

# Claim Stories From Our Files

## Non-compliance with Building Permit - Residential Strata

Stewart Title has a long history of issuing title insurance policies and our financial strength and claims paying ability make us an industry leader. Claims are resolved in a timely manner through a professional, practical and result-oriented approach.

**Below is a real life claims scenario handled by our Claims Team:**

### *The Scenario*

- ▶ In 2015 the insured purchased an 'off the plan' apartment in Notting Hill.
- ▶ Many years after settlement, the strata building was identified by the Cladding Safety Victoria (CSV) Taskforce as containing combustible external cladding which needed to be removed.
- ▶ During the cladding removal process, building work which contravened the original building permit was discovered. This resulted in a Building Notice being issued to the Owners Corporation and each of the lot owners, including our insured, to correct the non-compliant building work. A special levy was raised by the Owners Corporation.

### *Claim Resolution*

- ▶ The removal and replacement of the flammable cladding was not covered under the policy but was funded by the CSV. However, the lot owners were responsible for the cost of complying with the Building Notice regarding the non-compliant building work unrelated to the flammable cladding.
- ▶ Stewart Title paid our insureds for their unit's portion of the special levy relating to the Building Notice.
- ▶ Claim cost \$50,000
- ▶ Premium paid \$363.00
- ▶ No excess



### Title Insurance Key Features

- ✓ One-time premium payable on settlement
- ✓ No excess payable on claims
- ✓ No-fault claims process
- ✓ Covered for life of ownership of the property

Contact us for more information.

Stewart Title Limited  
GPO Box 527  
Sydney NSW 2001  
1 800 300 440

[stewartau.com](http://stewartau.com)

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