

Body Corporate vs Owner Responsibilities

Insurance Aspect	Covered Body Corporate	Not Covered by Body Corporate or Tenant Insurance
Building structure & common fixtures	All external walls , roof, stairwells, driveways, shared walls	Any roof penetrations (e.g. solar or A/C installed by Owner or Tenant)
Loss of rental income	Only if damage causing the loss happens to parts of the building insured by strata policy	Any shortfall during repairs or vacancy caused by a specific event
Public Liability - Common Areas	Covers Third-party injury or property damage in shared spaces	
Public Liability - inside your unit		Covers injury or damage inside the unit that the Tenant's PLI does not cover which the Property Owner could be held responsible for (e.g. Slip.trip.damage claims)
Machinery Breakdown - in unit	Breakdown of lifts, shared A/C, pumps, common property & assets	
Machiner Breakdown - in unit		Air-con, hot water systems, other fixed plant inside your lot and may be required under the tenants Lease
Contents/interior fixtures (e.g. carpets)		All carpets, blinds, built-in cupboards, light fittings, internal fitout inside your unit owner by Lessor or not covered by Tenant
Tenant Related Issues		Malicious, negligent or accidental damage, tenant liability which is over & above Lessee obligations/security

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