## **STRATA PLUS**

# Insurance for Bodies Corporate





Strata Plus delivers a wide range of protection and benefits



Strata Plus cover is specifically designed for Residential and Commercial Bodies Corporate, with many great features and benefits. Whatever your needs, Strata Plus can be tailored to fit your specific requirements.



Low policy excesses



Includes Landlords Fixtures and Fittings cover (limits apply)



Includes Landlords Loss of Rents cover and Owner Occupiers Alternative Accommodation cover (limits apply)



A dedicated Account Manager and Claims Adviser

#### Some of the benefits include:

- Low policy excesses Theft/Burglary excess is \$500, Residential Owner Occupied is \$100 and Residential Tenanted is \$250.
- Automatically included limits of \$500,000 per owner / per event to a total of \$2,500,000 in the aggregate per event for Loss of Rent, \$50,000 for Claim Preparation Costs and \$200,000 for Additional Costs included (other policies may require you to pay additional premium for cover at this level).
- Hidden Gradual Damage limit of \$100,000 in the period of insurance.
- The Liability package comes with higher standard limits included most policies only offer as standard, \$10,000,000 General Liability cover and a \$1,000,000 limit each for Statutory Liability and Employers Liability, with higher limits available at an additional cost.
- Machinery Breakdown limit of \$1,000,000 in the period of insurance.
- Capital Additions and Property Under Construction up to a limit of \$500,000 each.

#### **Get in touch**

If you'd like to know more, we're here to help.

### **Claim Examples**



Burglars cut through a barbed wire fence at the rear of a commercial premise, they used a metal cardboard recycling bin from a neighbouring tenant to gain access to the building/shop roof. They than cut a hole in the roof to gain entry to one of the retail shops, during the process they damaged long run roofing steel, ceiling tiles and other fittings. Total cost of repairs paid \$5,800.



The tenant in a residential apartment spilt Fanta on the carpet which left a large stain. The claim cost of \$2,021 was paid, this included the cost of an initial attempt to clean the carpet which was unsuccessful and then replacement of the carpet in the affected area.

#### Need to know more?

Rothbury Insurance Brokers has been in business for over 70 years and, like many of our business clients, we're a majority New Zealand-owned company.

Talk to us now to see the difference in cover and cost that Strata Plus can provide your business.



## **Claims Advocacy**

Our dedicated Claims Advisers live and work locally and will manage your claim from beginning to end, to get the best outcome for you.

You can count on us; we've been helping protect Kiwi businesses since 1950.