

Looking for market leading fully flexible strata insurance?

At Flex Insurance we don't believe in one-size-fits all.

Our residential strata cover is so flexible and affordable you can customise it to suit your building and only pay for what you need, while still meeting your compulsory legislative state requirements.

Flex was developed to be simple and straightforward, giving customers a clearer picture of strata insurance and making it easier to choose the right cover for their building.

WHAT MAKES US DIFFERENT?



Select your own policy features



Simple and affordable



Backed by QBE



24/7 Claims

Automatic inclusions

✓ REQUIRED BY LAW

✓ Your Property

Cover for the cost of any damage or repairs to your buildings and common areas

✓ Your liability to others

Provides cover for personal injury or property damage arising out of the stratas' ownership of the building and common areas.

Optional inclusions

- + **Voluntary workers'** – cover if anyone is injured while doing unpaid work on behalf of your owners corporation. (Compulsory in NSW)
- + **Workers compensation** - cover for loss of wages and medical costs if an employee suffers an injury at work. (Available for ACT, TAS, WA).
- + **Fidelity guarantee** – cover if owners corporation funds are subject to fraud or theft by a third party. (Compulsory in SA)
- + **Office bearer's legal liability** – cover for legal expenses of defending a claim against a member of your strata committee.
- + **Machinery breakdown** – cover for damage and repairs to machinery and plant, including but not limited to lifts, pumps and more.
- + **Catastrophe** – cover for increased building expenses due to a catastrophe
- + **Government audit costs and legal expenses**
- + **Lot owners' fixtures and improvements** – cover for additional improvements or renovations made by the lot owner in the event the building sum insured has been exhausted.



 **Flex insurance**
Your Cover Your Choice

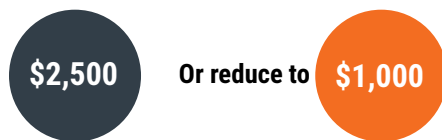
www.flexinsurance.com.au

Flex + Optional Upgrades

- + **1. Exploratory costs:**
Maximum payable is \$10,000 for exploratory work; replacing, or repairing the defective part and escape of liquid (up to \$1,000)
- + **2. Extended Temporary Accommodation and Loss of Rent**
- + **3. Fusion**
- + **4. Floating floors**
- + **5. Special Benefits Extensions**
 - Increased cover for Insured Property Special Benefits
 - Additional Special Benefits to Insured Property
 - Additional benefits for Liability to Others

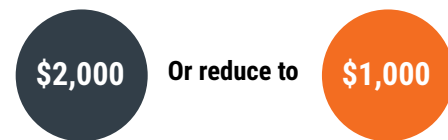
Adjust Your Excess to Suit

Water Damage Excess



With payment of additional premium

Other Property Excess



With payment of additional premium

Disclaimer: The information contained in this document is a summary of cover benefits only and does not form part of your policy. Please read the Product Disclosure Statement (PDS), Policy Wording and Schedule for full details of the terms, conditions and exclusions that make up the insurance contract. Any general advice that may be contained in this document does not take into account your objectives, financial situation or needs. Before making a decision to acquire any product(s) or to continue to hold any product we recommend that you consider whether it is appropriate for your circumstances and read the relevant Product Disclosure Statement ('PDS'), Financial Services Guide ('FSG'), and the Target Market Determination ('TMD') which can be viewed at www.flexinsurance.com.au or obtained by contacting Flex Insurance directly.

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GET IN TOUCH

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Broker and strata manager enquiries

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Phone: 1300 201 021 (9am–5pm)

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Your Cover Your Choice

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