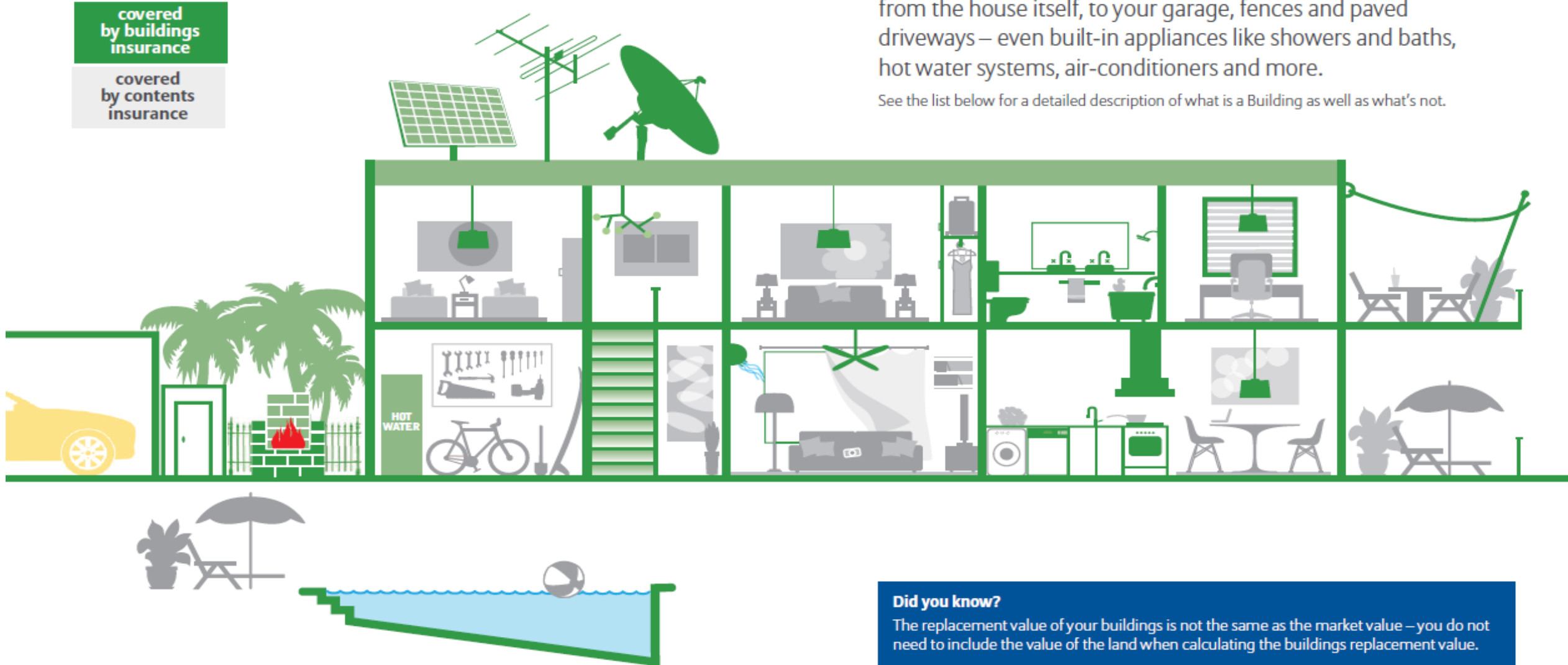


Buildings

Buildings > What's covered?

Buildings insurance is designed to protect the physical structures and fixtures that make up your home buildings: from the house itself, to your garage, fences and paved driveways – even built-in appliances like showers and baths, hot water systems, air-conditioners and more.

See the list below for a detailed description of what is a Building as well as what's not.



Did you know?

The replacement value of your buildings is not the same as the market value – you do not need to include the value of the land when calculating the buildings replacement value.

