



Commercial Residential Strata Industry Insurance



An increasing number of commercial, residential and retail properties in Australia are becoming strata titled.

Commercial and Residential Strata insurance is designed to protect the specific insurance needs of owners of units or offices within a larger building that are not always catered for under a standard commercial property insurance policy.

A Strata Title provides the legal ownership of a portion of a building or apartment block known as 'lots'. Owners of a 'lot' receive a title deed to their unit that acts in the same way as a normal property: you can sell, lease, live or operate a business in your lot. Each unit owner owns the interior spaces of the lot, but the building as a whole is owned by the Owners Corporation.

Commercial and Residential Strata insurance is issued to the Owners Corporation and covers the building and other common area contents as well as providing additional legal liability. Each individual unit holder is responsible for insuring their own contents and liability for incidents occurring inside their unit or in conjunction with their business.

PSC Connect Authorised Representatives specialise in Commercial and Residential Strata insurance. Through leading insurers, we can offer a comprehensive range of insurance policies that protect your building and common property.

Policies can be arranged to suit your individual insurance requirements, regardless of the size or type of your strata property and whether it's used for residential, commercial or a mix of both so you only pay for the cover you need.

As an Authorised Representative of PSC Connect, we are part of PSC Insurance Brokers, Australia's largest privately owned insurance network. With offices around the country, we can call on 400 staff to help us help you.

That means we've got more to offer you and help you negotiate your way through your insurance. Whether that's just working with you to understand your business and the range of risks that are unique to your business, through to using our considerable buying power to negotiate with insurers on your behalf.

We have access to a range of comprehensive Commercial & Residential Strata insurance solutions:

- Property cover (buildings and common contents)
- Public liability
- Cover against loss of property resulting from theft by committee members
- Office Bearers' Liability
- Voluntary Workers Personal Accident
- Machinery cover



**Contact us for more information:
T: 1300 849 703**