

## **Bodies Corporate warned to prepare for Cyclone Kimi, removing loose items and checking in with their body corporate manager**

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Strata Community Association (Qld), the state's peak body for strata, is urging North Queenslanders to prepare for Cyclone Kimi and to expect more wild weather in the coming months.

Strata **leaders** say that Cyclone Kimi is a timely reminder for strata communities to look at their insurance cover, the resilience of their building and the requirement for better protection against severe weather events.

Strata Community Association (Qld) President James Nickless said there are a few things that can be done before Cyclone Kimi makes landfall overnight or on Tuesday morning.

"It's important to understand evacuation procedures, marshalling points and what to do in case of power outage for your particular building. The body corporate or resident manager can help with this information, and there are general guides provided by the Queensland Government," Mr Nickless said.

"Check the flood map and storm information supplied by the Bureau of Meteorology, as well as up to date information on their weather watches for specific areas and try to secure any objects that are not part of the building structure, such as barbeques, bicycles, tables, chairs and plants," he said.

"These immediate actions should help in any case but communities have to think more permanently as many of these suggestions are temporary fixes for a much bigger problem," Mr Nickless said.

Following Cyclone Kimi, strata communities are urged to prepare for the next weather event which is sure not to be too far away.

"Body corporate managers are best placed to provide guidance on what a scheme might need to be better protected," said Mr Nickless.

SCA (Qld) recommends that lot owners should be proactive and make a note of objects on their property or near their property that might cause hazard in the case of a storm or cyclone such as overgrown trees or blocked storm drains and notify their local council if required.

Further, catastrophe insurance policies should be on the shopping list of all Queensland communities considering the frequency of events such as the 2017 Cyclone Debbie, 2019 Townsville Floods, and early 2020 bushfires that were burning throughout Queensland.

"There's a very real chance that your standard insurance policy doesn't provide adequate cover for catastrophe events like the bushfires we have seen and cyclones that are still to come this summer," Mr Nickless said.

Adequate insurance should protect policy holders against natural disasters such as bushfires, earthquakes, floods and cyclones. These low-probability, high-cost events are sometimes excluded from standard insurance policies and if included only cover the damage for costs that are reasonable. In the event of a broader area that experiences the damage, prices go up and some strata communities may be out of pocket.

"Often insurance valuations which should be done frequently for strata buildings are not up to date and in the event of damage, insurance policies fall short of the required cover," Mr Nickless said.

Strata Community Association (Qld) encourages apartment owners and bodies corporate to speak with a professional body corporate manager to get more detail on the insurance options available to their community.

For more information about strata living, visit the SCA (Qld) website.

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## About Strata Community Association (Qld)

SCA (Qld) is the peak association supporting the state's strata sector, with more than 1,200 individual and corporate members who help oversee, advise, and manage a collective sinking fund balance of \$1.02 billion.

The association brings together people who manage strata schemes, own units or live in strata communities, and those who provide products and services for schemes. We also provide education, advice, and advocacy to enable better understanding of the regulations, obligations and owner's rights.

Strata Community Association (Qld) members represent 312,000 of the 500,000 lots in Queensland. SCA (Qld) was founded in 1984 as the Body Corporate Manager's Institute Queensland (BCMIQ), subsequently joining the other leading state and territory strata institutes in creating a national organisation. Aligning branding since 2002 we now are known as Strata Community Association (Qld).

Media inquiries: Contact SCA (Qld) Executive Officer Katrin Watson on 07 3839 3011 or 0458 120 917