Portable musical instruments	\$1,500 in total	\$25,000 in total
Tools of trade	\$1,500 in total	\$2,500 in total
Works of art, pictures, tapestries, rugs, antiques, collections of any kind, computer equipment	\$5,000 per item	\$10,000 per item up to maximum of \$40,000
Photographic equipment	\$1,500 in total	\$5,000 per item, maximum of \$25,000
Curios, gold or silver articles (but not bullion)	\$1000 per item, maximum of \$5,000	\$5,000 per item, maximum of \$25,000
Documents	\$500 per item, maximum of \$1,500	\$2,000 per item up to maximum of \$5,000
Bicycles	\$1,500 per bicycle, maximum of \$2,500	\$5,000 per bicycle, maximum of \$25,000
Unspecified High Risk Items; cash, bullion or negotiable securities	Up to 1% of your sum insured, max \$500	Up to 1% of your sum insured, max \$1,500
<b>Standard Benefits Across Both Covers</b> <ul style="list-style-type: none"> <li>• <b>Legal liability:</b> \$30m to protect you from death or injury to other people who are on your property and loss or damage to someone else's property</li> <li>• <b>Essential temporary repairs:</b> Up to \$500 to repair insured items</li> <li>• <b>Motor burnout:</b> Up to \$2,000 to repair or replace the motor of household equipment and appliances less than 10 years old</li> <li>• <b>Reinstate landscaping:</b> Up to \$1,000 to fix up your garden</li> <li>• <b>External door locks replacement:</b> Up to \$500 to re-key or replace external locks in your home unit if keys are stolen</li> <li>• <b>Accommodation costs:</b> Up to 12 months accommodation from the time of damage to your home</li> </ul>		

- PLUS** your policy comes with:
-  **21 day cooling off period should you change your mind**
-  **24/7 claims service and support with emergency assistance**
-  **\$0 cancellation fee**
-  **New for old replacement**

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 1. 20% discount is for initial premium only and will automatically be applied to your quote. 2. Standard excess is \$500. The value of your claim must exceed the amount of your excess. 3. Excluding high risk items 4. Up to 90 consecutive days. Up to the high risk item limit for high risk items and up to the sum insured listed for specified high risk items