

# Service Beyond Strata

## Why choose Longitude?

Specialist Strata cover built for schemes dealing with brokers	😊
Cover beyond minimum legislative requirements	😊
Dedicated specialist strata underwriting and claim consultants	😊
Backed by Chubb Insurance Australia Limited, the world's largest publicly traded property and casualty insurer	😊
Our philosophy is to live and breathe our shared values to provide service beyond strata	😊

## The Longitude offer at a glance

### Property: Physical Loss, Destruction or Damage

Removal of Debris in addition to Building Sum Insured	Auto. Included unlimited up to the sum insured	😊
Loss of rent for owners of investment lots or Temporary Accommodation for owner occupiers including up to \$2,500 for emergency accommodation and meals	Auto. Included up to 15% of the sum Insured	😊
Exploratory costs to locate or re-route the source of burst or leaking pipes including up to \$1,000 for clearing, repairing, or replacing the faulty item(s)	Auto. Included unlimited up to the sum insured	😊
CPI increase of the Sum Insured following loss, damage or destruction	Auto. Included	😊
Fusion cover for electric motors and air conditioners (excluding A/C units servicing individual lots/units in QLD)	Auto. Included up to 5kW motors	😊
Storm Surge following cyclone	Auto. Included up to \$2M	😊
Increased Costs following a declared Catastrophe or another insured event occurring within 72 hours after a Catastrophe including the cost of evacuation for residential lot owners	Optional cover***	😊
Internal paint and wallpaper within Lot Owners' Lots	Optional cover*** (NSW & ACT)	😊
Market Value cover for lots that cannot be reinstated due to by-laws, government or council legislative restrictions	Optional cover***	😊
Flood (Availability is subject to the location of the property)	Optional cover***	😊

## Public Liability

This section covers the Insured against claims for compensation that it becomes legally liable to pay for Personal Injury or Property Damage to others		😊
Benefits in addition to the Sum Insured include reasonable Costs and Expenses to defend a claim (with Our written consent) and compensation to attend court of \$250 per day	Optional cover***	😊

## Voluntary Workers Personal Accident

This section covers any person who sustains injury whilst engaged as in voluntary work on behalf of the Insured	Auto. Included Refer to Table of benefits in PDS	😊
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## Fidelity Guarantee

Loss of funds or tangible property as a result of theft, embezzlement, misappropriation, or fraud	Auto. Included up to \$100,000	😊
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## Equipment Breakdown

This section covers breakdown of Plant and Equipment including boilers, pressure vessels and pressure pipe systems	Optional cover***	😊
Loss of rent for owners of investment lots or Temporary Accommodation for owner occupiers for a maximum period of 24 months	Auto. Included up to 15% of the sum Insured	😊
Benefits in addition to the sum insured include expediting expenses, service interruption within 1,000 metres, increased costs to meet by law, or regulation, hazardous substances involved in or released by a breakdown, and reproduction of data	Auto. Included various limits may apply	😊

## Office Bearers' Liability

This section covers an Office Bearer should they become legally liable to pay compensation for any Wrongful Act committed whilst in the execution of their duties	Optional cover***	😊
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## Government Audit Costs, Workplace Health and Safety & Legal Expenses

Cover for reasonable Costs incurred due to an audit or investigation by the ATO or other statutory body	Auto. Included up to \$30,000	😊
Cover for legal costs reasonably incurred appealing an imposition of an improvement or prohibition notice/determination made under any workplace, occupational health and safety legislation	Auto. Included up to \$150,000	😊
Cover for legal expenses incurred in defending a claim made in connection with the conduct of the affairs of the Insured, a breach of any consumer protection legislation, or arising out of a dispute in regards to employment under any anti-discrimination, workplace discrimination, harassment and/or bullying legislation	Auto. Included up to \$50,000	😊

\*\*\*Optional Covers are subject to an additional premium.

This information is a summary only and highlights a few examples of the benefits available with our Residential Strata Insurance and Commercial Strata Insurance products. Capitalised terms are references to defined terms in the PDS and Policy Wording. Terms, conditions, limits and exclusions apply to the cover. This marketing document is designed for brokers. Any advice provided is general only and does not consider your client's objectives, financial circumstances or needs. For full terms and conditions, please refer to our PDS and Policy Wording available from our web site [www.longitudeinsurance.com.au](http://www.longitudeinsurance.com.au)

## Contacts

**Phone** 1300 442 676  
**Option 1** for Claims

**Option 2** for New Business, Renewals, Accounts and General Enquiries

### Email

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