

**CHU**The Specialists in Strata and
Community Title Insurance

Important Information Floating Floors

This document applies in respect to your Residential or Commercial strata insurance plan as set out in your Product Disclosure Statement and Policy Wording (your 'Plan'). It is important to read this document together with your Plan and any applicable Supplementary Product Disclosure Statements and Summary of Key Changes documents.

Please note, floating floors are **not** deemed to be permanent fixtures under your Plan, as they are not glued, screwed, nailed or bolted down to the building. Importantly, floating floors are not included in the definition of 'building' for the purposes of strata legislation, nor are they included as Lot Owners' fixtures and improvements. As such your Plan does not extend to cover floating floors situated within the building or within a lot/unit which are the responsibility of the lot/unit owner.

The relevant clause in Policy 1 of your Plan is as follows:

Policy 1 – Insured Property

What we insure

*We insure You up to the Sum Insured shown for **Policy 1** on the Schedule, against ACCIDENTAL LOSS or DAMAGE to Your Insured Property which occurs during the Period of Insurance.*

The relevant definitions, as set out in your Plan, are as follows:

General definitions - the meaning of some words

Insured Property

a Building

Building means:

building or buildings as defined by the Strata Schemes Management Act, Strata Titles Act, Community Titles Act or similar legislation applying where Your Building is situated, including:

...ii fixtures and structural improvements other than Floating Floors;

Floating Floors

means laminated, veneered or similar type flooring not fastened to the sub-floor but held in position by its own weight with or without skirting at perimeter walls.

Your Plan also specifies that floating floors do not form part of lot owners' fixtures and fittings:

Policy 10 – Lot Owners' fixtures and improvements

What we insure

*...We insure You up to the Sum Insured shown for **Policy 10** on the Schedule, against ACCIDENTAL LOSS or DAMAGE to Lot Owners' Fixtures and Improvements...*

Lot Owners' Fixtures and Improvements

means any fixture or structural improvement, other than Floating Floors, installed by a Lot Owner for their exclusive use and which is permanently attached to or fixed to Your building so as to become legally part of it, including any improvements made to an existing fixture or structure.

Should you have any concerns or questions please contact your strata manager, broker, or CHU.

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