

# Insurance Requirements

Strata risks can be complex and to ensure you're getting the most accurate and efficient quotes, we've compiled this quick reference guide to help you in preparing submissions for cover. Remember, incomplete submissions prevent us from being able to apply our best price and often result in us only being able to provide indicative quotes. In some cases, the absence of a quotable submission will prevent us from offering any quotes.

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## All strata risks

### What we need

In addition to the regular information you provide us in your submission, we also require the following:

**Claims history information: Pre-1980 build where you have declared nil claims**

- Five year claims history on letterhead or;
- Confirmation that you have been the holding broker for the past five years.

#### Full construction details

- Complete details of construction materials and product trade names e.g. Blueboard, Greenboard.
- Details of material underneath render e.g. brick, concrete etc.

#### Defects

Full details of any building defects present including defect reports and any actions for rectifying to date.

#### Re-Wiring and Re-Plumbing: Pre-1965 build

- Confirmation the building has been fully re-wired and re-plumbed and details of when this occurred or;
- Details on when the building was last refurbished or renovated.

#### Aluminium Composite Panelling (ACP)

- A completed Longitude Building Cladding Questionnaire.
- Description of how the ACP is affixed to the building e.g. screws, metal bracket, glue.
- Details of substrate and any insulation which sits behind the ACP cladding.

#### Why?

Older buildings have a higher claims frequency especially in regard to water damage. Buildings constructed pre-1965 which have not been fully re-wired or re-plumbed present a much higher risk exposure. Combustibility is also a huge concern for all strata risks and certain types of ACP present a high and often unacceptable risk exposure.

## Commercial strata risks

### Our target appetite:

Our cover is designed for mixed occupancies such as retail and office spaces without significant storage space.

### Our automatic declines:

- Brothels
- Pubs/Clubs/Taverns with >20% of overall floor space
- Risks with >50% unoccupied
- Risks with a high proportion of cooking occupants (restaurants, take-away shops, cafés or other types of food outlets that use commercial cooking)
- Strip clubs/nightclubs
- Tattooists/Tattoo Shops/Tattoo Parlours

### What we need

#### Cooking risks

#### Confirmation of:

- Deep frying or wok cooking
- Professional cleaning of filters, flues and ducts

- Frequency of filter, flue and duct cleaning
- Details of fire protection assets including extinguishers and fire blankets.

### Full occupancy listing:

A brief description of the activities undertaken at each lot, as well as any details on what is being stored (if applicable) and the associated fire load.

### Why?

Commercial cooking risks present a higher than normal exposure for all strata buildings, particularly where deep frying is present without acceptable cleaning practices.

## Industrial strata risks

### New business:

We are no longer providing new business quotations on industrial strata risks. Please note we consider anything with >10% floorspace dedicated to storage/warehousing/manufacturing to be industrial.

### Renewals:

We will continue to offer renewal on the current industrial strata risks we have on our books, subject to our underwriting acceptability criteria.

### What we need

#### Fire protection details:

Details of the fire protection present at the premises e.g. sprinklers, back to base.

### Full occupancy listing:

A brief description of the activities undertaken at each lot, as well as any details on what is being stored (if applicable) and the associated fire load.

### Security protection details:

Details of security systems including CCTV, perimeter fencing, perimeter lighting, local alarm/back to base alarm system.

### Why?

Industrial strata risks present a higher exposure than a residential or regular commercial risk due to the activities undertaken at the premises such as manufacturing, warehousing or storage.

## Contact us

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