Contents

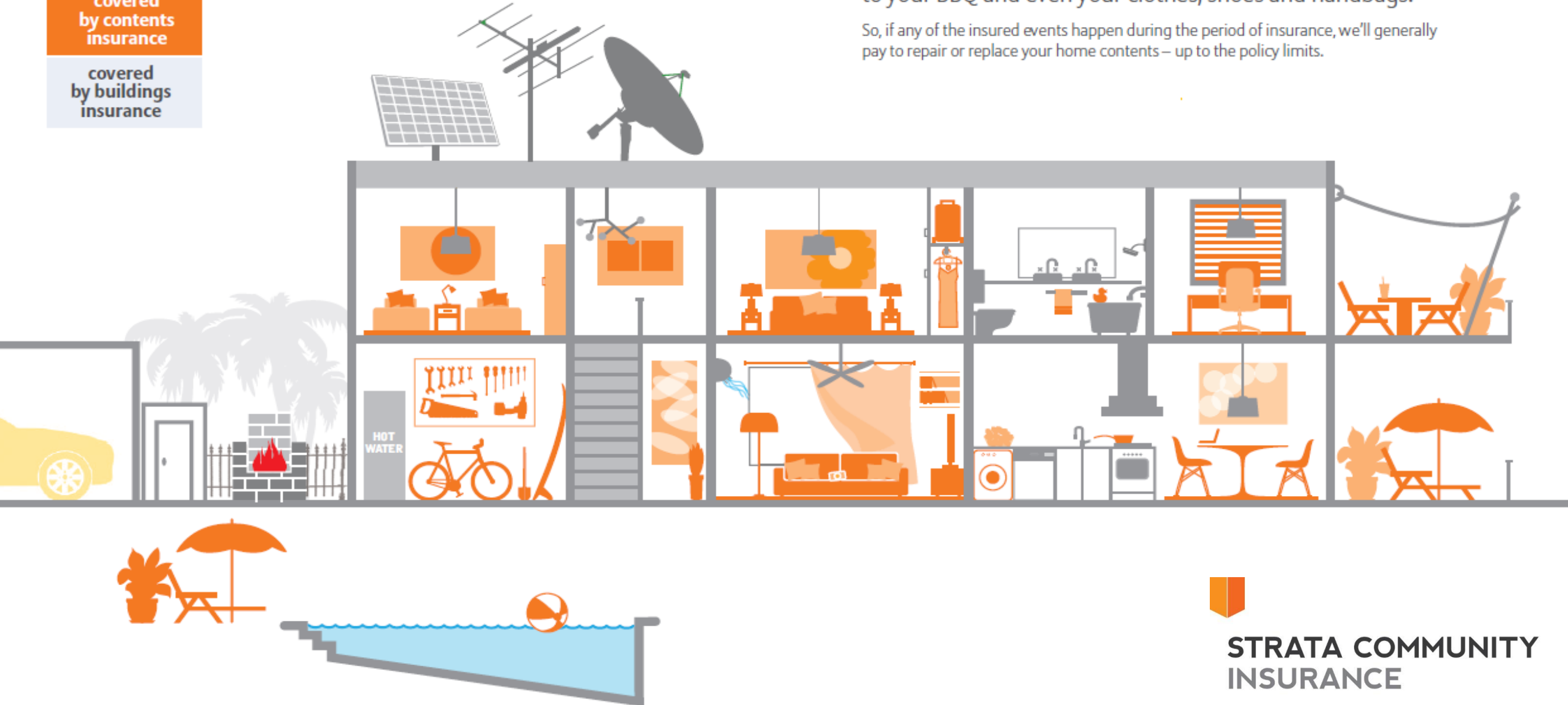
covered
by contents
insurance

covered
by buildings
insurance

Contents > What's covered?

Contents insurance protects the belongings you have at the insured address: from your furniture, carpet and appliances to your BBQ and even your clothes, shoes and handbags.

So, if any of the insured events happen during the period of insurance, we'll generally pay to repair or replace your home contents – up to the policy limits.



**STRATA COMMUNITY
INSURANCE**