

ELEVATION



VICTORIA
BODY CORPORATE
SERVICES PTY LTD
your strata care company

Are you covered? Protecting your home or investment.

As your Owners Corporation Manager, Victoria Body Corporate Services (VBCS) is dedicated to client care. Over the last few months we have noticed a demand for increased communication on topics which can assist our clients in safeguarding their properties and in particular information regarding contents insurance.

Your property is covered by strata insurance which covers the building, common property areas and legal liability. This means that the outside of your home is covered by insurance arranged on behalf of your Owners Corporation and Owners Corporation Manager. For items within the home, it is recommended that clients consider contents insurance to protect their valuables from damage and theft. The main two types of insurance that VBCS recommend client consider is Contents Insurance for owner occupiers or Landlord Insurance for those with tenanted investment properties.

Contents Insurance

Contents Insurance protects you from damage to or the loss of, contents in your home. Depending on your level of cover you can protect valuables inside and outside your home for major losses such as, fire, water, storm, theft, malicious and accidental damage.

Landlord Insurance

Most people value the importance of home and contents insurance for the home in which they live and overlook insurance for their investment properties. Landlord Insurance can assist you in maximising your asset by protecting you from tenant damage to furniture, fixtures and fittings as well as rent default.

Many people incorrectly believe that their Owners Corporation Insurance Policy covers contents for both owners and investors, which can cause distress when they find out they are not covered in situations where major damage has been inflicted on their property.

VBCS recommends clients have adequate insurance cover to safeguard themselves from financial losses and property damage.

For more information on Landlord Insurance please visit our website on www.vbcs.com.au or call 1300 880 144.

